

Information for Contributors

Electronic submission of manuscripts is strongly encouraged, provided that the text, tables, and figures are included in a single Microsoft Word file (preferably in Times New Roman, 12 size font).

Submit manuscript as e-mail attachment to the SDSJ Editorial Office at: edit.sdsj@iiuedu.eu. A manuscript number will be mailed to the corresponding author within the following 7 days.

The **cover letter** should include the corresponding author's full address and telephone/fax numbers and should be in an e-mail message sent to the Editor, with the file, whose name should begin with the first author's surname, as an attachment. The authors may also suggest two to four reviewers for the manuscript (SDSJ may designate other reviewers).

SDSJ will only accept manuscripts submitted as e-mail attachments.

Article Types

Three types of manuscripts may be submitted:

Regular Articles: These should describe new and carefully confirmed findings, and research methods should be given in sufficient detail for others to verify the work. The length of a full paper should be the minimum required to describe and interpret the work clearly.

Short Communications: A Short Communication is suitable for recording the results of complete small investigations or giving details of new models, innovative methods or techniques. The style of main sections need not conform to that of full-length papers. Short communications are 2 to 4 printed pages (about 6 to 12 manuscript pages) in length.

Reviews: Submissions of reviews and perspectives covering topics of current interest are welcome and encouraged. Reviews should be concise and no longer than 4-6 printed pages (about 12 to 18 manuscript pages). Reviews manuscripts are also peer-reviewed.

Review Process

All manuscripts are reviewed by an editor and members of the Editorial Board or qualified outside reviewers. Decisions will be made as rapidly as possible, and the journal strives to return reviewers' comments to authors within 3 weeks. The editorial board will re-

view manuscripts that are accepted pending revision. It is the goal of the SDSJ to publish manuscripts within the following SDSJ edition after submission.

Regular Articles

All portions of the manuscript must be typed double-spaced and all pages numbered starting from the title page.

The **Title** should be a brief phrase describing the contents of the paper. The Title Page should include the authors' full names and affiliations, the name of the corresponding author along with phone, fax and e-mail information. Present addresses of authors should appear as a footnote.

The **Abstract** should be informative and completely self-explanatory, briefly present the topic, state the scope of the work, indicate significant data, and point out major findings and conclusions. The Abstract should be 100 to 200 words in length. Complete sentences, active verbs, and the third person should be used, and the abstract should be written in the past tense. Standard nomenclature should be used and abbreviations should be avoided. No literature should be cited.

Following the abstract, about 3 to 10 **key words** that will provide indexing references to should be listed.

A list of non-standard **Abbreviations** should be added. In general, non-standard abbreviations should be used only when the full term is very long and used often. Each abbreviation should be spelled out and introduced in parentheses the first time it is used in the text.

The **Introduction** should provide a clear statement of the problem, the relevant literature on the subject, and the proposed approach or solution.

It should be understandable to colleagues from a broad range of disciplines.

Materials and methods should be complete enough to allow possible replication of the research. However, only truly new research methods should be described in detail; previously published methods should be cited, and important modifications of published methods should be mentioned briefly. Capitalize trade names and include the manufacturer's name and address. Subheadings should be used. Methods in general use need not be described in detail.

Results should be presented with clarity and precision. The results should be written in the past tense when describing author's findings. Previously published findings should be written in the present tense. Results should be explained, but largely without referring to the literature. Discussion, speculation and detailed interpretation of data should not be included in the Results but should be put into the Discussion section.

The **Discussion** should interpret the findings in view of the results obtained in this and in past studies on the topic. State the conclusions in a few sentences at the end of the paper. The Results and Discussion sections can include subheadings, and when appropriate, both sections can be combined.

The **Acknowledgments** of people, grants, funds, etc should be brief.

