



Adventist University of Central Africa

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AUCA Research Manual/Guide

Kigali June, 2021

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Dedication

With great pleasure, we dedicate this Research Manual to all the Faculty, Staff and Students at AUCA who are diligently using it for their academic progress and research interests.

Acknowledgement

This Research Manual exists because of many people's desire to continuously improve research and publication at AUCA. They all deserve our thanks! First and foremost, our deepest thanks and gratitude go to our God for His strength and power that He so kindly has bestowed on us while writing this Research Manual. Indeed, it is "not by [our] might nor by [our] power, but by my [His] Spirit" (Zechariah 4:6). We are humbled by His grace.

Our heartfelt thanks go to the Vice Chancellor of the Adventist University of Central Africa, Professor Pr. Kelvin Onongha, for his highly appreciated spirit of quality education that he desires AUCA to have. Because of his support and encouragements, this search for quality education has been taken up tremendously by the Faculty and Staff at AUCA.

This research manual is renewed from the order Research Manual the compiled and edited by Dr. Ndahayo Claver and his team that served AUCA from 2011 to August, 2020. We are truly grateful for all their valuable thoughts and contributions in research that were used in editing and shaping the compilation of current manual. We also thank Dr. Niyonzima Théogène who initiated to update AUCA Research guide, where his new insights from Ph.D studies and flesh mind and research knowledge merged with his statistics and econometrics have brought change in statistical analysis of the studies that have been conducted in AUCA since June 2019. He introduced the use of econometrics in cross-section studies, and proved the use of econometric models in research through research modeling, restructure of conceptual frameworks to reflect the null hypotheses that are set in line with research questions and objectives of the study. He has also emphasized the use of APA version as a reference style.

Finally we end by thanking the AUCA faculty and staff for their ideas in research which have enriched this research manual. They are also appreciated for their expressed desires to see this research manual completed and for them to thereafter use it as a valuable resource while conducting their research and guiding AUCA students in their research projects and theses.

CHAPTER ONE

AUCA PHILOSOPHY, MISSION, VISION, OBJECTIVES AND STRATEGIC GOALS

Philosophy

The Adventist University of Central Africa operates on the basis of the Seventh-day Adventist worldview, which holds that God is the Creator and Sustainer of the universe and the source of true knowledge. The entrance of sin caused man's alienation from God, therefore the restoration of the relation between man and God is the main aim of the Christian Education that leads students to discover and understand the truth through critical thinking.

Mission

The Adventist University of Central Africa is committed to provide a Christ-centered quality education founded on a holistic approach that prepares people for the service of this life and the life to come.

Vision

By 2030 AUCA shall be a well-known center of academic excellence in undergraduate and graduate programs. Quality shall be the hallmark of all its undertaking including research and services delivery to its students, faculty, staff and the community at large.

Beliefs and Values

AUCA is a Seventh-day Adventist institution of higher learning that nurtures the mental, spiritual, social and physical capacities of its personnel and students. The values of the University are rooted in the Bible and should be seen in the daily activities of the university administrators, workers, and students. Through a process of discernment based on dialogue, critical thinking, and reflection, university designates the following as core beliefs and values of AUCA:

1. Faith

AUCA is a faith based institution of higher learning. The faith nurtured in the institution is rooted in the teachings of Jesus Christ and in the 28 beliefs of the Seventh-day Adventist Church. While other religious traditions and individual beliefs of our personnel and students are respected, the university administration and faculties are expected to integrate a biblical, Seventh-day Adventist faith into learning activities of the students.

2. Excellence

As a faith based institution of higher learning, AUCA seeks to combine faith with reason in the pursuit of academic excellence. AUCA Senate and Administration call all members of the university community to excel as individuals and as professionals within their specific roles.

3. Integrity

Concerned for the good of the community in this life and the life to come is the University goal as it commits itself to honesty in all relations with students, faculty, staff and administration. Through the University integrity, workers and students earn and maintain the trust of the surrounding community, public, and governmental agencies.

4. Community

Informed by the example of Jesus Christ, and by the fundamental beliefs of the Seventh-day Adventist Church AUCA demonstrates a spirit of unity and connectedness with one another through expression, courtesy, hospitality, shared values and loving communication without respect to ethnic, gender, or other differences. AUCA extends this value of community by reaching out to neighbors and to members of the larger civil and ecclesial communities.

5. Respect

AUCA values and respects the contribution of each member of the university community to the advancement of the mission of AUCA. AUCA encourages and supports each other as colleagues working together for the good of the whole institution.

6. Compassion & Care

Inspired by the example of Jesus Christ AUCA opens its workers and students' hearts to those in physical, spiritual and mental need. AUCA consciously reaches out beyond its boundaries to serve others in need with compassion and mercy.

7. Fairness and Justice

Recognizing the dignity of all persons (students, staff, teachers and administrators) AUCA seeks to avoid any acts of injustice toward each other and addresses instances of injustice both within and outside of the university community from a stance of informed advocacy. AUCA holds each other accountable and endeavors to practice responsible stewardship of the resources available to us.

Objectives

Research at Adventist University of Central Africa has as its principal objectives:

1. To promote the development of the mental, physical, spiritual and social capacities and strengths of an individual until his/her highest potential is reached. This can only be reached at by being immersed into research in each of these capacities.
1. To help AUCA students and lecturers to become useful member of society; empowered by the desire to develop the society not only with theoretical intellectual skills but also with a demonstrated desire of practical research endeavors that lead to country's development.

AUCA 2021-2025 Research Strategic Goals

In the context of research, AUCA has some strategic goals that should be achieved by 2025. These goals are described in the following points.

To develop the culture of orderly and thoughtful research both in format and content. This mindset will inspire all AUCA Faculty and Staff to always aim for excellence in all their endeavors while avoiding to be mere reflectors of other people's thoughts.

To create and maintain an academic environment that will promote academic excellence through research and publications by enforcing the quality of AUCA in its diverse undergraduate and graduate programs.

To strengthen AUCA research collaboration with other SDA and non SDA institutions of higher learning in extending AUCA endeavors in research. This collaboration shall be functional through research seminars, forums and technological feedbacks.

4. To promote research that aims to develop AUCA and its surrounding community through the development of professional training programs that respond to the needs of the community.
5. To devise a financial management program that will promote research at AUCA and self-sufficiency students and teachers who gain knowledge through self-directed research.
6. To recruit, develop and retain highly qualified research minded academic and non-academic staff who will be engaged in research freely without necessarily looking at financial incentives from the AUCA.

CHAPTER TWO

ROLES AND RESPONSIBILITIES IN RESEARCH CONDUCT

As a student develops a project or thesis (memoire), several individuals cooperate. Primary to the endeavor, of course, is the student, who should not try to work entirely alone. The roles of those who work with student research are delineated in this chapter. For a chronological guide to student research responsibilities.

Student

Even though a student has a committee to help with his/her research, the work is essentially the student's responsibility, not that of the research advisor, methodologist, or editor. The student needs to take ownership and responsibility for the ideas, statistical design and analyses, grammar/editing, and scheduling of the project/thesis/dissertation. Student responsibilities include the following:

1. **Initiate and continue communication with all members of the committee.** Do not wait for them to come to you. Do not try to do the work—choosing a topic, design or analysis, without advice. If you have questions, ask.
2. **Schedule his/her work wisely.** AUCA professors and lecturers may be required to travel at times that are not convenient for research students. There are times of the semester when almost every teacher at AUCA is very busy. Plan with your advisor/director how to make progress in spite of these potential obstacles. Agree with your research advisor on a schedule, put it in writing, and keep it. Make sure that you always have something to do while your professors are traveling or reading your work, so that you can advance while waiting for feedback.
3. **Be reasonable.** AUCA rules allow professors and lecturers two weeks to read and return your work. If you have planned your work, you will not hand a chapter to a professor on the day before his departure for any other AUCA assignment and expect to have it back by some time. Plan ahead! Agree on the time you will hand in the paper and when you can expect it back. Keep your part of the agreement and negotiate with the professor about his/hers. If a

professor fails to keep an agreement to return your work by a certain date, it is appropriate to ask when you may expect to see it. You may also enlist help from your research advisor or department chair.

4. **Be responsible.** If you have not done what you agreed to do, do not make matters worse by skipping your appointment with your advisor. If you are having difficulties or do not understand something, **say so!** Do not, however, expect the committee to do your statistics, analysis, or editing for you. **You** are the researcher—they are only guiding you.
5. **Use your committee wisely.** Your research advisor will advise you when to send documents on to other committee members. There are good reasons for following this advice. If committee members disagree about research procedures, or give you conflicting advice, let your advisor sort it out—this is not your problem.
6. **Be respectful of lines of authority within the committee.** Even if a thesis committee member is a great friend and very willing to help, the advisor is still the advisor.
7. **Be realistic.** Most students take two to four hours of study and writing time for every finished page. Budget your time carefully. Editing always takes longer than expected. Do not expect your committee to work harder just because you did not carefully check your English, or took longer than expected to write something.
8. **Be persistent.** Once you have begun your research, you are required to register every semester in case you do not finish your thesis during the semester you have started it. Remember that your thesis is the final step at AUCA. So, profit this time to finish up your thesis as quickly as possible. Stay in touch with your research advisor constantly, whether you are on campus or away. If you are discouraged or have a problem, talk to your advisor.

Research Advisor/Supervisor

Research advisors, sometimes called supervisors, are selected for their interest and expertise in the student's topic. The advisor is responsible for ensuring that the student meets deadlines, follows procedures, communicates with the committee, and completes the research. Major roles of a research advisor/director include the following:

1. **Direct research project/thesis.** Communication among the members, calling for meetings as needed. The advisor directs the student to share drafts of the research with specific committee members at the appropriate times. The advisor calls a meeting of the committee before a proposal approval or defense to be sure there is agreement that the candidate is ready. The advisor and the candidate (in consultation with the committee) recommend to the dean possible dates, and suggested names for the external examiner for a doctoral defense.
2. **Provide quality control/editing.** The advisor is primarily responsible for quality control of the content, methodology, editing, grammar, and format of the student's document. The advisor does not pass on the student's research to the other members of the committee (even the methodologist) without reading and editing it first until fully satisfied with the quality of the work. The advisor works with the student and the editor throughout the study but especially at the end, to achieve a polished final product.
3. **Manage students' time.** The research advisor should make contact periodically if the student does not "check in" voluntarily. Advisors should keep a written record of dates of meetings and tasks assigned, in case of complaints about lack of progress from either students or sponsors. They should set regular appointments, give assignments and dates, and help students plan and use their time wisely.

4. **Be familiar with policy and procedures relating to research projects/theses.** Empirical studies need Ethics Review Board approval. If AUCA is the subject of the study, it also needs AdCom approval. Policies include time limits for graduation, steps in the process, required sections of the thesis and APA/Turabian format. Please seek assistance from this manual, the AUCA editor, Research/Academic writing centers or else the Director of Research and Publication office.
5. **Be transparent about your schedule.** Let students know when you will and will not be on campus and available to them. If you cannot give the needed feedback in a timely fashion, negotiate with other committee members who may be willing to help.
6. **Provide feedback within a reasonable time.** AUCA policy allows a maximum of two weeks for turnaround, but less is desirable. One week is reasonable, but students may push advisors for feedback within one or two days. Let the student know when to expect your feedback. Be sure the student has something else to work on while waiting.
7. **Make sure students are registered.** Students in the research phase of their program must be registered continuously. Students on suspension do not have access to AUCA faculty support or AUCA Library services.
- 8.

Project/Thesis Methodologist

The methodologist position is especially important when theses and projects are based on empirical research. The methodologist is usually a member of the committee, but could be the research advisor in some cases. This person is chosen because of expertise in the design techniques and statistical methodology used for the study. The methodologist is subject to the advisor in most aspects of the study, except when methodological issues arise, in which case the advisor is subject to the advice of the methodologist. As a committee member, the methodologist reads the whole thesis or dissertation, but focuses on the method and data analysis chapters.

Institutional Editor/Director of Research and Publication

AUCA is in the process of getting an “institutional editor” and even a statistician (commonly called ‘methodologist’). Currently, an editor could be represented by the Director of Research and Publication as far as the research role of the editor is concerned. The institutional editor must approve a student’s research before it is sent to defense and before copying and binding. The editor is accessed through the research advisor, and any concerns about the editor’s requested modifications should be discussed with the student’s research advisor. The editor’s role in working with student research is primarily to check that the work was well done, **not** to correct all the student’s mistakes. For this reason, if the work has many errors, the editor will return it and wait for a revised copy before continuing to read. It is wise to work with the editor early, to make sure this step does not cause delay in the completion process. Since AUCA does not have an editor now, the Director of Research and Publication could browse the student’s research work mainly before defense in order to check what may appear to question the rules and regulations of AUCA student’s research work.

Types of Additional Approval

All projects and theses must go through departmental/program approval as a topic request. Theses and some projects require a complete proposal, as well. Check with your research advisor. Some studies also require the following approvals:

Administrative Committee

Any research that involves data collected on or about the AUCA campus must secure AdCom approval. This can be requested any time after topic approval. It is, however, to your advantage to seek counsel from the administration as to the wisdom of conducting your study at AUCA as early as possible in the research design process. Work with your research advisor to prepare a short (not more than one page) but complete statement on purpose of the study, research questions, the nature and extent of the involvement of AUCA personnel or students, the nature of the data to be collected, and the reason why you feel this is advantageous for AUCA, or at least not detrimental. Indicate how you will protect the privacy of those involved. The research advisor should submit this request via the office of the Director of Research and Publication who therefore should discuss it with the Vice Rector for Academic Administration and hence submit it to AUCA AdCom for approval.

Ethics Review Board

Any study from AUCA must be presented to the Ethics Review Board (ERB) for approval before data can be collected. This is normally done at proposal approval time. Once the committee has agreed the document is ready for approval, it may be submitted for ERB checking. If any change is made to the methodology, an amended ERB document must be filed. ERB approval must be secured *before* data is collected. The ERB could also be represented by the Research Committee of the student's topic.

Steps in the Research Process

The process outlined in Table 3 is for research done at AUCA. Where empirical research and documentary research vary in the procedures, they are described separately. Where the Faculties of Business, Education and Information Technology and Theology procedures differ, these are also described separately. Table 4 summarizes the major steps in the research approval process for each different type of study.

Table 1

Steps in the Research Process

Step	Details
Choosing a topic	Student should extensively read, talk informally with professors and friends, and experiment with multiple ideas before settling on one. He/she is required to present three topics to the department and departmental committee approves one for each student. However, advisor has a right to restructure and improve the topic to suit the reality of the field.
Choosing an advisor	The committee, advisor/supervisor should be knowledgeable on the topic, interested in the research, and willing to serve. The student may write 1-2 pages about the envisioned research. This is called research synopsis to share with potential candidates for advisor, and make sure they can work well together and this gives him or her a power to choose an advisor or supervisor then being given.

