The Journal of Business and Finance Research is a relatively new peer-reviewed journal. It is a credible academic journal for publishing articles research reporting the results in the business, and/or finance research. The scope of acceptable articles includes any research work in the business and related disciplines without limits on research type and/or methodology. The primary, but not exclusive, audience of this journal would be academicians, graduate students, industry managers and others who are interested in business research. The main criterion for publication in The Journal of Business and Finance Research is the significance of the contribution an article would make to the literature, business practices, or discipline related pedagogy.

1.0 MANUSCRIPT PREPARATION GUIDELINES

The efficiency and effectiveness of the editorial review process is dependent upon the actions of authors submitting papers and the reviewers. Authors accept the responsibility of preparing research at a level suitable for independent review. Reviewers and associate editors will provide constructive and prompt evaluations of submitted research papers based on the significance of their contribution. It is expected that the submitted research papers are original work, and are thoroughly reviewed and revised by authors prior to the submission to this Journal. The Journal’s review process is not to be used as a means of obtaining feedback at early stages of developing the research work and manuscript.

2.0 FORMAT AND STYLE

1. To promote anonymous review, authors should not identify themselves directly or indirectly in their papers or in experimental test instruments included with the submission.
2. All submitted manuscript should include a cover page. The cover page should show the title of the paper, the author’s name, title and affiliation, email address, any acknowledgments. All should be centered. The title of the article should be 15 point font all capital letters.
3. Manuscripts should be as concise as the subject and research method permit, generally not to exceed 8,000 words. File size should not exceed 2 MB in Microsoft Word.
4. Authors should avoid use of first-person narrative in the manuscript.
5. All manuscripts should be created using Microsoft Word in Time-Roman 11-point font, style Normal using 8 ½ by 11 paper size and should be 1.5 spaced except for indented quotations. Indentation for quotations should be half an inch on each side.
6. The page margins should be one inch on all sides; top, bottom, right and left.
7. All manuscripts should begin with an abstract. Details are provided below.
8. The body of the manuscript should start with an introduction. Details are provided below.
9. Major sections, including introduction, should be numbered and should be in 12-point font size. The Su-Section titles should be centered with only first letter of each word capitalized and number by major section as 2.1, 2.2, …4.2, etc.. All major sections start with a new paragraph.
10. All paragraphs should be left aligned except indented quotations.
11. Bulleted list should be indented half an inch from the left margins. Do not change paragraph spacing in the bulleted list. For any numbered list, please use a table.
12. Use a hyphen to join unit modifiers or to clarify usage. For example: a well-presented analysis.
13. All pages, including tables, appendices and references pages, should be serially numbered in the bottom left hand.
14. Footnotes or endnotes of should be used in commentary only.

2.1 Numbers and Equations

1. Numbers from one to ten should be spelled out. Numerical numbers should be used in tables or statistical/scientific quantities and all numbers above ten.
2. Decimal points. Don’t use more than two or three digits after a decimal point unless it is a technical requirement.
3. Percentage: In non-technical copy use the word percent in the text.
4. Use symbols from the character list to create equations. Avoid using equation editor.
5. All equations must be numbered serially. And must be referenced in the text by equation number.
6. Equations number should be flush with the right-hand margin.

2.2 Tables
1. All tables should be numbered (e.g. Table 1., Table 2., Table 3., etc.)
2. Each table should have an individual title with each word capitalized. Do not capitalize and, in, of, etc. Title must be centered.
3. Tables should define each variable. The titles and definitions should be sufficiently detailed to enable the reader to interpret the tables without reference to the text.
4. All tables should be referenced in the text of the paper as Table 1, Table 2, etc.
5. Tables should be inserted in the text after it has been referenced in the text the first time.
6. Place a table centered on the page. Use no text-wrapping. Use border around table, row and column.
7. Use bottom and left alignment in the cell.
8. If a table is large or is in portrait format; put table in the end on a separate page. Insert the following text in the article:

(Insert Table 2 about here.)

