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Articles should be prepared in Microsoft Word or LaTeX format. The editors reserve the right to edit or otherwise alter all contributions, but authors will receive proofs for approval before publication. If you have any questions, please contact the editorial team of the journal.

**ARTICLE PREPARATION GUIDE**

1. General Requirements
   1.1 Language and Numbers
   Please write your text in proper English; American or British usage is accepted, but not a mixture of both. When writing numbers, use a period, not a comma, to represent the decimal point and a space to separate numbers of more than five digits into groups of three, whether on the left or the right of the decimal point (i.e., 10 000.47 185, but 1000.4718). We only accept Articles written in English.

   1.2 Length of Paper
   Papers between 4,000 and 8,000 words are preferred.

2. Title Page
   To ensure the integrity of the peer-review process, every effort should be made to prevent the identities of the authors and reviewers from being known to each other.

   When you upload a submission file, author identities should be removed from it. You should upload the title page as a supplementary file for the editor to review.
2.1 Title
Be concise and informative. The title is often used in information-retrieval systems and should be no more than 20 words in length and not contain abbreviations or words that serve no purpose. If you choose to have a subtitle, it should be italicized and centered directly below the main title.

2.2 Authors’ Names and Affiliations
The preferred form of an author’s name is first name, middle initial(s), and last name; this form reduces the likelihood of mistaken identity. To assist researchers as well as librarians, use the same form for publication throughout your career; that is, do not use initials on one Article and your full name on a later one. Determining whether Juanita A. Smith is the same person as J. A. Smith, J. Smith, or A. Smith can be difficult, particularly when citations span several years and institutional affiliations. Omit all titles (e.g., Dr., Professor) and degrees (e.g., PhD, PsyD, EdD, MS, MPhil).

The authors’ affiliation identifies the location of the author(s) at the time the research was conducted, which is usually an institution. Include a dual affiliation only if two institutions contributed substantial support to the study. Include no more than two affiliations per author. If an author has no institutional affiliation, list the city and state of his/her residence. The names of the authors should appear in the order of their contributions, centered between the side margins. For names with suffixes (e.g., Jr. and II), separate the suffix from the rest of the name with a space instead of a comma. Only provide a complete mailing address of the corresponding author for correspondence.

Example:
Anne Smith1, Mary A. Meade1,2, David Wolf II1 & Charles Rockefeller Jr. 2
1 School of Management, Northern Canada University, Toronto, Canada
2 School of Economics, Peking University, Beijing, China
Correspondence: David Wolf II, School of Management, Northern Canada University, Toronto, Ontario, M3A 2K7, Canada. Tel: 1-613-947-3592. E-mail: davidwolf@gc.ca

3. Preparation of Text
Articles should be organized in the following order:
Title; abstract; keywords (indexing terms, normally three-to-six items); JEL Code; introduction; material studied, area descriptions, methods and/or techniques; results; discussion; conclusion; acknowledgements; references.

3.1 General Rules for Text
Please use the following rules for the entire text, including abstract, keywords, headings, and references.
Font: Times New Roman; Size: 10 pt.
Paragraph Spacing: Above paragraph — 1 pt.; below paragraph — 1 pt.
Line Spacing: fixed, 12pt. or single line space throughout the text.

Heading 1: Times New Roman; 12 pt.; bold; for example,
1. First-level Heading

Heading 2: Times New Roman; 11 pt., bold; for example,

1.1 Second-level Heading

Heading 3: Times New Roman; 10 pt., bold, italic; for example,

1.1.1 Third-level Heading

3.2 Abstract

A concise and factual abstract is required. It should be between 150 and 250 words. The abstract should state briefly the purpose of the research, the principal results, and major conclusions. An abstract is often presented separately from the article, so it must be able to stand alone. References should therefore be avoided, but, if essential, they must be cited in full in the abstract without relying on the reference list.

3.3 Keywords

Immediately after the abstract, provide 3-10 keywords in alphabetical order, avoiding general and plural terms and multiple concepts (e.g., “and,” “of”). Be sparing with abbreviations: only abbreviations firmly established in the field may be eligible. Listing your keywords will help researchers find your work in databases.

3.4 Subdivision of the Article

Divide your article into clearly defined and numbered sections (e.g., 1., 2., 3., etc.). Subsections should be numbered 1.1, 1.2, etc., and sub-subsections should be numbered 1.1.1, 1.1.2, etc. Note that the abstract is not included in section numbering. Use this numbering also for internal cross-referencing: do not just refer to “the text.” Any subsection, ideally, should not be more than 600 words. Authors are urged to write as concisely as possible but not at the expense of clarity.