Administrative Committee approval (for research done at/about AUCA)	If the study is about AUCA or if data from AUCA is required, permission must be obtained from AdCom. This is true for class-based research, faculty research, and projects/theses/dissertations. The need for AdCom approval will be determined at topic approval. Work with your advisor to make a request to AdCom if needed.
Writing phase	Once the approval phase is accomplished the student works chapter by chapter, first with the advisor, then with the other members of the committee, as directed by the advisor. Once approved and formatted or edited, it is wise to submit a chapter or two to the editor so that mistakes are corrected early, before they become habits.
Step	Details
Ethics Review Board (ERB) approval (empirical research)	All empirical research done by AUCA students and faculty, as part of an academic program at AUCA, or on behalf of AUCA must be reviewed by the ERB. If it will not include human subjects, a waiver may be requested. The application is made after committee consensus that the document is ready for proposal approval. ERB approval must be secured before data is collected. If changes are made to the design, an amendment must be filed.
Proposal	<p>All research requires a proposal approval, but the form is different for empirical and documentary research. The committee will meet to agree when a study is ready for proposal approval. The student presents and the committee asks questions (the public is not invited).</p> <p>Empirical: The proposal consists of the complete first three chapters of the thesis/dissertation. Permission to collect data is given by the advisor and methodologist after the proposal approval, once instruments (questionnaires) are perfected. At least a week is allowed for the Dean to read the document presented.</p> <p>Documentary: The first complete chapter, an outline and a working bibliography must be presented.</p>
Editing	The advisor must approve all work that goes to the editor, and both the student and the advisor must sign the checklist that must accompany it. As each chapter is completed and approved by the advisor, it should also be read by the editor. A date for the defense is not fixed until the work has been fully edited. The

Undergraduate: Faculty of Theology	Department	Yes	If data is collected	Decide	Faculty	Decide	Who? How many? Decide
Graduate School/Empirical Research							
Undergraduate: Faculty of Business, Education, and Information Technology	Department	Yes	Yes	First 3 chapters	Faculty	Decide	Who? How many? Decide

*This step includes AdCom permission where necessary.

Committee Policies

The following policies govern the formation of research committees and the research approval procedure at AUCA.

1. The thesis advisor/supervisor will normally be an AUCA faculty member and a member of the department/program in which the student is studying. Recommendations which do not follow this norm need the approval of the dean.
2. The committee composition may include members from another department (or from off campus), but at least half of the members of the committee must be members of the department/program in which the student is studying. Students desiring to include an external member/advisor need to realize that this may have financial implications that they may need to shoulder personally.
3. A committee of three should not be made up of two members from the same family. The panelists must be unfamiliar with the student presenting the research. If any member of the panel is related to the presenter, the dean has a responsibility to change the members.
4. A thesis defense is generally approved by consensus of all defense committee members, which is the goal. If this is not possible, one dissenting voice may be accepted, at the presider's discretion. The reason for dissension should be noted, and stipulations written as to how the conflict must be addressed, if it cannot be entirely resolved.

The Editing Process

The editing process always takes longer than most students expect. This is partly because students are not generally experienced in the publishing process and have not learned to look at the details that make their work more readable and professional. In addition, many students are not

native English speakers. One recommendation for getting work through the editor's office quickly is to send one or two chapters early in the research process. Learn from those chapters what errors to avoid in the rest of the document. **Remember** that you may only submit your work to the editor/director of research and publication via your advisor. Projects are subject to the same editing process as theses, so do not wait until the end to begin the process. The student is liable of all costs related to editing and this step is done before final bound of research projects or thesis to be submitted for library.

The AUCA editor's work is the final step in what should be a series of revisions. Sources of aid to help students produce a document that will spend less time in the editor's office are

1. **Academic writing/research based classes.** This is the place to **learn** how to organize, references and format your writing.
2. **AUCA Research Standards Manual.** This is the final word for format.
3. **APA or Turabian Style Manual.** These have more detail than the *AUCA Research Standards* manual.
4. **AUCA Research Center.** This peer-tutoring facility has students who are talented in writing and editing, who can help you **for free** with organization, referencing, computer formatting tips, and other advice.
5. **Research Advisor/Supervisor.** Your advisor/director should help you with issues of grammar and format, as well as organization and content. The document may not go to the editor until you and your advisor have made it as clean as you can.
6. **Format checklist.** Before the document goes to the editor, you and your advisor need to check it against the checklist of common errors and sign that you do not find these errors in the paper. It is faster to do this yourself than to wait 2 weeks for the editor to tell you the same thing.
7. **AUCA editor.** This is the final check to make sure that you have an error-free document. The editor's office should be seen as a final check, not a place to send your document for formatting. If the editor finds more than 20 errors in the first 10 pages of your document, it will be returned to you for further editing. If you want to finish sooner, make your paper as perfect as possible *before* sending it to the editor!

Deadlines and Requirements

The scheduling of research is partly art, partly science. Some procedures have suggested times, and sometimes are fixed by regulation. Most of the early parts of the research work are flexible, limited generally by the student's dedication and ability. As the process draws to a close, however, the student has less and less control, as the process necessarily depends on the work of others for checking, editing, and feedback. Below is a list of non-negotiable requirements and deadlines.

Continuous registration and leaves of absence. Students in the research phase are expected to remain registered continuously, whether they are on or off campus.

Time to read and return a document to a student. AUCA policy allows professors up to two weeks to read and return a document, but encourages completion of reading in one week. If a professor does not meet this deadline, the student has the right to remind the professor of the policy or to request advice/assistance from the Department Chair or the Dean.

Editing. By policy, the editor does not have to read a student's document if she finds more than 20 errors in the first 10 pages. The editor is expected to return a student's document within two weeks. If the editor has fewer papers to read, the turn-around time may be shorter, but students

must count on the two weeks. This is for **every time** a document goes to the editor. Thus, if the paper goes to the editor three times before it is approved, six weeks will pass. For this reason, the document should be as nearly perfect as possible before the editor sees it.

Application for graduation. Application for graduation is the student's responsibility, and must be done four months before graduation, frequently before a student is sure that he or she will graduate. The *Bulletin* gives the deadlines for application. If students cannot graduate on the date requested, they must reapply for a different date, but they will not be charged any additional fees.

Defense date. The oral defense of a thesis must take place **at least four weeks** before graduation. These deadlines are published on the AUCA calendar in the Bulletin.

Final editing. Projects must go through the same editing process as a thesis. Once thesis defense corrections are made, the document returns to the editor for final checking. If the defense takes place exactly four weeks before graduation (the last possible day), the student has only one week to get the approved changes to the editor. The editor then has two weeks to look at the document and give final approval.

Signature sheet. A photocopy of the completed signature sheet (all corrections made, editor-approved, ready for copying/binding) must be given to the Registrar *no later than Friday, one week before graduation*. This is the rule **for all** research students.

Copying, binding, and electronic submission. There is no specific due date for handing in the bound copies that AUCA requires as part of the research process. These copies must be handed in, however, along with the submission of the electronic document to the Library, before the Clearance Form is signed, and the Clearance Form must be completed before you may collect your diploma (you can march and celebrate graduation, but you can't get your actual documents until you complete the clearance form). A word to the wise is sufficient.

Overall deadline. AUCA has a 2-year deadline, after which credits will expire and can no longer be used for an AUCA degree. More clarification could be given by AUCA Registrar.

To-do List at the End of Research Project/Thesis

The end of to-do list at the end-of-research project/thesis begins with the signature of the AUCA editor/director of research and publication. Once the editing is completed, the remaining steps often happen in quick succession.

1. Obtain the signatures of the research advisor and the Dean. This completes the signature page for the project/thesis. Make a copy of this approval page.
2. All research candidates must submit a photocopy of the signed approval page to the Office of Admissions and Records *no later than Friday, one week before graduation*. At this point, your project, or thesis is considered completed, and your name can be included among the graduation candidates.
3. Once all the signatures are in place, you must also make copies of your masterpiece. Always check *AUCA Research Standards* for additional details about quality requirements. Consult with the Dean's office if you have any questions about this process. The original is yours to keep; you must provide AUCA with a number of copies (check with your faculty Dean). Extra copies for committee members are at your discretion.
4. Copying and binding of the research are the student's expense. Bound copies are delivered to the Dean's office.
5. All students who have defended their work publicly will need to provide an electronic copy of their research (in PDF format) to the Systems Librarian (via the AUCA editor) for the AUCA repository and to the Networked Digital Library of Theses (www.auca.org). This will make the study available to other AUCA students, and to other researchers throughout the

world through online tools. If you feel for commercial purposes (2-year delay) or because of the sensitive nature of your study that it should not be made available, this must be arranged with the Dean of your school and the librarians. Such works would only be available on campus, and external links would show only the title and the abstract. Any request for external access to this work would be forwarded to the author. If, after a 2-week delay the author has not responded, the dean would be asked to make a decision.

You maintain full rights to your document, and you may publish it or use it in any way you like. The library has no rights beyond archiving it and making the text available to others. For information about how AUCA recommends that you protect your document. Once you have received final approval and given your document to the library, you may not remove it from the AUCA archives, or make any further changes to it. Anyone wishing to contact you about your research can do so through the library, who will forward any correspondence to your permanent e-mail address.

6. Once the signature page is complete, the following steps may be followed to prepare your document for electronic submission:
 - a. Insert the signature page into its correct location in your research document, before the dedication page. Be sure to include the names of your committee members, but not their actual signatures, for security purposes. This page can be obtained from the Dean's Secretary, who prepared it for your defense.
 - b. Make sure your research is saved in a single file. If there are pages that were photocopied (e.g. permission letter), get them scanned and inserted such that the entire project/thesis/dissertation is contained in a single file.
 - c. Save your file as a PDF document. Use your surname and the year of graduation as the filename for your dissertation (e.g., Choi2009.pdf). Contact the Systems Librarian if you have difficulty with this procedure.
 - d. E-mail your file, or put it on a USB drive or a CD and take it to the AUCA editor. The editor will check that the file is the same as your approved thesis (bring this document for comparison), and will then forward it to the Systems Librarian. Once the Library has received the electronic copy of your thesis **and** you have filled out the data sheet with your information, they will sign the clearance form. Once the file is uploaded, no further changes may be made in the electronic document.
7. In order to collect your diploma, and before leaving AUCA, you need to complete the Clearance Form. Among other things, the Clearance Form requires you to have completed items 1-4 on this list, so it is important to do these without delay once your research is completed.

CHAPTER THREE TYPES OF RESEARCH

This chapter is reserved to the types of research that are generally recognized. Every student should select one type of research among the ones discussed in this chapter and provide reasons of such a choice. The following guidelines apply mainly to culminating projects, and theses. Because of the differences in procedures based on whether one is conducting research or a project, collecting data from human subjects or not, or conducting documentary or empirical research, these terms are discussed in detail at the beginning of this chapter. Follow the procedures outlined for the type of research selected.

a. Types of Research done at AUCA

There are three basic types of research— (1) projects, (2) documentary/historical studies, and (3) empirical studies. The research process may vary based on the type of research being done. Here, the student can be guided by his/her research supervisor in terms the type of research or other knowledge in research.

Projects

Due to the practical and flexible nature of a project, the form that planning takes, while necessary before acceptance, may vary based on the specific project undertaken. The document presented for approval may be shorter than the one presented for a thesis. Some projects include empirical research, and may be subject to stricter controls (Ethics Review Board, full proposal approval) than others that are more documentary in nature. Consult your advisor and check for any specific departmental/school guidelines that may apply. The exact steps your project must follow will be determined by your committee when your topic request is approved.

Documentary Research

Documentary research is typically done in the Faculty of Theology and other social sciences that do qualitative research, though it is an option for students in other AUCA Faculties. Because of the nature of this type of research, the proposal is usually much shorter than for an empirical study, but the research itself may take longer. Ethics approval is not generally necessary, and the organization of chapters is slightly different from that of an empirical study.

Empirical Research

Empirical research is usually done in the Faculty of Business, Education and Information Technology and even in Theology again. It includes the collection and analysis of data. Because this process involves the selection/ development of instruments and may involve human subjects, certain ethical controls are necessary that are not required for documentary research. The nature of empirical research also recommends a more complete proposal before data is collected.

With the above types of research, comes also the idea of research designs. Every study needs to be designed so that it could be well analyzed statistically. This design is the design that the researcher (the student or the teacher...) would follow as he/she methodologically design the study. The design determines the use of certain statistical methods of analyzing the data. As far as research designs are concerned, the following meanings are important to know—but they would be later explained in the pages ahead about research methodology (Chapter 3 of research project/thesis: one may read more details about research designs in notes of advanced research methodology of AUCA Master's program).

b. Research Design

There is no single design that will be suitable for all research problems. This is because there are several ways of studying and tackling a problem. There is no single perfect design. The researcher must therefore consider the suitability of the proposed design of the research and its economy in terms of time and materials. To be able to this successfully, the researcher must have a thorough knowledge of basic research designs. Research design can be classified into three major areas:

I. Quantitative Research Design

[1] Experimental Research Design

The major difference between a survey research design and experimental research design is that the latter does not always observe the situation as it is. It tries to manipulate the variables or

subjects. An experimental design stresses the actualization of the situation here are two broad types of experimental design. Pure and Quasi experimental design.

There are two major quantitative research designs.

1. Experimental

The researcher manipulates what the subjects will experience. The researcher has some control over what will happen to the subjects by systematically imposing or withholding specified interventions. The researcher then makes comparisons either: a) between subjects who have had and others who have not had the interventions or b) between subjects who have experienced different interventions. There is always a purpose for experimental design—to investigate cause-and-effect relationships between interventions and measured outcomes.

Under experimental design there are three major types.

a. **True experimental or Pure Experimental Design:** there is random assignment of subjects to different groups. A pure experimental design will consist of at least two groups of randomly distributed elements. That is in pure experimental design, individuals or other units of analysis are randomly assigned to the experimental and control groups and the independent variables is introduced to the experimental group. The purpose of having more than one group is to allow for comparison between the two groups after the experiment.

b. **Quasi-experimental:** this approximates the true experimental type. There is no random assignment of subjects. The quasi-experimental research design uses only one experimental group and compares the group with itself after the experiment. As a result of this weakness, it is sometimes referred to as faulty experimental research design.

c. **Single-subject:** offers an alternative to many subjects design by specifying methods that can be used with a single individual or just a few subjects and still allows reasonable cause-and-effect conclusions.

2. Non-experimental Designs

It describes things that have occurred and examine relationships between things without any direct manipulation of conditions that are experienced. There are six types of non-experimental designs.

i. Survey Research Design

A survey research design is one in which the sample subjects and the variables that are being studied are simply being observed as they are without making any attempt to control or manipulate them. Survey research can further be sub-divided into two:

a. Cross-Sectional Research Design:

This is one in which the subjects or variables are investigated or observed at one or more points in time. This means therefore that data relating to the subjects or variables are collected at about the same time. This includes descriptive, exploratory and explanatory designs. These three cross-sectional survey designs are used for three different study purposes and situations. They all use one-time –only observations of all the variables involved in the study.

i. **Descriptive research designs:** a descriptive research is a cross-sectional research where all the variables and subjects are observed at one point in time and no effort is made to manipulate the variables or control the subjects. A descriptive research is one in which the basic objective is to describe a situation. For example, if we are investigating productivity of a factory worker, and there is a basic assumption that productivity is a function of the following variables: qualification,-

x1; skill,-x2; experience,-x3; and production process,-x4. A descriptive study would simply observe these variables at the same point in time without trying to manipulate them.

- ii. **Comparative:** in comparative design, the researcher investigates whether there are differences between two or more groups on the phenomena being studied. There is no manipulation or direct control of conditions experienced.
- iii. **Secondary data analysis:** often, researchers have access to data that others have gathered and conduct analyses using these data.