2.3 Figures and Illustrations
1. All figures should be numbered at the top (e.g. Figure 1., Figure 2., Figure 3., etc.)
2. Each figure should have an individual title with first letters capitalized. Do not capitalize and, in, of, etc. All titles should be centered.
3. The title and content of figures and tables should be detailed to allow interpretation without reference to the text and figures or tables.
4. All graphics pie, bar charts, drawings, pictures, etc., must be presented in black and white or grayscale.
5. All figures should be referenced in the text of the paper as Figure 1., Figure 2, etc.
6. Figures should be inserted in the text after it has been referenced in the text the first time.
7. Place a figure centered on the page. Use no text-wrapping.
8. If a figure is large or is in portrait format; put it on a separate page with the following comment in the manuscript:

[Insert Figure 1 about here.]

3.0 ABSTRACT, KEYWORDS AND INTRODUCTION
1. An abstract of no more than 250 words in italics should be presented following the cover sheet immediately preceding the text. The Abstract should concisely inform the reader of the manuscript’s topic, its methods, and its findings.
2. A list of keywords should follow the Abstract.

Keywords: The abstract is to be followed by keywords that will assist in indexing the paper.

3. The text of the paper should start with a section labeled “I. Introduction,” which provides more details about the paper’s purpose, motivation, methodology, and findings. Both the Abstract and the Introduction should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript’s contribution. The manuscript’s title, but neither the author’s name nor other identification designations, should appear before the Abstract. Abstracts should not be numbered.

4.0 CITATIONS

4.1 Within the Text
1. Text citations are made using an author-year format. Cited works must correspond to the list of works listed in the “References” section. In the text, works are cited as follows: author’s last name and year. For example: one author, (Tucker, 2008); two authors, (Matthews & Credle, 2008); three or more authors, (Dust et al., 2001).

2. Further examples: Two works by the same author(s) should be cited as “(Nelson, 2005, 2003)” and more than one work should be cited as “(James and Maheshwari, 1998; Dust et al., 1995; Credle, 1984).” A list of multiple citations is separate by semi-colons. List multiple works in the order of publication year in descending order.

3. When the author’s name is mentioned in the text, it need not be repeated in the citation. For example: “Davis et al. (2005) provide ...”

4. Citations to the institutional works should use acronyms or short titles where practicable. For example: (NCERT, The Treadway Commission, 1987)” (American Management Group (AMG), 1991), etc.

5. Internet sources: if the name of author is known reference in the text as a regular citation like Credle (2008) or (James and Maheshwari, 1998).

6. Internet sources: if the name of author is not known use the first two or three words of the title of source material in quotations as the citation (“Author Not Provided,” 2001).

7. Unpublished communication like person-to-person communication, letter, interviews, cite the name of the person, type of communication and year like (Jackson, email communication, 2001).

4.2 Reference List

1. Every manuscript must include a “References” section that contains only those works cited within the text. Each entry should contain all information necessary for unambiguous identification of the published work.

2. Arrange citations in alphabetical order according to the surname of the first author or the name of the institution or body responsible for the published work.

3. List of references should be flushed to the left margin.

4. Each reference should be single spaced with double spacing between references.


7. Citation of a website with no specific author. For example: India (2005). Retrieved May 1, 2006, from http://www.indiacenter.info.in. If there is no publication date use abbreviation n. d. (no date).


5.0 SUBMISSION OF MANUSCRIPTS

1. Manuscripts currently under review with another journal should not be submitted. Abstracts of submitted articles may be chosen for publication as an indication of the significance of the future work or the relevance of content.
2. For manuscripts reporting on field surveys or experiments: If the additional documentation (e.g., questionnaire, case, interview schedule) is sent as a separate file, then all information that might identify the author(s) must be deleted from the instrument.
3. Manuscripts should be submitted via email as Microsoft Word file to sid.credle@hamptonu.edu. The file attachments must include a submission letter, a separate cover page, the manuscript containing no author identification and if applicable research instrument file.
4. The submission fee in U.S. funds is $35.00 and should be sent to Sid Howard Credle, Senior Editor, The School of Business, Hampton University, Hampton, Virginia, 23668.
5. The author should retain a copy of the paper.
6. Revisions must be submitted within 3 months from request, otherwise it will be considered a new submission.
7. Authors of all the accepted articles will receive a printed copy of the journal.
8. Journal can be subscribed for $50 per year (two issues per year.) Or individual copies can be obtained for $40 from the publisher.

6.0 POLICY ON REPRODUCTION

i. Users of the publication are granted the right to photocopy, or otherwise reproduce the contents of the “Journal of Business and Finance Research” so long as its source and copyright privileges are indicated in any reproductions.