3.5 Equations

The text size of equations should be similar to normal text size. The formula should be placed center justified with serial number on the right. For example:

\[ a=\left(\frac{1+b}{x}\right)^{1/2} \]  \hspace{1cm} (1)

3.6 Tables

Number tables consecutively in accordance with their appearance in the text. Place a table’s caption above the table’s body and its description below the body. Avoid vertical rules. Be sparing in the use of tables and ensure that the data presented in tables do not duplicate results described elsewhere in the article.

For example:
Table 1: Estimated Distance (cm) for Letter and Digit Stimuli

<table>
<thead>
<tr>
<th>Condition</th>
<th>M(SD)</th>
<th>LL</th>
<th>UL</th>
<th>95%CI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letters</td>
<td>14.5(28.6)</td>
<td>5.4</td>
<td>23.6</td>
<td></td>
</tr>
<tr>
<td>Digits</td>
<td>31.8(33.2)</td>
<td>21.2</td>
<td>42.4</td>
<td></td>
</tr>
</tbody>
</table>

Note. CI=confidence; LL=lower limit, UL=upper limit.

You may resize the tables to fit the page size.

3.7 Figures and Schemes

Number figures consecutively in accordance with their appearance in the text. Place a figure’s caption and description below the figure body. A minimum resolution of 300 DPI is required. You may resize the figures or schemes to fit the page size.

![Figure 1: Figure Title](image)

Note. Avoid abbreviating the titles of tables, figures, and equations (i.e., Tab. 1, Fig. 2, Eq. 3) in the caption or in running text. Do not write “the table above/below” or “the figure on page 32,” because the position and page number of a table or figure cannot be determined until the pages are typeset.

4. References

Cite the work of those individuals whose ideas, theories, or research have directly influenced your work. They may provide key background information, support or dispute your thesis, or offer critical definitions and data. Citation of an article implies that you have personally read the cited work. In addition to crediting the ideas of others that you used to build your thesis, provide documentation for all facts and figures that are not considered common knowledge.

4.1 Citations in the Text

Each reference cited in the text must appear in the reference list, and each entry in the reference list must be cited in the text. However, two kinds of material are cited only in
the text: references to classical works such as the Bible and the Qur’an, whose sections are standardized across editions, and references to personal communication. References in a meta-analysis are not cited in-text unless they are also mentioned in the text.

When formatting an in-text citation, give, in parentheses, the last name of the author of the cited work and the year it was published. For unpublished or informally published works, give the year the work was produced. Write “in press” in parentheses for articles that have been accepted for publication but that have not yet been published. Do not give a date until the article has actually been published.

In all other instances, citations in the text should follow the referencing style used by the American Psychological Association (APA-6).

Examples:

- **A Work by Two Authors**
  
  Name both authors in the signal phrase or in the parentheses each time you cite the work. Use the word “and” between the authors’ names within the text; use the ampersand in the parentheses.
  
  Research by Wegener and Petty (1994) supports...
  
  (Wegener & Petty, 1994)

- **A Work by Three to Five Authors**
  
  List all the authors in the signal phrase or in parentheses the first time you cite the source.
  
  (Kernis, Cornell, Sun, Berry, & Harlow, 1993)
  
  In subsequent citations, only use the first author’s last name followed by “et al.” in the signal phrase or in parentheses.
  
  (Kernis et al., 1993)

- **Six or More Authors**
  
  Use the first author’s last name followed by et al. in the signal phrase or in parentheses.
  
  Harris et al. (2001) argued...
  
  (Harris et al., 2001)

- **Authors with the Same Last Name**
  
  To prevent confusion, use first initials when citing two or more authors with the same last name.
  
  (E. Johnson, 2001; L. Johnson, 1998)

- **Unknown Author**
  
  If the work does not have an author, cite the source by its title in the signal phrase or use the first word or two in the parentheses. Titles of books and reports are italicized; titles of articles, chapters, and Web pages are put in quotation marks.
  
  A similar study was done of students learning to format research papers.

A similar study was done of students learning to format research papers.
Note: In the rare case that “Anonymous” is used for the author, treat it as the author’s name in parentheses and the reference page.

(Anonymous, 2001)

Organization as an Author
If the author is an organization or a government agency, mention the organization in the signal phrase or in the parenthetical citation the first time you cite the source.

According to the American Psychological Association (2000),

First citation: (Mothers Against Drunk Driving [MADD], 2000)
Second citation: (MADD, 2000)

4.2 Citing and Listing of Web References
As a minimum, the full URL should be given. Any further information (author names, dates, reference to a source publication, etc.), if known, should also be given. Web references can be listed separately (e.g., after the reference list) under a different heading if desired, or they can be included in the reference list.

4.3 Reference List
Please find the below information for basic rules in a reference list.

• Each entry in your reference list should be defined by a hanging indent of two characters.