(b) Longitudinal Survey Research Designs

A longitudinal research design is concerned with the study of those variables that are being studied over time. As a survey method, all the independent variables and subjects are neither control nor manipulated. But unlike cross-sectional method, observation of the variables is done over and over again. Students should be very clear about which sample to select depending on the topic of research. This is also known as *Ex Post Facto*: an ex post facto design is used to explore possible causal relationships among variables that cannot be manipulated by the researcher. The investigator designs the study to compare two or more samples that are comparable except for a specified factor. The possible causes are studied after they have occurred. Rather than manipulate what will happen to subjects, as in experimental designs, the research focuses on what has happened differently for comparable groups of subjects, then explores whether the subjects in each group are different in some ways. Trend, cohort, and panel methods are all longitudinal methods (ex post facto) but the differences arise in the choice of sample.

[1] Trends. In trend design, the major concern is the population or the universe. Sample will normally vary from time to time. In this type of survey design, data are collected from a given sample at two or more different time intervals. The data so collected are then analyzed to discover trends or changes in the subjects over the period of time under study. This is normally used in determining economic trend and social behavior. The major advantage of trend study is that researcher has no need to keep track of a group over time and there is no problem with dropouts.

[2] Cohort

Cohort means a specific group. In a cohort research design therefore, the focus is on a specified group as a sample of the population. For a researcher investigating workers' productivity in an organization may decide to be concerned over time with the workers group within the age bracket of 40-45 years. Cohort helps in tracing changes in identified group. Also, events affecting the group are known and can be linked to changes.

Cohorts normally has a particular disadvantage. That disadvantage is called maturation. This means that the attribution of some variables may change simply as a result of time and not because a difference actually exists within the variables over time. That is changes may result from dropouts rather than changes in population.

[3] Panel

In the case of panel research design, the major focus is on the same elements or subjects that constitute the sample over a period of time. This implies therefore that in panel method, the same sample is examined at two or more time intervals. Panel design is used to study changes in the

opinion of respondents on one variable over a period of time. When the likelihood of member loss is great, panels are made larger than needed at the outside to compensate.

A major criticism of panels is that they may not be representative samples. In addition, panel is difficult to keep intact over long periods of time. Besides, dropouts are hard to replace. Because of the problem of retaining an intact group over time, panel studies tend to be shorter in duration than other longitudinal methods.

[4] Time-Series Designs

In cases when no comparison or control group is available for assessing cause –and-effect relations, researchers can use time-series designs. Time-series designs are research designs in which pretest and posttest measures are available on a number of occasions before and after the manipulation of independent variable. Usually, the researcher attempts to carry out at least three sets of before observation and three sets of after observation before and after the introduction of independent variable.

II. Qualitative Research Design

Qualitative designs are systematic and emphasize gathering data on naturally occurring phenomena. Most of the data are inform of words rather than numbers. The researcher must search and explore with a variety of methods until a deep understanding is achieved. Qualitative designs can be classified into two.

i. Interactive methods

The interactive methods are face-to-face techniques to collect data from people in their natural settings. There are five types of interactive methods which focus on individual lived experience and on society and culture.

a. Ethnography

An ethnography is a description and interpretation of a cultural or social groups or system. The focus is on learned patterns of actions, language, beliefs, rituals, and ways of life. As a process, ethnography involves prolonged field work, typically employing observation and casual interviews with participants of a shared group activity and collecting group artifacts.

Documentary style is also employed focusing on the mundane details of everyday life and revealing the observation skills of the inquirer. The collective informants' point of view is painstakingly produced through extensive and closely edited quotations to convey that what is produced is not the fieldworker's view but authentic and representative remarks of the participants. The final product is a comprehensive, holistic narrative description and interpretation that integrates all aspects of group life and illustrates its complexity.

b. Phenomenology

A phenomenological study describes the meanings of a live experience. The researcher “brackets,” or puts aside, all prejudgments and collects data on how individuals make sense out of a particular experience or situation. The aim of phenomenology is to transform lived experience into a description of its essence—in such a way that the effect of the text is at once a reflexive reliving and reflective appropriation of something meaningful. The researcher, in phenomenology conducts long interviews with the informants directed towards understanding their perspective on everyday living.

c. Case study

A case study examines a bounded system, or a case, over time in detail, employing multiple sources of data found in the setting. The case may be a program, an event, an activity, or a set of individuals bounded in time and place. The researcher defines the case and its boundary. A case can be selected because of its uniqueness or used to illustrate an issue. The focus may be one entity (within-site study) or several entities (multisite study).

d. Grounded theory

Although the hallmark of qualitative research is detailed description and analysis of phenomena, grounded theory goes beyond the description to develop dense (detailed) concepts or conditional propositional statements that relate to a particular phenomenon. The term *grounded theory* is often used in a nonspecific way to refer to any approach to forming theoretical ideas that somehow begins with data. Grounded theory methodology is a rigorous set of procedures for producing substantive theory. Using a constant comparative method, the data analysis.

It simultaneously employs techniques of induction, deduction, and verification. The researcher collects primarily interview data, making multiple visits to the field. The initial data collection is done to gain a variety of perspectives on the phenomena; then, the inquirer uses constant comparison to analyze across categories of information. Data are collected until the categories of information are saturated. At this point, the researcher selects the central phenomenon, develops a story line, and suggests a conditional matrix that specifies the social and historical conditions and consequences influencing the phenomenon.

e. Critical studies

Researchers who conduct critical studies draw from critical theory, feminist theory, race theory, and postmodern perspectives, which assume that knowledge is subjective. These researcher also view society as essentially structured by class and status, as well as by race, ethnicity, gender, and sexual orientation. Thus, a patriarchal society maintains the oppression of marginalized groups. Critical researchers are suspicious of most research designs for ignoring the power relations implicit in the data collection techniques and for excluding other ways of knowing. Whereas feminist and ethnic research focus on gender and race as the problem of a study, postmodernism and critical theory tend to focus more on society and social institutions.

ii. Non-interactive design

This is sometimes called analytical research. It investigates concept and events through an analysis of documents. The researcher identifies, studies, and then synthesizes the data to provide an understanding of the concept or a past event that may or may not have been directly observed. Authenticated documents are the major source of data. The researcher interprets facts to provide explanations to the past and clarifies the collective educational meanings that may be underlying current practices and issues.

Examples of analytical research include concept analysis and historical analysis.

III. Mixed-Method Research Design

Mixed-method combines quantitative and qualitative methods. The researchers are not limited to using techniques associated with traditional design, either quantitative or qualitative. The importance of mixed-method is that the result can be shown quantitatively and explained why it is obtained qualitatively.

Note: The researcher must allow for independent quality of quantitative and qualitative and be able to use well the interplay between them.

There are three types of mixed-methods.

- a. **Explanatory Design:** quantitative data is collected first and, depending on the results, qualitative data are gathered second to elucidate, elaborate on, or explain the quantitative findings. In this case, the main thrust of the study is quantitative, and the qualitative results are secondary.
- b. **Exploratory Design:** the qualitative data is gathered first in this design and quantitative phase follows. The purpose of this kind of study is typically to use the initial, qualitative phase with a few individuals to identify themes, ideas, perspectives, and beliefs that can be used to design the larger-scale, quantitative part of the study. Often, this kind of design is used to develop a survey. By this the researcher is able to use the language and emphasis on different topics of the subjects in the wording of items for the survey. This increase the validity of the scores that result.
- c. **Triangulation Design:** in this design, both qualitative and quantitative data are collected at about the same time. Triangulation is used when the strengths of one method offsets the weakness of the other, so that together, they provide a more comprehensive set of data. To the extent that the results from each method converge and indicate the same result, there is triangulation and thus greater credibility in the findings.

c. Research Seminars/Research Forums

Research results are meant to be shared. Both the Faculty of Theology and other AUCA Faculties provide opportunities for sharing research among friends and colleagues. Research seminars are scheduled periodically, and annual forums are also organized at times when students and faculty are free to attend. If you have research you feel could be shared with others, talk with your research advisor and contact the organizers of the Research seminars or Director of Research and Publication. These are opportunities for professional growth that should not be missed. Note that to graduate from Master's program at AUCA each student and advisor are to attend and present their research findings from the final thesis in AUCA Journal or other international journal.

AUCA Research Journal

AUCA has its own JOURNAL. With this Journal (both electronic and hard copy), AUCA lecturers have the privilege to write and to publish their articles. The Faculty of Theology and other AUCA Faculties could therefore publish peer-reviewed research journals either in AUCA JOURNAL or in other worldwide journals. This is an opportunity to hone your research skills by producing a publishable article. Book reviews and other shorter pieces may also be accepted. Research experience or thesis equivalent papers, or certain class papers (with primary data) may be considered for publication. Check with a professor who knows your work or contact the editor directly.

Sample Timelines

The following page contain sample timelines for your research. These timelines are based on typical student progress, and may vary by individual. Note that in order to graduate by a certain date, the first draft of the last chapter must be in the hands of the advisor as soon as possible before graduation. Do not underestimate the time needed for the last stages of research writing.

Steps in Choosing and Writing on a Topic

Step	Timeline
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Choosing a topic	At 0 point in time.
Choosing an advisor	Could be done in 1 or 2 days
<i>Topic request</i>	Could take 1 week to decide
<i>Administrative Committee approval (for research done at/about AUCA)</i>	
<i>Ethics Review Board (ERB) approval</i>	
Research Committee	Could take 1 week to be formed
Writing phase	
Proposal	Could take 3 weeks to be written
Completion Phase (Writing process)	From start to completion could take 2 months
Pre-defense steps	Could be planned 2 weeks before final defense.
Defense	Could be planned 2 weeks before the day of defense
Editing/copying/binding/ electronic submission	Could take 1 week
Final Printing	Could take 1 week

CHAPTER FOUR

RESEARCH POPULATION AND SAMPLING TECHNIQUES

One of the challenges students doing research difficult that this research manual is clearing is the population of the study and sampling techniques. This chapter discusses types of sampling techniques that each researcher should know and apply in his or her researcher.

Concept of Population and Sample

The term population or universe refers to all the possible objects being considered in any study. A total assessment of all the items in the population is called census study, since all the items are included, no element of chance is left and highest accuracy is obtained. For any research work, the population must be clearly defined. The study may require a lot of financial and human resources, energy, time, and cost .In some cases, it may be practically impossible to conduct. As a result, a

few items from the population are often selected for investigation purposes. The few items chosen are called a sample.

Sampling Technique

This is the process of selecting representative elements called sample representatives from a given population. In research work the population of study may be too large for the researcher to do a comprehensive and reliable work, the sample process is such that will enable an investigator to choose elements which in number and character sufficiently reflects the relevant features of the population from which they are drawn. The purpose of this process is to provide a realistic basis upon which generalization about the population may be drawn from sample characteristics.

Types of Sampling Design

There are three principal types of sampling:

[1] Probability Sampling

Probability sampling is the one in which every element of the population has a known probability of being included in the sample. Probability sampling consists of the following:

{a}The Simple Random Sampling or Chance sampling occurs where each and every object in the population has an equal chance of being chosen for inclusion in the sample size. That is, each of the object has equal probability of being selected.

{b}Systematic sampling: involves a selection process that starts by picking a random point in the list and then every n th element is selected until a desired number is secured. e.g. Selecting every 6th name on a list, every 5th boy in the class, every organization that records above frw 10million profit.

{c}Stratified sampling: refers to a process where the population from which a sample is to be drawn does not constitute a homogenous group, and the population has to be stratified into a number of non-overlapping sub-division from each strata and sample object are chosen for each sub-population or stratum. Stratified means to deposit or arrange in horizontal layers. Homogenous means all of the same or similar kind.

{d}Clustered /area sampling: This technique involves grouping the population and then selecting the groups or clusters rather than individual elements for inclusion in the sample.

[2] Non-Probability Sampling

In this type of sampling technique, the researcher is not allowed to determine this probability.

{a}Convenient Sampling: This involves deliberate selection of population elements for inclusion in the sample based on the ease of access. E.g. if data is to be secured from bank customers, and a fixed number of commercial banks is selected for the purpose of conducting interviews.

{b}Judgment Sampling: Is a technique in which judgment of the investigator is used for selecting items, which he considers as representative of the population. E.g. Researcher's judgment samples of market women might be taken to secure reaction to a new product in the market.

{c}Quota Sampling: This is a situation in which as a result of the high cost of taking random samples from individual data in stratified sampling technique, the researchers are simply given quota to be filled from different strata, the actual selection of items for sample being left to the interviewer's judgment. The size of that stratum is usually proportionate to the size of that stratum in the population. Quota samplings are more of judgment samples than random samples. It is thus an important form of non-probability sampling.

CHAPTER FIVE

APA STYLE

AUCA Faculties (Business, Education and Information Technology) and Applied Theology of the Faculty of Theology use APA style for their research. This includes term papers and class assignments, and theses. If you plan to write a major paper using APA style, consider *The Publication Manual of the American Psychological Association* (Washington, DC: American Psychological Association, 7th edition) is an essential tool

A brief introduction to APA referencing is shown here; however, students using this style should purchase or download a manual of their own to be apprised of all the details. The AUCA Style requirements supersede the APA manual in matters of document format—AUCA may have its own way of formatting which is not necessarily in the APA manual. But in all other matters, the APA manual is the final authority.

In-Text References or Citations

Any idea that is not original to yourself should carry a reference in your paper. The referencing rules vary slightly depending on whether you have quoted someone's words or merely referred to their ideas.

How to Use Direct Quotations

Capitalization: Direct quotations may be part of the grammar of the sentence, or not. If they are, the beginning of the quote is not capitalized, even though it might be in the original work.

Smith (1985) did not describe the child's behavior, but he did state that “**the** entry of the child into the strange environment caused disturbed behavior” (p. 123).

He stated, “**The** entry of the boy into the strange environment caused the disturbed behavior” (Smith, 1985, p. 123), but he did not describe the behavior.

Page number information: If you use a direct quote, you must include the page number. The author's name and date may appear in various positions, but the page number is placed at the end of the quote, after the quotation marks but before the period.

The results of the experiment (Smith, 1985) showed that “the entry of the child into the strange environment cause disturbed behavior” (p. 123).

Note: If a quote includes two or more pages, use a double p before the page number (pp. 45-46).

Block quotations: A direct quotation of *40 words or more* must be formatted as a block quotation, indented one tab position (it remains double-spaced). Punctuation after the introductory statement is optional—it depends on what introduction is used.

Smith (1985) stated:

After the child made some friends and identified with the adult in charge, the disturbed behavior decreased. The time factor required for this “settling in” process varied from child to child, depending on the age of the child, the general atmosphere of the new environment, and the temperaments of both the child and the adult involved. (p. 124)

Note: In block quotations (unlike in-text quotations), the final punctuation follows the material quoted, and is followed by the reference, without any final period.

How to Paraphrase a Quotation

A paraphrase does not utilize the original grammar of the sentence. The page number (or paragraph number, for electronic sources) is not required for paraphrases, however, it is helpful to include this information if you have it.

In his study, Smith (1985) observed that when the child entered the strange environment, disturbed behavior resulted (p. 123).

Introducing Citations or Quotations

There are many ways to cite in text, but the ideal forms use sentence space to discuss and analyze the quote or the citation, not to indicate who said it (the reference already does that).

- a) An alternative interpretation that Smith (1985) suggests is to . . .
- b) The results of one experiment (Smith, 1985) showed that “. . .” (pp. 73-75).
- c) Coffee drinking has been found to affect . . . (Day, 2005, p. 280).

Not best d) As Day (2005) says, “. . .”

If you occasionally wish to discuss the author, or wish to emphasize something about the individual, sentences like those below would be appropriate.

