



**THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA**  
(Incorporated in 1976 and Chartered by Decree 12 of 1990 now Act No. 5 of 2007)

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**THE JOURNAL OF BANKING**

**GUIDELINES FOR ARTICLE SUBMISSION**

**THE PUBLICATION**

The Journal of Banking is a research and policy-based publication of The Chartered Institute of Bankers of Nigeria (CIBN), a foremost professional banking Institute in Nigeria. The Journal of Banking is a publication focusing on topical issues in the core areas of banking and finance as well as other related disciplines with emphasis on implications for banking policy.

The Editorial Board of the Journal is therefore using this medium to call for original topical articles/papers for publication in the Journal from practicing professionals, academics, researchers and policy review analysts, in the area of banking and finance and associated areas.

**ARTICLE FORMAT:**

1. Submission of an article for publication in **The Journal of Banking** presupposes that the article has never been previously published, nor is it being concurrently submitted for publication elsewhere.
2. Articles published in the Journal of Banking shall not be submitted for publication in other Journals.
3. All articles must be well researched on contemporary issues in the field of banking, finance, economics and other related areas.
4. Articles should be typed double spaced on A4 size paper and should not exceed 20 pages, references, appendices and footnotes inclusive.
5. Abstract should be submitted alongside the completed journal article.
6. The cover page should contain the following information:
  - Title of the Article
  - Name of the Author(s) (Degree(s) optional)
  - Institutional Affiliation of the Author(s)
  - E-mail Address(es) of the Author(s)
  - Phone Number(s) of the Author(s)
  - Brief biodata of the Author(s) at the bottom page e.g., XXX is a Senior Lecturer at..... University; or XXX, Financial Analyst, Research Department, ABC International Plc.

7. **The APA 7 Citation Format should be used for referencing. More specifically, referencing is expected to be presented as follows:**

**Journal Article:**

**Direct Quote**

Webber (2018) concludes that “addressing the issue of school dropout not only affects the education system but may also serve as a prevention effort for the welfare, mental health, and corrections systems” (p. 82).

**Reference List Examples**

Ruxton, C. (2016). Tea: Hydration and other health benefits. *Primary Health Care*, 26(8), 34-42. <https://doi.org/10.7748/phc.2016.e1162>

**Online Reference**

Bologna, C. (2019, October 31). Why some people with anxiety love watching horror movies? HuffPost. [https://www.huffpost.com/entry/anxiety-love-watching-horror-movies\\_l\\_5d277587e4b02a5a5d57b59e](https://www.huffpost.com/entry/anxiety-love-watching-horror-movies_l_5d277587e4b02a5a5d57b59e)

**Book:**

Jackson, L. M. (2019). *The psychology of prejudice: From attitudes to social action* (2nd ed.). American Psychological Association. <https://doi.org/10.1037/0000168-000>

Sapolsky, R. M. (2017). *Behave: The biology of humans at our best and worst*. Penguin Books.

**In-text citations:**

Effective teams can be difficult to describe because “high performance along one domain does not translate to high performance along another” (Ervin et al., 2018, p. 470).

**Conference Proceedings:**

Fistek, A., Jester, E., & Sonnenberg, K. (2017, July 12-15). Everybody's got a little music in them: Using music therapy to connect, engage, and motivate [Conference session]. Autism Society National Conference, Milwaukee, WI, United States. <https://asa.confex.com/asa/2017/webprogramarchives/Session9517.html>

8. **Articles which do not use the APA 7 Referencing Method will not be considered for publication.**
9. Footnotes should be numbered serially on relevant pages.
10. Mathematical equations including derivations should be accurately typed and numbered. Author(s) may decide to make use of appendices where deemed appropriate.
11. Tables and figures should be well-laid out, properly labelled and neatly presented.
12. All articles to be considered for January to June Edition should reach the Board latest April 30, 2023 .
13. Each complete Article received will be duly acknowledged within 14 days.
14. Articles lost in transit are the responsibility of the Author(s).

15. Articles of high quality in content and policy relevance stand a good chance of being published.
16. Unpublished articles shall not be returned to their Author(s).
17. **Interested Author(s) are to submit a soft copy of their Article to the Editor via the following email address [journalofbanking@cibng.org](mailto:journalofbanking@cibng.org).**
18. Articles submitted without a soft copy will not be considered for publication.
19. Plagiarism is an illegal offense which is punishable through the Nigerian Copyright Act, 1999. We strongly advise all authors to ensure authenticity of articles before submission.
20. **Please note that upon submission, articles would be subjected to anti-plagiarism software. Articles with Plagiarism Scores of 21% and over would be rejected.**
21. All enquiries on submitted articles should be sent to [journalofbanking@cibng.org](mailto:journalofbanking@cibng.org).

*The Chartered Institute of Bankers of Nigeria was established in 1963 as the Local Centre of the Institute of Bankers London. The Institute was registered in 1976 as the Nigeria Institute of Bankers, a Company Limited by guarantee. It attained its Chartered Status on May 18, 1990 by the Federal Government Act 12 of 1990 now CIBN Act No. 5 of 2007. The Act gives backing to the Institute to control entry into the banking profession, set standards for bankers to comply with and maintain professional ethics through sanctions of erring members.*