Tables should be kept to a minimum and be designed to be as simple as possible. Tables are to be typed double-spaced throughout, including headings and footnotes. Each table should be on a separate page, numbered consecutively in Arabic numerals and supplied with a heading and a legend. Tables should be self-explanatory without reference to the text. The details of the research methods should preferably be described in the legend instead of in the text. The same data should not be presented in both table and graph form or repeated in the text.

Figure legends should be typed in numerical order on a separate sheet. Graphics should be prepared using applications capable of generating high resolution GIF, TIFF, JPEG or PowerPoint before pasting in the Microsoft Word manuscript file. Tables should be prepared in Microsoft Word.

Use Arabic numerals to designate figures and upper case letters for their parts (Figure 1). Begin each legend with a title and include sufficient description so that the figure is understandable without reading the text of the manuscript. Information given in legends should not be repeated in the text.

References: In the text, a reference identified by means of an author's name should be followed by the date of the reference in parentheses. When there are more than two authors, only the first author's name should be mentioned, followed by 'et al'. In the event that an author cited has had two or more works published during the same year, the reference, both in the text and in the reference list, should be identified by a lower case letter like 'a' and 'b' after the date to distinguish the works.

Examples:

Smith (2000), Wang et al. (2003), (Kelebeni, 1983), (Usman and Smith, 1992), (Chege, 1998; Chukwura, 1987a,b; Tijani, 1993, 1995), (Kumasi et al., 2001)

References should be listed at the end of the paper in alphabetical order. Articles in preparation or articles submitted for publication, unpublished observations, personal communications, etc. should not be included in the reference list but should only be mentioned in the article text (e.g., A. Kingori, University of Nairobi, Kenya, personal communication). Journal names are abbreviated according to Chemical Abstracts. Authors are fully responsible for the accuracy of the references.

Examples:

Papadogonas TA (2007). The financial performance of large and small firms: evidence from Greece. *Int. J. Financ. Serv. Manage.* 2(1/2): 14 – 20.

Mihiotis AN, Konidaris NF (2007). Internal auditing: an essential tool for adding value and improving the operations of financial institutions and organizations. *Int. J. Financ. Serv. Manage.* 2(1/2): 75 – 81.

Gurau C (2006). Multi-channel banking in Romania: a comparative study of the strategic approach adopted by domestic and foreign banks *Afr. J. Financ. Serv. Manage.* 1(4): 381 – 399.

Yoon CY, Leem CS (2004). Development of an evaluation system of personal e-business competency and maturity levels *Int. J. Electron. Bus.* 2(4): 404 – 437.

Short Communications

Short Communications are limited to a maximum of two figures and one table. They should present a complete study that is more limited in scope than is found in full-length papers. The items of manuscript preparation listed above apply to Short Communications with the following differences: (1) Abstracts are limited to 100 words; (2) instead of a separate Materials and Methods section, research methods may be incorporated

into Figure Legends and Table footnotes; (3) Results and Discussion should be combined into a single section.

Proofs and Reprints

Electronic proofs will be sent (e-mail attachment) to the corresponding author as a PDF file. Page proofs are considered to be the final version of the manuscript. With the exception of typographical or minor clerical errors, no changes will be made in the manuscript at the proof stage. Because SDSJ will be published online without access restrictions, authors will have electronic access to the full text (PDF) of the article.

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Manuscripts submitted will be judged primarily on their substantive content, though writing style, structure and length will also be considered. Poor presentation is sufficient reason for the rejection of a manuscript. Manuscripts should also be written as concisely and simply as possible, without sacrificing clarity or meaningfulness of exposition. Manuscripts will be evaluated by the editor when first received, on their contribution-to-length-ratio, meaning that manuscripts which strong contributions will be assigned more pages than those making narrower contributions. Papers intended to make very extensive contributions (over 35 double-space pages, using one inch margins and Times New Roman twelve-pitch font) will, at discretion of the editor, be allotted additional space. Authors are expected to get and use feedback from colleagues prior to submitting a manuscript for formal review.