- e) In 1985, Smith studied . . .
- f) Smith (1985), who is an expert in the field of nutrition, found . . . (p. 74).
- g) Smith (1985, chap. 5) gives a summary . . .

Specific In-Text Referencing Rules

1. If information is given in the sentence, it is not repeated in the parentheses. See example a) above.
1. The name and date can go with the page or earlier. See examples b) and c) above.
2. If the name is used in text, the date usually follows it. See examples f) and g) above.
3. The period or other punctuation marks are placed after the final parenthesis or at the end of the sentence.
4. When the authors Smith and Johnson appear in the text, the word *and* is written out. When the names appear in parentheses, an ampersand (&) is used (Smith & Johnson).
1. What is inside the parentheses is NOT considered part of the grammar of the sentence. For that reason, one **cannot** say “As (Smith & Johnson, 2009) suggest. . . .” Rather, say “As Smith and Johnson (2009) suggest”

If you did not read the source, you cannot place it in the parentheses (for details, see the section on secondary sources under *In-Text Referencing Examples* below).

Repeated references to an author within a paragraph

(1) APA requires that the name and date *reappear* with each new paragraph. (2) A study or an author may be mentioned again within the same paragraph without repeating the name, as long as it is clear to the reader which study is indicated. (3) If the name is used a second time within the paragraph, however, the year should accompany it, for clarity. (4) If the author’s name was placed within parentheses the first time, as in examples b) and c) above, it cannot appear as “he” or “she” thereafter, since the parentheses are not part of your sentence.

In-Text Referencing Examples

One Author

The required information is the author’s surname and the year of the publication.

- a) An alternative interpretation (Smith, 2007) suggests that . . .
- b) Grisso (2009) takes the idea a bit further when they . . .

Multiple Authors

Two authors: Include both authors every time you mention them.

Three to five authors: Include all authors the first time you cite them. For subsequent citations use the surname of the first author and “et al.” (et alii, and others)

First citation

- a) One study (Smith, Johnson, & Brown, 2007) found . . .
- b) Smith, Johnson, and Brown (2007) found . . .

Subsequent citations

- c) Another study (Smith, *et al.*, 2007) found that . . .
- d) Smith, *et al.* (2007) found that . . .
- e) Smith and others (2007) found that . . .

Six or more authors. Use the first author's surname and “et al.” the first and any subsequent times the source is used.

Recent research (Brown, *et al.*, 2008) indicated . . .

Several Works in the Same Reference

When more than one source is given in parentheses, the authors' names are listed in *alphabetical order*. Note that all the studies were read by the researcher. Even if a source lists several references, you may only list the one(s) you read—you may not simply copy a list of references taken from someone else's study.

Same author: Several studies (Smith, 1977, 1982, 1983) show . . .

Different authors. Recent studies (Brown, 1999; Johnson & Smith, 2008; Morrison, 2004; Smith & Ogleby, 2009) indicate that . . .

One Author in the Same Year

- a) Smith (1984a) has pointed out that . . .
- b) Several studies (Brown, 2010; Smith, 2007a, 2007b) indicate that . . .

No Author

When no author is listed, it may be that an organization authored the piece (see Corporate Author, below). If there is no author listed, use the title, or at least the first few words of it, in the author position. If it is a book or a web page, *italicize* it. If it is a journal article or a chapter in a book, put it in quotes.

- a) Current information (*Education Handbook*, 2007) suggests that . . .
- b) Recent studies in this area (“Six Studies on Learning,” 2008) seem to show that . . .

Corporate Author

When citing government agencies, corporations, study groups or associations, use the full name every time it is mentioned in the text (see example a) below. You may abbreviate the name for the second and subsequent citations if the abbreviation is familiar, if it has been explained in the text and will be used at least 3 times (see example b, below), or if the complete name is very long.

- a) Statistics released (National Institutes of Mental Health, 1986) seem to show . . .
- b) A statistical analysis by the National Institutes of Mental Health (NIMH, 1986) . . .

In the reference list this would be spelled out as National Institutes of Mental Health. If you have five or more abbreviations in your paper, it is appropriate to make a list of abbreviations at the beginning. Once an abbreviation is explained, it should be used consistently throughout the paper.

Authors with the Same Surname

If two or more authors have the same surname, use the initials or, if necessary, the complete name of each author **in all citations** to avoid confusion.

- a. K. Lee (2008) suggests that Koreans were trying a different approach . . .
 - a. Other research (see for example J. Lee, 2007) has found . . .

Personal Communication

This form is used for letters, e-mails, or conversations, with the author. *Such references do not appear in the reference list.* Give the initials with the surname and the complete date.

L. R. Brown (personal communication, October 20, 2009) said that . . .

Secondary Source

Always indicate the source where you read a citation. If you read certain information in someone else's paper, you must indicate it properly as a secondary source. Citing secondary sources is generally frowned upon, but it is acceptable for supporting works that are difficult to find. Always try to find the original sources whenever possible. Note that the original source is mentioned first, and then the source where you read the citation, after "as cited in."

- a) Brown (as cited in Smith, 2007) stated that. . .
- b) A recent study (Johnson, as cited in Smith, 2007) points out. . .

Note: In the reference list, only the source *where you found the material* is listed.

Reprinted or Republished Works

The first date is that of the original publication and the second is the date it was republished, reprinted, or published in the translated form. This information is especially useful if the study is following a historical sequence.

- a. Early research on Cerebral Palsy, (Freud, 1933/1974), pointed out that . . .
- b. The aim of true education is . . . (White, 1903/1952).

Electronic Media

Often no page numbers are provided with electronic sources. In that case, use paragraph numbers (preceded by "para." or "¶") to direct the reader to quoted material. Give the nearest document heading, and then count the paragraphs after that heading. Note that the web address (URL) does not go in the in-text reference. It goes in the *reference list*.

- a) As Rittenhouse (2001, para. 3) aptly phrased it, "There is no need . . ."
- b) "It is clear from conditions today that . . ." (Jacobs, 2003, Conclusion section, ¶ 1).

CHAPTER SIX

REFERENCE LIST BASICS/ PRESENTING REFERENCES LIST

This is the last part of a research project or a thesis. Researcher is to list all the references that he or she has used in his or her research. All the scholars mentioned in the book should be list in last section the thesis or project report. This list should also include bibliographies of the scholars whose ideas are adopted in the thesis or project but their identification was not indicated.

The APA *Publication Manual* requires a reference list at the end of the paper, where each source *actually cited* in the paper must be included in the alphabetical list. No extra works are allowed. However, APA advises that some committees may require evidence that students are familiar with a broader spectrum of literature. If sources other than those actually cited in the paper are included, the reference list would be titled "Bibliography."

A. General Rules for Reference Lists

1. Reference lists should appear as one alphabetical list.
2. Run-over lines in references are indented by the regular default of .5".
3. Entries are single spaced (the APA manual shows double spacing for those preparing a journal for publication). Since you are preparing a document in final form, single spacing, which looks nicer and saves space is used. Double space between entries.
4. One entry should *not* be split across two pages.
5. When an author has several works, each entry must provide the author's name (APA does not use an eight-space line or Ibid.).

6. Several references by one author are arranged by year of publication, the earliest first—not alphabetically by title. References by the *same author* with the *same publication date* are arranged alphabetically by title and assigned lowercase letters—a, b, c (for more detailed examples, see *References How-To* below).
 Smith, B. J. (2000a). *Specific concerns* . . .
 Smith, B. J. (2000b). *Trying to overcome* . . .
7. Italics—not underlining—is used for titles of books/journals.
8. For the publisher’s name, use a “shortened” form (Sage; Jossey-Bass; Macmillan). Do not include “Publishing Company,” “Inc.,” or “Ltd.” However, the word “Press” is often retained, such as in *Pacific Press*. This **always** applies to university presses.
9. No quotation marks are used for article titles in magazines/journals.
10. For books, give the city and state (or city and country, if outside the U.S.) of publication, followed by the publisher. Use the state abbreviations (see p. 145) with no periods. *APA 6* requires the city and the state/country for ALL reference entries:
 Reading, MA: Addison-Wesley.
 Mumbai, India: Peace Press.
 New York, NY: McGraw Hill.
Note: When New York is spelled out, it is the *city*.
11. Titles of books are presented in *sentence case*. Proper nouns and the first word after a colon are capitalized:
 From program to practice: A guide to beginning your new career.
12. Journal titles are presented in *title case*. The title and the volume number are italicized. An issue number (if available) follows the volume number (no space), within parentheses (but not in italics). This is followed by the page numbers where the article was found:
 Ali, W. H. (2004). Learning teams and low achievers. *Social Education*, 48, 60-64.
 Astin, A. W. (2007). Change. *Competition Journal*, 19(5), 12-19.

B. Author Rules

Single author entries. Single author entries precede multiple-author entries:

- Alleyne, R. L. (2001).
 Alleyne, R. L., & Evans, A. J. (1999).

Same authors, different year of publication. Identical author entries are arranged by year of publication, the earliest first:

- Cabading, J. R., & Wright, K. (2000).
 Cabading, J. R., & Wright, K. (2001).

Same authors, same year of publication. Identical author entries with the same publication date are arranged alphabetically by the title. Lower case letters (a, b, c) are placed immediately after the year within the parentheses:

- Baheti, J. R. (2001a). Control . . .
 Baheti, J. R. (2001b). Roles of . . .

Different subsequent authors. These are arranged alphabetically by the surname of the second author, or third author (if the second author is the same), and so on:

- Gosling, J. R., Jerald, K., & Belfar, S. F. (2000).
 Gosling, J. R., & Tevlin, D. F. (1996).
 Hayward, D., Firsching, A., & Brown, J. (1999).
 Hayward, D., Firsching, A., & Smigel, J. (1999).

Different authors with the same surname. Arrange alphabetically by the first initial.

Mathur, A. L., & Wallston, J. (2009).

Mathur, S. E., & Ahlers, R. J. (1998).

How to Reference Electronic Media

The variety of material available via the Internet can present challenges for referencing because information is frequently missing. Internet sources should provide the same information as any other reference, if it is available, and a URL address. The retrieval date is no longer generally required. Specific suggestions include:

1. Direct your reader as closely as possible to the information being cited—rather than the home page or menu pages.
2. Test the URLs in your reference list before the final submission of the document. If the URL does not work, your reader will not be able to access the material you cited. Always retain copies of downloaded material until your paper is approved.
3. Do not put a period after a URL.
4. Break a long URL **before** punctuation. Use shift + enter to move the text to a new line.
5. When there is a high possibility of change (personal websites, wikis, blogs, online discussions) the retrieval date should be included.

Juke, A. (n.d.). *My opinion about homework*. Retrieved January 13, 2010 from <http://www.myopinion.com>

6. Remove the underlining and blue color from URLs before you submit your paper.

7. A DOI is a Digital Object Identifier, which is the most useful information to provide for online sources. If the DOI is provided, there is no need to give a URL for online journals.

Printed Materials

One Author

Sommer, R. F. (1989). *Teaching writing to adults*. San Francisco, CA: Jossey-Bass.

Up to Seven Authors

Bennett, N., Crawford, M., & Cartwright, M. (2003). *Effective educational leadership*. London, UK: Open University Press.

More than Seven Authors

Picton, T. W., Benton, S., Berg, P., Donchin, E., Hillyard, S. A., Johnson, R. J., . . . Taylor, M. J. (2000). *Recording standards and publications criteria*. Springfield, MA: Erlbaum.

Author as Publisher

American Psychiatric Association. (1990). *Diagnostic and statistical manual of mental disorders* (3rd ed.). Washington, DC: Author.

National Science Foundation. (2010). *Earth sciences: Instrumentation and facilities*. Arlington, VA: Author.

Edition Other than the First

Denis, T., White, N., & Peterfreund, S. (2005). *Great traditions in ethics* (11th ed.). Belmont, CA: Wadsworth/Thomson Learning.

Edited Book (Editor as Author)

Roth, J. (Ed). (1995). *International encyclopaedia of ethics*. London, UK: Fitzroy Dearborn.

Chapter in an Edited Book

Anderson, P. (1985). What survey research tells us about writing at work. In L. Odell & D. Goswami (Eds.), *Writing in nonacademic settings* (pp. 239-252). New York, NY: Guilford.

Translation

Piaget, J. (1980). Six psychological studies. (A. Tenzer, Trans.). Brighton, UK: Harvester. (Original work published 1964).

Review

Rah, S. (2010, April). Heroic tales from distant lands [Review of the book *Kingdom without borders*, by M. Adeney]. *Christianity Today*, 54,4.

Article in a Magazine

Adams, W. (2010, May 10). Norway builds the world's most humane prison. *Time*, 175, 78.

in a Newspaper

Gardiner, B. (2010, April 15). Emphasis on ethics. *The Wall Street Journal*, p. 9.

Article in a Journal

Knatterud, M. E. (1991, February). Writing with the patient in mind: Don't add insult to injury. *American Medical Writers Association Journal*, 6, 10-17.

Electronic Sources

Entire Book Online

Boud, D., & Feletti, G. (Eds.). (1999). *The challenge of problem-based learning* (2nd ed.). Retrieved from <http://books.google.com/books>

Article with DOI

Articles retrieved from an electronic database are now cited exactly as the print version unless the article is particularly difficult to find. No need to include date retrieved or the database. The DOI is included, when present, however, whether you read the print or the electronic version.

Devlin, J. T., & Poldrack, R. A. (2007). In praise of tedious anatomy. *NeuroImage*, 37, 1033-1041. doi:10.1016/j.neuroimage.2006.09.055

Internet Article or Website (without DOI)

Lumsden, L. (1994). *Student motivation to learn*. Retrieved from <http://chiron.valdosta.edu/whuitt/files/stdtmotv.html>

Article in an Internet-Only Journal

Salend, S. J. (2004). Fostering inclusive values in children: What families can do. *Teaching Exceptional Children*, 37(1), 64-69. Retrieved from http://journals.sped.org/index.action=TEC_toc&ID=55

Presented at a Conference

Woll, C. (2006). *The difficult organization of business interests*. Paper presented at the 15th International Conference of the Council for European Studies, Chicago, March 29-April 2, 2006. Retrieved from <http://www.ces.columbia.edu/pub/papers/Woll.pdf>

Paper in Conference Proceedings

Thompson, H. L. (2005). The impact of stress on the BarOn Eq-i reported scores and a proposed model of inquiry. In *Proceedings of the 5th Annual NexusEq Emotional In-telligence Conference*. Retrieved from http://nexuseq.com/post/dick_thompson2.pdf

Newspaper Article (Online)

Kershaw, A. (2010, May 05). Students hit by lecturers' strike. *The Independent*. Retrieved from <http://www.independent.co.uk>

Website of Organization or Governmental Agency

British Educational Communications and Technology Agency. (2010). *Assistive technology and the Home Access programme*. Retrieved from http://schools.becta.org.uk/index.php?section=oe&catcode=ss_es_hom_02&rid=17557

U.S. Copyright Office. (1981). *Circular R1: Copyright basics (Publication No. 341-279/106)*. Washington, DC: Government Printing Office.

Article in a Wiki

School violence. (2010, May 13). In *Wikipedia, the free encyclopedia*. Retrieved May 20, 2010, from http://en.wikipedia.org/wiki/School_violence

Thesis Retrieved Online

Havens, L. (2009). *Behavioral and socioeconomic differences among users of the internet public library from North Carolina*. (Master's thesis). Retrieved from <http://www.openthesis.org/documents/Behavioral-Socioeconomic-Differences-among-Users-594471.html>

Unpublished Material

1. Unpublished Paper

Skinner, E., & Belmont, M. (1991). *A longitudinal study of motivation in school: Reciprocal effects of teacher behavior and student engagement*. Unpublished manuscript, University of Rochester, NY, USA.