• Authors’ names are inverted (last name first); give the last name and initials for all authors of a particular work if it has three to seven authors. If the work has more than seven authors, list the first six authors and then use ellipses after the sixth author’s name. After the ellipses, list the last author’s name of the work. Use “&” instead of “and” when listing multiple authors of a single work.

• Reference list entries should be alphabetized by the last name of the first author of each work.

• If you have more than one article by the same author, single-author references or multiple-author references with the exact same authors in the exact same order are listed in order by the year of publication, starting with the earliest.

• Capitalize all major words in journal titles.

• When referring to any work that is not a journal, such as a book, article, or Web page, capitalize only the first letter of the first word of a title and subtitle, the first word after a colon or a dash in the title, and proper nouns. Do not capitalize the first letter of the second word in a hyphenated compound word.

4.4 DOIs in References
The journal/publisher encourages authors to cite those items (journal articles, conference proceedings, book chapters, technical reports, working papers, dissertations, etc.) that have DOIs. When the cited items have DOIs, the authors should add DOI persistent links to the regular references. The DOI persistent links should be the last elements in the references. The persistent links should be active.
Format of persistent link: http://dx.doi.org/+DOI
Example of persistent link: http://dx.doi.org/10.1109/2.901164

The authors or editors may retrieve articles’ DOIs at http://www.crossref.org/SimpleTextQuery/

You can register a free account to start retrieving articles’ DOIs. CrossRef allows you to check multiple references. Please read this webpage very carefully. Only articles with assigned DOIs can be retrieved through this webpage.

4.5 References Examples

Books

❖ Book with one author

❖ Electronic book
Replace place-of-publication and publisher information with the DOI.

Note: Insert a blank space if you need to break a URL across lines before most punctuation. Do not add a period after the URL.

❖ Work with two authors

❖ Two or more works by the same author
Arrange by the year of publication, the earliest first.

If works by the same author are published in the same year, arrange alphabetically by title and distinguish the documents by adding a lowercase letter after the year of publication as indicated below.

❖ Book by a corporate author
Associations, corporations, agencies, government departments, and organizations are considered authors when there is no single author.

❖ A book with no author or editor listed
A translated work and/or a republished work

**Anthologies, Course Packs, & Encyclopedias**

- **Anthology or compilation**
- **Work in an anthology or an essay in a book**
- **Work in a course pack**
- **Article in a reference book or an entry in an encyclopedia**
If the article/entry is signed, include the author’s name; if unsigned, begin with the title of the entry.

**Articles**

- **Article in a journal—for articles retrieved online**
Note: List only the volume number if the periodical uses continuous pagination throughout a particular volume. If each issue begins with page 1, then list the issue number as well.
- **Articles in a journal, more than seven authors**
- **Article in a newspaper or magazine**

- Article from an electronic source

URL for an online periodical:


- Doctoral Dissertations and Master’s Theses

- Unpublished theses and dissertations

- Electronic theses and dissertations

- Meetings and Symposia

- Proceedings published in a book form

- Proceedings published regularly online

- Paper presentation or poster session

Multimedia

❖ **Television or radio program**

❖ **Film, video recording or DVD**

❖ **Online lecture notes and presentation slides (such as Moodle)**

Web pages

❖ **Web pages and non-periodical documents on the Internet**


5. **Note**
Please avoid using footnotes. Change footnotes to endnotes. Insert “(Note 1, Note 2)” in the running text and explain the note in an end notes section after the references page. Use the software EndNote X7 or latest for in-text citations and referencing.

6. **Appendix**
The appendix comes after the references and the notes. In the text, refer to appendices by their labels: e.g., produced the same results for both studies (see Appendices A and B for complete proofs).

7. **Template**
Please use the standard Article word template available at journal’s website:
http://sijmb.iba-suk.edu.pk
Title: 14pts Bold
Author Name: 12pts Bold
Affiliation: 11pts Italic
Abstract: Single Paragraph (Min: 150 – Max: 250 words)
Paper Length: Formatted as guided (Min: 4,000 – Max: 8,000 words)
Font: Times New Roman 11pts
Font Color: Black
Line Spacing: 1.0 (single line space throughout the paper)
Indentation: Justify
References & In-text Citations: Follow the 6th APA Style Guide & Use EndNote X7 or latest for In-text citations and Bibliography.
Headings: 12pts Bold
1. 12pts Bold
   1.1. 11pts Bold
      1.1.1. 10pts Bold Italic

Margin Left 1.6” 1.6” Margin Right

8.5”x11”
Page Size: Letter (8.5” Width) x (11” Height)
Submission: Formatted paper as guided can be submitted through our online submission system at sijmb.iba-suk.edu.pk

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