2. Thesis/Dissertation

Akpa, V.O. (2006). *Factors that motivate employees to work at Northern Luzon Adventist College (NLAC), Philippines: An analysis*. (Unpublished master's thesis). Adventist International Institute of Advanced Studies, Silang, Philippines.

3. Missing Information

No Date

Bligh, B. (n.d.). *Cherish the earth*. Sydney, Australia: Macmillan.

No Author

Handbook of research. (1998). Princeton, NJ: College Board Publications.

4. Additional Resources

Additional examples of reference list entries may be found in the American Psychological Association's *Publication Manual*, 6th ed., or in online materials showing how to reference in APA style. Some useful APA sites are

APA

<http://www.apastyle.org/index.aspx>

Dalhousie University Libraries: APA Style (6th) Quick Guide

http://www.library.dal.ca/Files/How_do_I/pdf/apa_style6.pdf

Northern Michigan University: APA Reference Style Guide

http://library.nmu.edu/guides/userguides/style_apa.htm

The Owl at Purdue: Online Writing Lab

<http://owl.english.purdue.edu/owl/section/2/10/>

Queens University: Guide to Citing Education Resources in APA Format 6th Edition

<http://library.queensu.ca/webedu/howtofind/apa.pdf>

Trinity University: APA Style for Electronic Sources

<http://lib.trinity.edu/research/citing/APAelectronicsources.pdf>

Note: Researchers are advised to use automatic way of writing references inside the text while quoting authors/ this is done as follows: Click on Reference in tools of Microsoft Word program, click on insert citation box, select Add New Source, select Create Source, select type of source (book or journal or report or electronic source etc.), select Author if is one, or Corporate Authors if they are more than one (remember or write in full the second name and abbreviate the first names of authors), remember of put commas between authors and always use & instead of AND then fill the remaining information given in an information box.

CHAPTER FIVE TURABIAN STYLE

This is style of writing that is used in the religious studies such as theology.

Footnotes

Every direct quotation (whether in the text or written as a block) must have a reference. The reference number appears immediately after the quotation mark (when in the text) or at the end of the block. Other specific information, whether a direct quote or not, should also be referenced.

It is impossible for any manual to give detailed information to cover every type of reference. If you do not find what you need here, check with the Turabian 7 manual. If your paper requires specialized types of references that are not included in these manuals, work with your advisor to establish a format that you can maintain throughout the paper.

Format

Take advantage of the automatic footnote function in your word processor. When you insert a footnote, the word processor puts in a number in the text and a number in the footnote. The automatic settings need to be revised to be sure they include the following:

Notes are below the text and not at the bottom of the page.

Type size is at least 10 points and typeface is the same as the text.

Footnote number is superscript in text and superscript or normal below (see Appendix B).

Left alignment (ragged right edge).

Footnote is indented the same as the paragraph.

There is an empty line between notes.

Footnotes are numbered consecutively for each chapter unless specific approval for beginning the numbering anew on each page is obtained and recorded.

The automatic footnote function may need some assistance so that the footnote always begins on the page where the superscript number appears. Unless a footnote is a half-page in length, it should appear in its totality on the page where it is announced. This may require using a hard return to force some of the text to the next page.

Specific Content Matters

1. Even if the author's full name is used in the text, it should be repeated in full in the first footnote to a reference.
2. Although Turabian (7th ed., 23.2.4) gives the possibility of not writing out the second number when the reference is to several pages (121-27; 1929-94), writing the numbers in full is safer: (121-127; 1929-1994). To avoid misunderstandings AIIAS recommends using the complete numbers.
3. Abbreviations may be used in footnotes for commonly used sources (but never in the bibliography). If such sources are abbreviated, a list of abbreviations must appear in the preliminary pages of the paper. Counsel with your thesis or dissertation committee members and determine their preference on this matter before writing. (See information on abbreviations below.)
4. When Bible references are used, they are assumed to be from the King James Version unless otherwise indicated. Other versions should be indicated immediately following the reference, usually in parentheses (Luke 4:1, RSV; Mark 1:10, Moffat). When a version other than King James is the primary source for references, you must state this in a footnote with the first reference. If the reference contains more than three texts, put them in a footnote. A long list of Bible references in the text is not acceptable.
5. References to E. G. White books should follow the same guidelines as other works. The familiar SDA abbreviations are not appropriate for research.

Guidelines for Preparing Footnotes

The first note to a reference includes author (or editor), title (full title, including subtitle), publication facts (words like *press*, *inc.*, or *publishers* are usually omitted), and the page(s) from which the material was taken. The basic format for a book is the following:

¹F. C. Gilbert, *Divine Predictions of Mrs. Ellen G. White Fulfilled* (South Lancaster, MA: Good Tidings, 1922), 6.

Subsequent references to the same work take various forms.

²Ibid., 19. (Only used immediately after a full note in which only one work is referenced.)

³Gilbert, 20. (Short form used in subsequent references when there is only one work by Gilbert.)

⁴Gilbert, *Divine Predictions*, 16. (The longer form is mandatory if there are two works by Gilbert but recommended by AIIAS for all second references because it avoids confusion. The title appears in shortened form, selecting the key words from the title. The same shortened title is then used consistently throughout the paper.)

The author's full name should appear in the first note, unless the author does not use a full name; then the initials used are sufficient. Follow the entry in the library catalog.

The following sample shows footnotes from articles in one book by three authors, in sequence. The repetition of the source (*ISBE*) is a courtesy to the reader. Note that the parentheses surrounding the italicized abbreviation of the book are **not** italicized.

F ⁵G. W. Barker, "Mystery," *The International Standard Bible Encyclopedia (ISBE)*, (1979-

1988), 3:452.

- S ²Ibid.
N ³Gerhard F. Hasel, "Dragon," *ISBE*, 1:990.
L ⁴Barker, "Mystery," *ISBE*, 3:451.
S ⁵Hasel, "Dragon," *ISBE*, 1:991.
N ⁶W. J. Moulder, "Sadducees," *ISBE*, 4:278.
L ⁷Hasel, "Dragon," *ISBE*, 1:990.
S ⁸Moulder, "Sadducees," *ISBE*, 4:279.

When two or more authors with the same surname are cited, succeeding entries for both authors must include an initial to distinguish between authors.

¹E. G. White ²R. White ³J. White

Idem, representing the same author within one footnote, is no longer used. Repeat the author's surname. The only Latin abbreviation still used is *ibid.*, when a note references exactly the same item as appeared in the previous note, which contained only one item referenced.

The full title of the book, including subtitle, should be used in the first entry, with first and last and all important words capitalized (title style). A colon separates title and subtitle, whether or not a colon is found in the original work. Both parts are italicized throughout; however, the punctuation mark following the title is not italicized. Titles of unpublished materials or parts of published works are enclosed in quotation marks, not italicized.

Series titles are neither italicized nor enclosed in quotation marks. An initial "The" is ignored in series titles, and the editor of a series is not included. Subtitles are generally omitted from series titles. The number of a book within a series is given after the title of the series, either directly or following a comma. Whichever style is chosen must be used consistently.

Acronyms or abbreviations for titles used more than twice may be used in footnotes after the first complete entry, if the abbreviation appears in the first, full footnote. The title appears as follows: *New International Dictionary of New Testament Theology (NIDNTT)*. Acronyms and abbreviations are acceptable for series, but they are not italicized: ICC. Abbreviations of titles of whole works subsequently replace all facts of editing, translation, and publication.

If a source that can be abbreviated is used three or more times, an abbreviation for it should be included in a list of abbreviations at the beginning of the paper. The abbreviation is introduced the first time, then used throughout the paper.

When signed articles from reference books (such as commentaries or encyclopedias) or monograph collections are used, the author's name always precedes the title of the article. Each time a new article from the same work is introduced, a footnote must introduce a full new entry for the separately authored articles.

A content note (an explanation or amplification of textual matter) may be followed by its source in one of two ways: (1) The reference may follow the content note in parentheses, with the publication information in square brackets. (2) The content note ends with a full stop and is followed by normal footnote style. See the following examples:

¹Bissell points out the importance of consistence in the method of giving the reference for a content note (Juanita Bissell, *A Guide for Research Writing: AIIAS Theological Seminary*, 2nd ed. [Silang, Cavite: AIIAS Publications, 2002], 69).

²Bissell points out the importance of consistence in the method of giving the reference for a content note. Juanita Bissell, *A Guide for Research Writing: AIIAS Theological Seminary*, 2nd ed. (Silang, Cavite: AIIAS Publications, 2002), 69.

While both methods are acceptable, only one may be used in any one paper.

Guidelines for Bibliography Entries

Bibliography entries appear in hanging indention format. Run-over lines are indented the same as the paragraph.

Entries are single-spaced, with double-spacing between the entries.

With few exceptions, a full stop follows each major element in the bibliographical entry: author, title, edition, editor, translator, series, publication facts, and (when cited for parts of works) volume and pages.

All titles of books and journals are italicized to agree with the style of the footnotes.

If two or more books or articles are used from one author, for all entries after the first one, an eight-space line (underscore) is used in place of the author's name. This "abbreviation" does not hold if the author is editor or coauthor of one book and author of another.

The bibliography is alphabetized by the author's surname, or in the absence of an author, by the title, disregarding any initial article. The author may be corporative: General Conference of Seventh-day Adventists.

Normally entries should appear in one alphabetical list. Only separate bibliographies into categories by special permission.

Do not split a bibliography entry between two pages. If there is not room at the bottom of a page to complete an entry, the entire entry should be moved to the following page.

There must be a bibliography entry for every source used in the text. A bibliography entry beginning with an eight-space line should not appear at the top of a page--repeat the author's name at the top of a new page. If several articles, all written by different authors, are given from one reference work or monograph collection, a separate bibliography entry must be made for each article from that work. The bibliography in Appendix B provides an excellent model.

Foerster, W. "Axios." *Theological Dictionary of the New Testament*. Edited by Gerhard Kittel and Gerhard Friedrich. Translated by Geoffrey W. Bromiley. Grand Rapids: Eerdmans, 1964-1976. 1:379-390.

Schmitz, Otto. "Thronos." *Theological Dictionary of the New Testament*. Edited by Gerhard Kittel and Gerhard Friedrich. Translated by Geoffrey W. Bromiley. Grand Rapids: Eerdmans, 1964-1976. 3:160-167.

For reference works with unsigned articles, a general bibliographical entry is adequate.

Harmony between Footnotes and Bibliography

It is imperative to credible research that footnote entries and bibliography entries agree entirely. Information that does not match casts a question mark upon an otherwise fruitful study. Indention, format, and punctuation vary between notes and bibliography, but basic content and information must be essentially the same, except in publication information for some dictionaries and lexicons, which is more complete in the bibliography, and except for page numbers, which are omitted in the bibliography. There is no suitable substitute for harmony and consistency.

Sample Entries for Footnotes and Bibliography

While not exhaustive, these sample entries illustrate the principal difficulties of the Turabian footnotes and bibliography entries. The emphasis is on various types of theological works. Many of the samples are followed by a list of reference books that should be referenced by using that particular format. For additional examples, see Nancy Vyhmeister's *Quality Research Papers*.

F = First footnote entry

S = Subsequent footnote entry, same author and work (It is assumed that one or more intervening footnotes by other authors separate it from the first entry.)

N = New footnote entry (for the same work but different author or for the same author but different work)

L = A later footnote entry subsequent to a new entry, referring to the original entry

B = Bibliography entry

Books

One Author

F ¹A. M. Allchin, *The Kingdom of Love and Knowledge* (London: Darton, Longman & Todd, 1979), 46.

B Allchin, A. M. *The Kingdom of Love and Knowledge*. London: Darton, Longman & Todd, 1979.

Two Authors

F ²John H. Hayes and Stuart A. Irvine, *Isaiah the Eighth-Century Prophet: His Times and Preaching* (Nashville: Abingdon, 1987), 53.

S ³Hayes and Irvine, *Isaiah*, 54.

B Hayes, John H., and Stuart A. Irvine. *Isaiah the Eighth-Century Prophet: His Times and Preaching*. Nashville: Abingdon, 1987.

Three Authors

F ⁴W. Gunther Plaut, Bernard J. Bamberger, and William W. Hallo, *The Torah: A Modern Commentary* (New York: Union of American Hebrew Congregations, 1981), 32.

S ⁵Plaut, Bamberger, and Hallo, *Torah*, 33.

B Plaut, W. Gunther, Bernard J. Bamberger, and William W. Hallo. *The Torah: A Modern Commentary*. New York: Union of American Hebrew Congregations, 1981.

More than Three Authors

F ⁶Roland K. Harrison et al., *Biblical Criticism: Historical, Literary and Textual* (Grand Rapids: Zondervan, 1978), 78.

B Harrison, Roland K., Bruce K. Waltke, Donald Guthrie, and Gordon D. Fee. *Biblical Criticism: Historical, Literary and Textual*. Grand Rapids: Zondervan, 1978.

Editor or Compiler as Author

F ⁷R. Pierce Beaver, ed., *The World's Religions* (Grand Rapids: Eerdmans, 1982), 35.

B Beaver, R. Pierce, ed. *The World's Religions*. Grand Rapids: Eerdmans, 1982.

Edition Other than the First

F ⁸John C. Hodges and Mary E. Whitten, *Harbrace College Handbook*, 10th ed. (San Diego:

Harcourt Brace Jovanovich, 1986), 299.

- B Hodges, John C., and Mary E. Whitten. *Harbrace College Handbook*. 10th ed. San Diego: Harcourt Brace Jovanovich, 1986.

You may choose to type 10th rather than 10th, but you must be consistent throughout the paper.

In a Series

F ⁷Verner W. Clapp, *The Future of the Research Library*, Phineas W. Windsor Series in Librarianship 8 (Urbana: University of Illinois Press, 1964), 92.

- B Clapp, Verner W. *The Future of the Research Library*. Phineas W. Windsor Series in Librarianship 8. Urbana: University of Illinois Press, 1964.

The simplified form is given above. You could also write: Phineas W. Windsor Series in Librarianship, no. 8; however, you cannot mix the two styles.

Part of a Book by One Author in a Book Edited by Another

F ⁸E. Earle Ellis, "How the New Testament Uses the Old," in *New Testament Interpretation*, ed. I. Howard Marshall (Grand Rapids: Eerdmans, 1977), 203.

- B Ellis, E. Earle. "How the New Testament Uses the Old." In *New Testament Interpretation*, ed. I. Howard Marshall, 199-219. Grand Rapids: Eerdmans, 1977.

Notice the location of the pages in the bibliographical entry!

Specific Chapter in a Book

F ⁹Hans Conzelmann, "Apostolic Council," chap. in *History of Primitive Christianity*, trans. John E. Steely (Nashville: Abingdon, 1973), 32.

- B Conzelmann, Hans. "Apostolic Council." Chap. in *History of Primitive Christianity*. Translated by John E. Steely. Nashville: Abingdon, 1973.

Reprint Edition

F ⁹Peter Ward Fay, *The Opium War, 1840-1842* (1975; repr., Chapel Hill: University of North Carolina Press, 1997), 67-68.

- B Fay, Peter Ward. *The Opium War, 1840-1842*. 1975. Reprint. Chapel Hill: University of North Carolina Press, 1997.

Secondary Source

The primary source should be used if possible. Use this entry only if the primary source is *not* available.

- F ¹⁰Clark H. Pinnock, *A Defense of Biblical Infallibility* (Philadelphia: Presbyterian & Reformed, 1967), quoted in Avery Dulles, *Models of Revelation* (Garden City, NY: Doubleday, 1983), 45.

- ¹⁴Pinnock, *Biblical Infallibility*, 45.

- B Pinnock, Clark H. *A Defense of Biblical Infallibility*. Philadelphia: Presbyterian & Reformed, 1967. Quoted in Avery Dulles, *Models of Revelation*, 45. Garden City, NY: Doubleday, 1983.

Multivolume Works

One Author and One Title

- F
1963),
2:135.

- B Tillich, Paul. *Systematic Theology*. 3 vols. Chicago: University of Chicago Press, 1951-1963.

If only one volume is referenced, the specific volume number rather than the total number of volumes in the set is included in the bibliography entry.

- F
Press,
1948), 4:35.

- S¹³ White, *Testimonies*, 3:83.

- B White, Ellen G. *Testimonies for the Church*. 9 vols. Mountain View, CA: Pacific Press, 1948.

- F¹⁴G. Campbell Morgan, *The Westminster Pulpit: The Preaching of G. Campbell Morgan*, 10 vols. (Los Angeles: Fleming H. Revell, 1955), 5:68.

- ¹⁵Morgan, *Westminster Pulpit*, 7:74.

- B Morgan, G. Campbell. *The Westminster Pulpit: The Preaching of G. Campbell Morgan*. 10 vols. Los Angeles: Fleming H. Revell, 1955.

Several Authors and Titles

- F¹⁶Hubert Hefner, *The Nature of Drama*, vol. 2 of *An Introduction to Literature*, ed. Gordon N. Ray (Boston: Houghton Mifflin, 1959), 47-49.

- ¹⁷Hefner, *Nature of Drama*, 48.

- B Hefner, Hubert. *The Nature of Drama*. Vol. 2 of *An Introduction to Literature*, ed. Gordon N. Ray. Boston: Houghton Mifflin, 1959.

If publishing dates are different for each volume, inclusive publishing dates for the set are given.

- F¹⁸Nigel Turner, *Syntax*, vol. 3 of *A Grammar of New Testament Greek*, by James Hope Moulton, Wilbert Francis Howard, and Nigel Turner (Edinburgh: T. & T. Clark, 1908-1976), 38.

- B Moulton, James Hope, Wilbert Francis Howard, and Nigel Turner. *A Grammar of New Testament Greek*. 4 vols. Edinburgh: T. & T. Clark, 1908-1976.

One Author, Different Titles

When the publisher and date are the same for all volumes of the set, facts of publication need not be repeated for each new volume cited. If there are differences, a complete entry must

be given. Each volume title must have a bibliography entry, but only one bibliography entry is given for each example below.

- F ¹⁹Martin Luther, *Luther's Works (LW)*, vol. 51, *Sermons I*, ed. and trans. John W. Doberstein (Philadelphia: Fortress, 1959), 259.
- S ²⁰Luther, *Sermons I*, 260.
- N ²¹Martin Luther, *LW*, vol. 44, *The Christian in Society I*, ed. James Atkinson, trans. W. A. Lambert, James Atkinson, and Charles M. Jacobs (Philadelphia: Fortress, 1966), 23.
- S ²²Luther, *The Christian*, 30.
- B Luther, Martin. *Luther's Works*. Vol. 51, *Sermons I*. Edited and translated by John W. Doberstein. Philadelphia: Fortress, 1959.
- F ²³Karl Barth, *Church Dogmatics (CD)*, vol. III-3, *The Doctrine of Creation*, trans. G. W. Bromiley and R. J. Ehrlich (Edinburgh: T. & T. Clark, 1960), 82.
- S ²⁴Barth, *Doctrine of Creation*, 85.
- N ²⁵Karl Barth, *CD*, vol. I-2, *The Doctrine of the Word of God*, trans. G. T. Thomson and Harold Knight (1956), 69.
- B Barth, Karl. *Church Dogmatics*. Vol. III-3, *The Doctrine of Creation*. Translated by G. W. Bromiley and R. J. Ehrlich. Edinburgh: T. & T. Clark, 1960.

This type of entry applies also to the following works:

Aquinas, Thomas, *Summa Theologica*
Carrington, Philip, *The Early Christian Church*
Froom, Leroy E., *The Prophetic Faith of Our Fathers*
Schaff, Philip, *The Creeds of Christendom*
Sheldon, Henry C., *History of the Christian Church*
Wesley, John, *The Works of John Wesley*

Periodicals

Distinction is made between magazines, which are periodicals for general consumption, and journals, which are academic and professional.

Magazines

- F ²⁶Richard Hammill, "Spiritual Gifts in the Church Today," *Ministry*, July 1982, 14.
- B Hammill, Richard. "Spiritual Gifts in the Church Today." *Ministry*, July 1982, 15-18.

Journals

- F ²⁷Zdravko Stefanovic, "The Great Reversal: Thematic Links between Genesis 2 and 3,"
Andrews University Seminary Studies 32 (1994): 53.

- B Stefanovic, Zdravko. "The Great Reversal: Thematic Links between Genesis 2 and 3." *Andrews University Seminary Studies* 32 (1994): 47-56.

While it is not indispensable to add the month or season, if the paging of a journal begins with 1 only at the beginning of a volume, you help your reader find a source by adding this information. The example would then read 32 (Spring-Summer 1994). If the journal begins paging anew with each issue, the month or season is indispensable. If there is no season or month, give the issue number: *Newsletter* 4, no. 1 (1980): 9.

Note that in footnotes and bibliographical entries for periodicals there is a space between the colon and the page number. This is different from books, where there is no space between volume number and page number.

Specialized Books

Commentaries with Known Author

Articles within the set are authored by different people and signed, either with initials or with a name. If only initials are given, the legend providing the full name of the author is generally found in the front of the volume.

- F ²⁸G. Ernest Wright, "Exegesis of the Book of Deuteronomy," *Interpreter's Bible (IB)*, ed.

George Arthur Buttrick (New York: Abingdon, 1954), 2:331.

- S ²⁹Wright, "Deuteronomy," 2:332.

- N ³⁰Martin Rist, "The Revelation of St. John the Divine," *IB*, 12:346.

- B Wright, G. Ernest. "Exegesis of the Book of Deuteronomy." *Interpreter's Bible*. Edited by George Arthur Buttrick. New York: Abingdon, 1954. 2:331-540.

This type of entry applies also to the following works:

The Abingdon Bible Commentary

Bible Knowledge Commentary

The Biblical Illustrator

The Broadman Bible Commentary

The Eerdmans' Bible Commentary

The Expositor's Bible Commentary

The Expositor's Greek Testament

The Evangelical Commentary on the Bible

Harper's Bible Commentary

The International Bible Commentary with the New International Version

The Interpreter's One-Volume Commentary on the Bible

The Jerome Biblical Commentary

The New Bible Commentary

A New Catholic Commentary on Holy Scripture

The New Jerome Biblical Commentary

Peake's Commentary on the Bible

The Pulpit Commentary

The Speaker's Bible

The Wesleyan Bible Commentary

Commentaries in a Numbered Series

These commentaries have numbered volumes by different authors. Do not use the names of general editors. You may include the name of a translator or editor for the individual volume.

F ³¹E. A. Speiser, *Genesis*, Anchor Bible 1 (AB) (Garden City, NY: Doubleday, 1987), 56.

S ³²Speiser, *Genesis*, 57.

N ³³Edward R. Campbell, *Ruth*, AB 7, 27.

B Speiser, E. A. *Genesis*. Anchor Bible 1. Garden City, NY: Doubleday, 1987.

B Campbell, Edward R. *Ruth*. Anchor Bible 7. Garden City, NY: Doubleday, 1975.

This type of entry applies also to the following works:

Black's New Testament Commentaries

The Century Bible

A Commentary, Critical, Experimental and Practical on the Old and New Testaments

The Communicator's Commentary

Good News Studies

The Laymen's Bible Commentary

Living Word Commentary

The New American Commentary

New Testament Message

Old Testament Message

The Preacher's Complete Homiletic Commentary

Sacra Pagina

Tyndale New Testament Commentaries

Tyndale Old Testament Commentaries

Word Biblical Commentary

Commentaries in Unnumbered Series

The difference with the above is that there are no numbers for the volumes. Each volume is separately titled and authored by a different person.

F ³⁴F. F. Bruce, *The Book of the Acts*, New International Commentary on the New Testament (NICNT) (Grand Rapids: Eerdmans, 1988), 65.

S ³⁵Bruce, *Acts*, 66.

N ³⁶Robert H. Mounce, *The Book of Revelation*, 85.

- B Bruce, F. F. *The Book of the Acts*. New International Commentary on the New Testament. Grand Rapids: Eerdmans, 1988.

This type of entry applies also to the following works:

Bible Study Commentary
Biblical Commentary on the Old Testament
Cambridge Bible Commentary
Commentary on the Old Testament
Daily Study Bible
Everyman's Bible Commentary
Exegetical Commentary
Harper's New Testament Commentaries
Hermeneia
International Commentary on the Old Testament
International Critical Commentary
Interpretation
Moffatt New Testament Commentary
New Century Bible
New International Commentary on the Old Testament
New International Greek Testament Commentary
New Testament Commentary (Hendriksen)
Old Testament Library
Torch Bible Commentary
Westminster Commentary

Commentaries with a Single Author

The set will have a general title, and some sets will have separately titled volumes. When the entire set is by one person, both the set and the title of any single volume are italicized.

If there are editors or translators for single volumes, they may be included after the title of the volume.

- F ³⁷Matthew Henry, *Matthew Henry's Commentary on the Whole Bible*, vol. 5, *Matthew to John* (New York: Fleming H. Revell, [1935]), 73.

- B Henry, Matthew. *Matthew Henry's Commentary on the Whole Bible*. Vol. 5, *Matthew to John*. New York: Fleming H. Revell, (1935).

This type of entry applies also to the following works:

Alford's Greek Testament: An Exegetical and Critical Commentary (Alford)
Calvin's New Testament Commentaries (Calvin)
Clarke's Commentary on the Whole Bible (Clark)
Commentary: Critical and Explanatory on the Whole Bible (Jamieson, Fausset, Brown)
Expositions of the Holy Scripture (Maclaren)
Gill's Commentary (Gill)
Interpretation (Lenski)
Word Pictures in the New Testament (Robertson)

Seventh-day Adventist Commentary

Authors' names are not given for this commentary.

F ³⁸“Fourteenth Year” [Ezek 40:1], *Seventh-day Adventist Bible Commentary (SDABC)*, rev. ed., ed. Francis D. Nichol (Washington, DC: Review & Herald, 1976-1980), 4:715.

S ³⁹“Fourteenth Year,” *SDABC*, 4:717.

N ⁴⁰“Were Among Them” [Josh 10:1], *SDABC*, 2:223.

The first bibliographical entry is for the specific quotation; the second is for the whole of the work. If several references are made to different sections of the *SDABC*, a general entry may be used.

BP “Fourteenth Year” [Ezek 40:1]. *Seventh-day Adventist Bible Commentary*. Rev. ed. Edited by Francis D. Nichol. Washington, DC: Review & Herald, 1976-1980. 4:715-717.

BT Nichol, Francis, ed. *Seventh-day Adventist Bible Commentary*. Rev. ed. Washington, DC: Review & Herald, 1976-1980.

Comments from Ellen G. White that are quoted in the *SDABC* should be cited from their original primary source.

Bible Dictionaries or Encyclopedias with Signed Articles

The facts of publication are given for both footnote and bibliography entries. Each separate author entry must have a bibliography entry. The abbreviated title (see **S** below), while not required, adds clarity.

F ⁴¹Ernst Jenni, “Day of the Lord,” *The Interpreter’s Dictionary of the Bible (IDB)*, ed. George Arthur Buttrick (Nashville: Abingdon, 1962), 1:784.

S ⁴²Jenni, “Day of the Lord” *IDB*, 1:785.

N ⁴³John Wick Bowman, “Revelation, Book of,” *IDB*, 4:62.

B Jenni, Ernst. “Day of the Lord.” *The Interpreter’s Dictionary of the Bible*. Edited by George Arthur Buttrick. Nashville: Abingdon, 1962. 1:784-785.

F ⁴⁴Ulrich Becker, “Book,” *New International Dictionary of New Testament Theology (NIDNTT)*, ed. Colin Brown (Grand Rapids: Zondervan, 1975), 1:242.

S ⁴⁵Becker, “Book” *NIDNTT*, 1:243.

N ⁴⁶Hans-Georg Link, “Life,” *NIDNTT*, 2:475.

B Becker, Ulrich. “Book.” *New International Dictionary of New Testament Theology*. Edited by Colin Brown. Grand Rapids: Zondervan, 1975. 1:242-243.

- F ⁴⁷Rudolph Bultmann, “*Aidōs*,” *Theological Dictionary of the New Testament (TDNT)*, ed. Gerhard Kittel and Gerhard Friedrich, trans. Geoffrey W. Bromiley (Grand Rapids: Eerdmans, 1964-1976), 1:169.
- S ⁴⁸Bultmann, “*Aidōs*” *TDNT*, 1:170.
- N ⁴⁹Otto Schmitz, “*Thronos*,” *TDNT*, 3:161.
- B Bultmann, Rudolph. “*Aidōs*.” *Theological Dictionary of the New Testament*. Edited by Gerhard Kittel and Gerhard Friedrich. Translated by Geoffrey W. Bromiley. Grand Rapids: Eerdmans, 1964-1976. 1:169-171.

Note: The abbreviation “ed.” is never written in plural as it stands for “edited by.”

This type of entry applies also to the following works:

The Anchor Bible Dictionary
Concise Dictionary of Christian Ethics
Concise Dictionary of the Christian World Mission
Dictionary of the Apostolic Church
A Dictionary of the Bible (Smith)
Dictionary of the Bible (Hastings)
Dictionary of Biblical Theology
A Dictionary of Christian Antiquities
A Dictionary of Christian Biography
A Dictionary of Christian Theology
Dictionary of Christianity in America
A Dictionary of Pastoral Care
Dictionary of Pastoral Care and Counseling
Evangelical Dictionary of Theology
Exegetical Dictionary of the New Testament
An Expository Dictionary of New Testament Words
Harper’s Bible Dictionary
Holman Bible Dictionary
The Illustrated Bible Dictionary
The New Bible Dictionary
A New Dictionary of Christian Ethics
A New Dictionary of Christian Theology
New Dictionary of Theology
The New Dictionary of Theology
The New International Dictionary of the Bible
The New International Dictionary of the Christian Church
New Unger’s Bible Dictionary
The Oxford Companion to the Bible
Theological Dictionary of the Old Testament
A Theological Wordbook of the Bible
Theological Wordbook of the Old Testament

The Westminster Dictionary of Christian Ethics

Encyclopedias with Signed Articles

General encyclopedias, such as the *Britannica* or *Americana* require only the date. Specialized encyclopedias require full publication information.

- F ⁵⁰Frank A. Spina, "Rahab," *The International Standard Bible Encyclopedia (ISBE)*, completely rev. and reset ed. (Grand Rapids: Eerdmans, 1979-1988), 4:33.

S ⁵¹Spina, "Rahab," *ISBE*, 4:34.

N ⁵²Howard F. Vos, "Kaiwan," *ISBE*, 3:2.

S ⁵³Vos, "Kaiwan," *ISBE*, 3:3.

- B Spina, Frank A. "Rahab." *The International Standard Bible Encyclopedia*. Completely rev. and reset ed. Grand Rapids: Eerdmans, 1979-1988. 4:33-34.

- B Vos, Howard F. "Kaiwan." *The International Standard Bible Encyclopedia*. Completely rev. and reset ed. Grand Rapids: Eerdmans, 1979-1988. 3:2-3.

This type of entry is used also for the following works:

Baker Encyclopedia of the Bible

Encyclopaedia Judaica

Encyclopedia of Early Christianity

The Encyclopedia of Philosophy

The Encyclopedia of Religion

Encyclopaedia of Religion and Ethics

Encyclopedia of Theology

New Catholic Encyclopedia

New 20th-Century Encyclopedia of Religious Knowledge

The New Schaff-Herzog Encyclopedia of Religious Knowledge

The Zondervan Pictorial Encyclopedia of the Bible

Bible Dictionaries or Encyclopedias with Unsigned Entries

The footnote entry includes author or editor (if any), title, edition/date, s.v. "Entry." No place and publisher appear in the footnote, but this information appears in the bibliography. If several entries are used, the bibliography may be general.

- F ⁵⁴Siegfried H. Horn, *Seventh-day Adventist Bible Dictionary (SDABD)*, rev. ed. (1979), s.v. "Angel."

S ⁵⁵Horn, *SDABD*, s.v. "Angel."

N ⁵⁶Horn, *SDABD*, s.v. "Moses."

- B Horn, Siegfried H. *Seventh-day Adventist Bible Dictionary*. Rev. ed. Washington, DC: Review & Herald, 1979.

F ⁵⁷Allen C. Myers, ed., *Eerdmans Bible Dictionary (EBD)* (1987), s.v. "Hyssop."

N ⁵⁸Myers, *EBD*, s.v. "Psalm."

- B Myers, Allen C., ed. *Eerdmans Bible Dictionary*. Grand Rapids: Eerdmans, 1987.

This type of entry applies also to the following works:

Dictionary of the Bible (McKenzie)
Dictionary of the New Testament
An Expository Dictionary of Biblical Words
Nelson's Illustrated Bible Dictionary
The Oxford Universal Dictionary
The Oxford Dictionary of the Christian Church
The New Westminster Dictionary of the Bible

Language Dictionaries

Editors are not given for general language dictionaries. Footnote entry includes title, edition/date, s.v. "Entry" (s.v. is Latin for "see under"). Publishing information is not given in footnotes for general dictionaries. Language dictionaries do not appear in the bibliography.

- F ⁵⁹*Merriam-Webster's Collegiate Dictionary*, 10th ed., (1993), s.v. "Laity."
 N ⁶⁰*Merriam-Webster's Collegiate Dictionary*, 10th ed. (1993), s.v. "Clergy."
 F ⁶¹*Webster's Third New International Dictionary of the English Language Unabridged*
 (1993), s.v. "Theodicy."
 N ⁶²*Webster's Third New Unabridged*, s.v. "Apocalypse."

This type of entry applies also to the following works:

The Random House Dictionary of the English Language
Webster's New Geographical Dictionary
Webster's Eleventh New Collegiate Dictionary

Greek and Hebrew Lexicons

This type of reference work follows the same pattern as unsigned dictionaries, but may include editors and translators of new editions. Because these are often not commonly known materials, they must appear in the bibliography; however, the words looked up are not usually listed.

- F ⁶³Walter Bauer, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature* (BAGD), trans. and adapted by William F. Arndt and F. Wilbur Gingrich, 2nd ed., rev. and augmented by F. Wilbur Gingrich and Frederick W. Danker (1979), s.v. "*kosmeō*."
 S ⁶⁴Bauer, BAGD, s.v. "*kosmeō*."
 N ⁶⁵Bauer, BAGD, s.v. "*stauros*."
 B Bauer, Walter. *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*. Translated and adapted by William F. Arndt and F. Wilbur Gingrich. 2nd ed. Revised and augmented by F. Wilbur Gingrich and Frederick W. Danker. Chicago: University of Chicago Press, 1979.
 F ⁶⁶Francis Brown, with S. R. Driver and Charles A. Briggs, *A Hebrew and English Lexicon of the Old Testament with an Appendix Containing the Biblical Aramaic (BDB)*, based on the lexicon of William Gesenius (1952), s.v. "*raq*."
 S ⁶⁷Brown, *BDB*, s.v. "*raq*."
 N ⁶⁸Brown, *BDB*, s.v. "*melek*."
 B Brown, Francis, with S. R. Driver and Charles A. Briggs. *A Hebrew and English Lexicon of the Old Testament with an Appendix Containing the Biblical Aramaic*. Based on the lexicon of William Gesenius. Oxford: Clarendon, 1952.

This type of entry is used also for the following works:

The Analytical Greek Lexicon (Bagster, Moulton)
A Concise Hebrew and Aramaic Lexicon of the Old Testament (Holladay)
A Greek-English Lexicon (Liddell, Scott)
Greek-English Lexicon of the New Testament (Thayer)
Greek-English Lexicon of the New Testament Based on Semantic Domains (Louw, Nida)
A Manual Greek Lexicon of the New Testament (Abbott-Smith)
The New Analytical Greek Lexicon (Pershbacher)

Concordances

Concordances follow the same pattern as unsigned dictionaries and lexicons.

F ⁶⁹Robert Young, *Analytical Concordance to the Bible*, 22nd American ed., s.v. “prince.”

S ⁷⁰Young, *Analytical Concordance*, s.v. “prince.”

N ⁷¹Young, *Analytical Concordance*, s.v. “kingdom.”

B Young, Robert. *Analytical Concordance to the Bible*. 22nd American ed. Grand Rapids: Eerdmans, n.d.

This type of entry applies also to the following works:

Analytical Concordance of the Greek New Testament (Clapp, Friberg, Friberg)

A Concordance to the Greek New Testament (Moulton, Geden)

Cruden’s Unabridged Concordance (Cruden)

The Exhaustive Concordance of the Bible (Strong)

A New Concordance of the Bible (Even-Shoshan)

The New Englishman’s Greek Concordance (Wigram)

Encyclopedias with Unsigned Articles

Publishing information is not included in footnotes. One bibliographical entry is adequate.

F ⁷²*Seventh-day Adventist Encyclopedia (SDAE)*, rev. ed., (1976), s.v. “Pitcairn.”

S ⁷³*SDAE*, s.v. “Pitcairn.”

N ⁷⁴*SDAE*, s.v. “Battle Creek.”

B *Seventh-day Adventist Encyclopedia*. Rev. ed. Washington, DC: Review & Herald, 1976.

This type of entry may also be used for articles in the following works:

Encyclopedia Americana

Encyclopaedia Britannica

Encyclopedia of Judaism

World Book Encyclopedia

Early Christian, Classical, and Medieval Works

Editors and facts of publication may be omitted in the footnote. In the footnote, there is no punctuation between the name of the author and the name of the work. There is no difference between first and second footnote. A bibliography entry is given for each new title. For examples of Jewish/Rabbinic literature, see Nancy Vyhmeister’s book.

F ⁷⁵Irenaeus *Against Heresies* 2.2.3 (ANF, 1:421, trans. Roberts and Rambaut).

S ⁷⁶Irenaeus *Against Heresies* 2.2.3 (ANF, 1.421).

B Irenaeus. *Against Heresies*. Translated by Alexander Roberts and W. H. Rambaut. The Ante-Nicene Fathers. Grand Rapids: Eerdmans, n.d. 1:315-567.

F ⁷⁷John Chrysostom *The Priesthood* 3.17, Migne Patrologia Graeca, vol. 48, col. 656.

S ⁷⁸Chrysostom *The Priesthood* 3.18.

- B Chrysostom, John. *The Priesthood, Patrologia Graeca*. Edited by Jean Paul Migne. Paris: Apud Garnier Fratres, 1862. Vol. 48, cols. 623-692.
- F ⁷⁹Josephus *Jewish War* 2.7.2 (trans. Thackeray, LCL, 2:363).
- S ⁸⁰Josephus *Jewish War* 2.7.2.
- B Josephus, Flavius. *The Works of Josephus*. Edited by William Whiston. 4 vols. New York: Oakley Mason, 1860.
- F ⁸⁸Eusebius *Ecclesiastical History* 5.2 (trans. Cruse, 182).
- B Eusebius. *The Ecclesiastical History of Eusebius Pamphilus*. Translated by Christian Frederick Cruse. Grand Rapids: Baker, 1987.

Adventist Materials

These examples refer to the paper versions of these materials. Today, these resources will usually be cited from online sources (see the bibliographic entry for the *Church Manual* for an example of citing the online source. Also see the section on electronic sources). The URL for most Adventist materials is <http://ast.gc.adventist.org>.

SDA Church Manual

- F ⁸⁹General Conference of Seventh-day Adventists, *Seventh-day Adventist Church Manual* (Silver Spring, MD: General Conference of Seventh-day Adventists, 1990), 23.
- S ⁹⁰*Church Manual*, 57.
- B General Conference of Seventh-day Adventists. *Seventh-day Adventist Church Manual*. Silver Spring, MD: General Conference of Seventh-day Adventists, 1990. http://www.adventistarchives.org/docs/CM/CM1990__B.pdf#view=fit (accessed 24 January 2010).

Minister's Manual

- F ⁹¹General Conference of Seventh-day Adventists, Ministerial Association, *Seventh-day Adventist Minister's Manual* (Silver Spring, MD: General Conference of Seventh-day Adventists, 1992), 48.
- S ⁹²*Minister's Manual*, 85.
- B General Conference of Seventh-day Adventists, Ministerial Association. *Seventh-day Adventist Minister's Manual*. Silver Spring, MD: General Conference of Seventh-day Adventists, 1992.

SDA Yearbook

- F ⁹³General Conference of Seventh-day Adventists, Office of Archives and Statistics, *Seventh-day Adventist Yearbook 1995 (SDA Yearbook 1995)* (Silver Spring, MD: General Conference of Seventh-day Adventists, 1995), 75.
- S ⁹⁴*SDA Yearbook 1995*, 64.
- B General Conference of Seventh-day Adventists, Office of Archives and Statistics. *Seventh-day Adventist Yearbook 1995*. Silver Spring, MD: General Conference of Seventh-day Adventists, 1995.

GC and Division Working Policy

If more than one edition of the *Working Policy* is cited, the second note will add the year.

- F ⁹⁵General Conference of Seventh-day Adventists, *Working Policy of the General Conference of Seventh-day Adventists*, 1992-1993 ed. (Hagerstown, MD: Review & Herald, 1993), 136.
- S ⁹⁸*Working Policy*, 148.

- B General Conference of Seventh-day Adventists. *Working Policy of the General Conference of Seventh-day Adventists*. 1992-1993 ed. Hagerstown, MD: Review & Herald, 1993.
Seventh-day Adventist Hymnal
- F ⁹⁶*The Seventh-day Adventist Hymnal (SDA Hymnal)* (Washington, DC: Review & Herald, 1987), 213.
- S ⁹⁷*SDA Hymnal*, 100.
- B *The Seventh-day Adventist Hymnal*. Washington, DC: Review & Herald, 1987.

Statistical Reports

- F ⁹⁸General Conference of Seventh-day Adventists, Office of Archives and Statistics, *Annual Statistical Reports* (Silver Spring, MD: General Conference of Seventh-day Adventists, 1992), 16.
- B General Conference of Seventh-day Adventists, Office of Archives and Statistics. *Annual Statistical Reports*. Silver Spring, MD: General Conference of Seventh-day Adventists, 1992.

Unpublished Academic Sources

Dissertations and Theses

The first models are for theses and dissertations available from the university where they were written. If these papers come from online sources, this source should be noted in the bibliographical entry. To cite a dissertation consulted in an online database, add the name of the database, the URL, and the access date (see Reynolds example below).

- F ⁹⁹Steven Jonah Rantung, “The Discontinuation and the Continuation of the Sinaitic Covenant: A Study from Daniel 9:24-27” (MA thesis, Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, 1993), 25.
- B Rantung, Steven Jonah. “The Discontinuation and the Continuation of the Sinaitic Covenant: A Study from Daniel 9:24-27.” MA thesis, Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, 1993.
- F ¹⁰⁰Edwin Earl Reynolds, “The Sodom/Egypt/Babylon Motif in the Book of Revelation” (PhD diss., Andrews University, 1994), 256.
- B Reynolds, Edwin Earl. “The Sodom/Egypt/Babylon Motif in the Book of Revelation.” PhD diss., Andrews University, 1994. <http://proquest.umi.com/pqdweb?index=0&did=741421141&SrchMode=1&sid=1&Fmt=2&VInst=PROD&VType=PQD&RQT=309&VName=PQD&TS=1269819097&clientId=1898> (accessed 28 March 2010).

Syllabi, Course Outlines, or Class Handouts

- F ¹⁰¹Carlos Martin, Syllabus for MSSN 570 Christianity among World Religions, Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, 1995.
- B Martin, Carlos. Syllabus for MSSN 570 Christianity among World Religions. Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, 1995.

Student Class Notes

In referencing class notes, one may emphasize the professor (first example) or the class (second example).

F ¹⁰²Barry Bennett, class notes for OTST 653 Old Testament History, Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, January 1992.

B Bennett, Barry. Class notes for OTST 653 Old Testament History. Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, January 1992.

F ¹⁰²Class notes. OTST 653 Old Testament History, Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, January 1992.

B Class notes. OTST 653 Old Testament History. Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines, January 1992.

Miscellaneous Unpublished Sources

Interviews

 If the interview has been done by the author, put that in the note: “interview by the author.” Interviews appear in the bibliography only when the one who peruses the bibliography needs to know about this important source.

F ¹⁰³John Pesulima, President of Adventist International Institute of Advanced Studies, interview by Paul Cho, Silang, Cavite, Philippines, 18 August 1993.

B Pesulima, John, President of Adventist International Institute of Advanced Studies. Interview by Paul Cho, Silang, Cavite, Philippines, 18 August 1993.

Reports and Minutes

F ¹⁰⁴Eastern Africa Division of Seventh-day Adventists, “Minutes of the East Africa Division Publishing Council,” (Harare, Zimbabwe: Eastern Africa Division, 24-31 October 1986), 5.

B Eastern Africa Division of Seventh-day Adventists. “Minutes of the East Africa Division Publishing Council.” Harare, Zimbabwe: Eastern Africa Division, 24-31 October 1986.

Letters and E-mail

 Personal letters and e-mail appear in the notes but not in the bibliography, unless it is vital that a person who checks the bibliography be aware of them.

F ¹⁰⁵John Henry, personal communication to the author, 23 March 2009.

Letters in archival collections go in both notes and bibliography

F ¹⁰⁶Ellen G. White to Dr. Patience Bordeau, 8 June 1905, Letter 177, 1905, Ellen G. White Research Center, Andrews University (EGWRC-AU), Berrien Springs, MI.

S ¹⁰⁷White to Bordeau, Letter 177, 1905.

B White, Ellen G., to Dr. Patience Bordeau, 8 June 1905. Letter 177, 1905. Ellen G. White Research Center, Andrews University, Berrien Springs, MI.

Manuscripts

- F ¹⁰⁸Ellen G. White, "Our Opportunity to Work in the Cities of America," Manuscript 154, 1902, Ellen G. White Research Center, Adventist International Institute of Advanced Studies (EGWRC-AIIAS), Silang, Cavite, Philippines.
- S ¹⁰⁹White, MS 154, 1902.
- B White, Ellen G. "Our Opportunity to Work in the Cities of America." Manuscript 154, 1902. Ellen G. White Research Center, Adventist International Institute of Advanced Studies, Silang, Cavite, Philippines.

Electronic Media

CD-ROM

- N ¹¹⁰Ellen G. White, *Education*, Complete Published Ellen G. White Writings [CD ROM] (Silver Spring, MD: Ellen G. White Estate, 1999).
- B White, Ellen G. *Education*. Complete Published Ellen G. White Writings [CD ROM]. Silver Spring, MD: Ellen G. White Estate, 1999.

Video

- N ¹¹¹*Hudson Taylor*, 85 min., Ken Anderson Films, 1989, videocassette.
- B *Hudson Taylor*. 85 min. Ken Anderson Films, 1989. Videocassette.

Article from a Library Database

If you used a pdf version of an article, you are not required to include online information. For other versions, include name or the home page of the search engine, or a direct link to the article.

- N 7. Daniel Howden, "Polio at Mecca Sparks Fear for Muslim Thousands," *Independent*, February 12, 2005, <http://www.lexisnexis.com/> (accessed June 3, 2010).
- B Howden, Daniel. "Polio at Mecca Sparks Fear for Muslim Thousands," *Independent*, February 12, 2005. <http://www.lexisnexis.com/> (accessed June 3, 2010).

Internet Sources

Never use a hyphen at the end of the line when a URL does not fit on one line. Divide a URL before punctuation marks (use shift + enter to begin a new line but not a new paragraph).

Because websites are notoriously unstable and may disappear without leaving a trace, you need to give an access date. Thus, you protect yourself from your readers' accusation of being careless in recording the URL if they cannot find your source. If the source gives a Digital Object Identifier (doi), you may give it in place of a URL.

- N ¹¹²Daniel A. McFarland, "Resistance as a Social Drama: A Study of Change-oriented Encounters," *American Journal of Sociology* 109 (May 2004), under "Settings," <http://www.journals.uchicago.edu/AJA/journal/issues/v109n6/050199/050199.html> (accessed May 3, 2006).

- B McFarland, Daniel. "Resistance as a Social Drama: A Study of Change-oriented Encounters." *American Journal of Sociology* 109 (May 2004). <http://www.journals.uchicago.edu/AJA/journal/issues/v109n6/050199/050199.html> (accessed May 3, 2006).

This article was available from JSTOR, through Andrews University. The same article, accessed through the Leslie Hardinge Library, will have a different URL.

- N ¹¹³Richard K. Herrell, "HIV/AIDS Research and the Social Sciences." *Current Anthropology* 32 (April 1991): 199, <http://www.jstor.org.ezproxy.cc.andrews.edu/action/doAdvancedSearch?q0=Herrell%2C+Richard&f0=au&c0=AND&q1=HIV%2FAIDS+Research&f1=ti&c1=AND&q2=&f2=all&c2=AND&q3=&f3=all&Search=Search&sd=&ed=&la=&jo=> (accessed March 28, 2010).
- B Herrell, Richard K. "HIV/AIDS Research and the Social Sciences." *Current Anthropology* 32 (April 1991): 199-203. <http://www.jstor.org.ezproxy.cc.andrews.edu/action/doAdvancedSearch?q0=Herrell%2C+Richard&f0=au&c0=AND&q1=HIV%2FAIDS+Research&f1=ti&c1=AND&q2=&f2=all&c2=AND&q3=&f3=all&Search=Search&sd=&ed=&la=&jo=> (accessed March 28, 2010).
- N ¹¹⁴Shelly Whitman, "Women and Peace-building in the Democratic Republic of Congo: An Assessment of Their Role in the Inter-Congolese Dialogue," *African Journal on Conflict Resolution* 6 (2006): 31, http://www.accord.org.za/downloads/ajcr/ajcr_2006_1.pdf (accessed, March 28, 2010).
- B Whitman, Shelly. "Women and Peace-building in the Democratic Republic of Congo: An Assessment of Their Role in the Inter-Congolese Dialogue." *African Journal on Conflict Resolution* 6 (2006): 29-48. http://www.accord.org.za/downloads/ajcr/ajcr_2006_1.pdf (accessed March 28, 2010).
- N ¹¹⁵Philip Schaff, *Augustine's City of God and Christian Doctrine* (New York: Christian Literature Publishing, 1890), chapter 3, <http://ccel.org/ccel/schaff/npnf102.iv.ii.v.html> (accessed, March 28, 2010).
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CHAPTER SIX

ACADEMIC WRITING, STYLE, AND FORMAT

Because of its importance in developing thinking skills, research writing is a requirement for most undergraduate and graduate courses. It is also typically a part of the culminating phase of AUCA undergraduate and graduate work. Properly done, the writing in undergraduate and graduate school requires thinking, organizing and evaluating information, synthesizing ideas, and original thought from the writer. It also requires a knowledge of referencing and formatting techniques that make the work more understandable to other researchers.

Since every institution has its own research traditions and practices, each school has its own guidelines that detail how research should be designed, conducted, approved, formatted, and edited. This manual documents the **research procedures and format rules at AUCA**, for all AUCA Faculties—Faculties of Business, Education, Information Management and Theology. It is intended as a guide for any written work connected with degree requirements, including term papers, research projects, theses, or dissertations. Departments of all AUCA Faculties may have additional requirements or may specify requirements in greater detail. Students should ask their program director and/or research advisor concerning any additional departmental requirements that may apply. But any added or additional research requirement, which might be not in this research manual, should be made known to the Director of Research and Publication of AUCA.

Style Guidelines vs. AUCA Research Standards

The difference between *style* and *format* is important in order to understand how one *Research Standards* document can be used for the Faculty of Theology and other Faculties of AUCA. For example, the Faculty of Theology uses Turabian, and other Faculties use APA style.

Style Style dictates such matters as whether to use footnotes or in-text references, when to write numbers as words or figures; when to capitalize, and whether to prepare a bibliography or reference list. When you begin to write, you and your advisor and/or committee must agree on the *style* to be used; that style must be followed throughout the document. Because style guidelines are designed for work that will be published in a variety of different locations, rules about title pages, placement of tables, and other details are inevitably different from the rules for institutional papers, where the document is already in its final form. The original Turabian and APA style manuals are the authority for everything NOT specified in the *AUCA Research Standards* manual.

Format **AUCA** requires a certain *format* for all papers, dissertations, and theses (regardless of *style* chosen), which includes (1) margins and spacing, (2) the institutional title page, (3) the order and layout of preliminary pages, (4) placement of page numbers, (5) headings and subheadings, and (6) the display of tables and figures. *AUCA Research Standards* lays out the AUCA format requirements and introduces each of the two styles used on campus. It also presents other academic writing conventions and AUCA research procedures and forms.

Before writing, you should acquire the style guide recommended by your Faculty at AUCA. In other words, do you belong to the Faculty of Theology or Business or Education or Information Management? Then consult your Faculty Dean/Department Head to make sure of the style you should follow. In matters of format *not* specified in *AUCA Research Standards*, follow the specifications of the style guide prescribed by your Faculty. Remember that at AUCA we use APA style! The following two manuals could be checked to verify the current AUCA research manual:

Theology

Kate L. Turabian, *A Manual for Writers of Research Papers, Theses, and Dissertations*, 7th ed., rev. Wayne C. Booth, Gregory G. Colomb, and Joseph M. Williams (Chicago: University of Chicago Press, 2007).

Faculty of Business, Education, & Information Management:

American Psychological Association, *Publication Manual*, 7th ed., (Washington, DC: Author, 2010).

Types of Academic Writing

Students write many different types of academic papers. Some of the most common are defined and differentiated in this chapter, and some basic criteria for evaluation are suggested. *Research paper* is a generic term for an academic paper that gathers information from multiple sources and discusses and organizes it. Research papers come in many varieties and lengths, and have different characteristics and purposes.

All research papers should be in correct English, and be spell-checked and grammar-checked, at least by the computer. Students who are not native English speakers should also have their writing proofread by another person to ensure clarity and correctness. Some professors will assign part of the grade for a paper to linguistic correctness, some will not. In any case, it is appropriate for students to hand in work that represents both careful thinking and careful editing. All papers should have the official AUCA title page. Theses, and projects must pass the inspection of the AUCA editor (or Director of Research & Publication) to see that they conform to all style and format specifications found in this book. Even though term papers do not require editor approval, they should be properly referenced and conform to the same style rules as a thesis. Students needing assistance with writing skills, APA or Turabian style, or computer formatting related to research can get free assistance from their research directors or teachers. In the future, this help could be gotten from AUCA Writing/Research Centers. The list below serves as an introduction to some of the common types of academic papers.

Types of AUCA Coursework Papers

1. **Essay.** A class paper, from one to ten pages. The essay explores a topic without the rigor of a research paper. The opinions of the writer may be prominent. References/footnotes are needed for all quotations, citations, or allusions. A reference list/bibliography (see definition p. 140) is usually required. An introductory paragraph/section charts the direction of the paper. Summary and conclusions appear at the end. The essay is typically judged on the following criteria:

Direction/problem clearly stated
Clear, evidence-based thinking
Coherent arguments/logical flow
Summary reflects main points in body of paper
Conclusions appropriate to body of paper
Appropriate referencing

2. **Sermon.** A class paper, written as the basis for an oral presentation. The sermon may be prepared either in full written form or in a detailed outline form. The professor for whom the sermon is written may specify style, sources, topic, form, etc. All sources quoted should have appropriate reference notes. Illustrations (stories) must be included in full. The sermon should be ready for a person other than its writer to preach. Criteria for evaluation generally include:

Interesting introduction
Clear biblical basis
Appropriate and interesting illustrations
Reasonable and appealing conclusion

3. **Term Paper.** A major research paper (usually without primary data) written for a class assignment, from 15 to 25 pages, enough to cover well the problem being considered. An introduction, containing statement of the problem, purpose, delimitations, and/or presuppositions is obligatory. The paper must end with a summary of the major findings and the conclusions derived from them. References are needed for all quotations, citations, and allusions. A bibliography or reference list is required. The research paper is usually judged by the following criteria:

Clear statement of problem and purpose
Satisfactory coverage of topic

Critical thinking
Coherent thought flow
Conclusions logically derived from evidence
Documentation (referencing and bibliography)

- 4. Critical Book Review.** A class paper, usually one to four pages long, based on a book or article. It begins with a full bibliographical entry for the item discussed. If space allows, information should be given about the author. The book or article should be summarized with care so that the author's thrust is not distorted. After a summary, a discussion of the major points follows. The book/article may be discussed in terms of its usefulness to a certain discipline or situation, or it may be compared to another work. Criteria for evaluation include:

Accurate bibliographical entry
Information regarding author
Summary of book/article
Convincing personal critique of the book

- 5. Case Study.** A paper, usually 10 to 30 pages long, especially used in business or applied theology. Its parts include an introduction (background), the written case, analysis of factors affecting the case (socio-economic, cultural, religious, organizational, etc.), interpretation of biblical-theological/business/educational aspects of the case, synthesis of analysis and interpretation, recommended action derived from the synthesis. Criteria for evaluation include:

Clarity and precision of case presentation
Issues to be studied clearly derived from case
Coverage of related items in analysis
Depth of interpretation
Clear synthesis of analysis and interpretation
Creative (pastoral, administrative, etc.) action

- 6. Project.** A paper for a class (for culminating projects, see below), which usually involves planning, implementation, evaluation, and a write-up of the results. The project may take many different forms. All projects must be approved at the proposal stage. Field work is usually required for a project. The writing of the project follows the same style of research writing as that required by other papers. The project is typically judged by the following criteria:

Clear introduction to the project
Significance of the project
Quality documentation on what was done
Logical statement of conclusions and recommendations

Culminating Writing Phase at AUCA

Culminating Projects

Projects normally include doing something: producing something ready to use that is useful to you and others. A project might take the form of a book, a brochure, a curriculum, a seminar, or a workshop. Some projects include data collection and analysis; others do not. The results of the project should be significant to the existing body of research, and should furnish knowledge in which professional researchers will be interested. The culminating project must reflect a high level of scholarship.

The project is usually a departmental endeavor. Each project consists of (1) a formal topic proposal; (2) the preparation and presentation of materials (if such is included in the design) and an analysis of the results—unless the project is entirely of a historical, philosophical, or theoretical nature; and (3) the formal reporting of the entire undertaking, including the conclusions and implications of the study. Projects that include data collection may require additional controls.

Steps to follow in the execution of a project vary due to the flexible nature of the project: consult your research advisor and/or department.

Generally, the project must be written in the AUCA-approved *format* outlined in this manual and in the *style* of the Faculty in which the student is enrolled. When the content of the culminating project or research has been approved by the committee, it must be approved by the institutional editor. The finished report must be publishable as it stands.

There are differences between the project in which the product developed is presented publicly, and the one that is only developed. The first has a presentation and an evaluation. In the second case, no time is spent in formal presentation, therefore, the product (book, pamphlet, course outline) may be larger/more substantial. Done correctly, this type of reading, analysis, synthesis, and the development of a seminar or series of lectures is actually a form of research.

Project/Thesis/Dissertations

While a culminating research project is considered a departmental endeavor, the research project/thesis or dissertation is an institutional endeavor. Both are expected to be *primary research*. *Primary* refers to the production of new knowledge, which comes from the collection and analysis of data. *Research* means analyzing ideas and creating theory, not merely collecting and organizing facts. A research project/thesis/dissertation should be the student's own work. A committee is established to assist the student, but the major ideas, design, and analysis should come from the student. The goal of the research project/thesis/dissertation is to develop researchers capable of working independently, not dependent on the ideas of a committee.

Research Projects/Thesis. A major paper, containing primary data and theoretical implications, for the completion of an undergraduate degree. The length of an undergraduate research project/ thesis is generally 100-150 pages, excluding appendixes (Theology thesis is usually on the longer end of this range). The research project/thesis must be concerned with some problem in the student's area of concentration. It should be a contribution to the existing body of research and furnish knowledge in which the scholarly community is interested. The substantive content follows the ideas outlined in the proposal and includes the results, conclusions, and recommendations yielded by the study. The criteria for judging a research project/thesis are:

Well-chosen problem/purpose, clearly stated in introduction

Demonstration of knowledge of related literature

Appropriate design /sampling methodology

Original thought that contributes to academic discussion

Concise summary of findings

Clear conclusions, reflecting research problem and purpose of the study

Dissertation. *Is* a major study, longer and more complex (usually investigating more variables) than a thesis. A dissertation consists of original research designed to contribute *new knowledge* to the scholarly community, and is usually 200-300 pages long. It seeks to answer a question, develop theory, or advance a position and sustain it by argument. The literature must be thoroughly searched in order to construct a well-grounded theory to support the hypotheses (for a quantitative study) and to insure that the topic has not been previously researched. Evaluation criteria include:

Well-chosen problem/purpose, clearly stated in introduction

Significance of topic because of clear gap in the literature

Demonstration of knowledge of related literature

Judicious use of sources

Control of personal bias

Knowledge of needed tools (foreign language, statistics, computer, etc.)
Logical sequence, unity of each section
Appropriate bridges between sections
Appropriate design /sampling methodology
Exploration of complex relationships/associations
Original thought that contributes to academic discussion
Concise explanation and interpretation of findings
Clear conclusions, reflecting research problem and purpose of the study

Academic Writing Conventions

Research has a long and proud heritage, and along the way it has acquired an incredible number of conventions as to how one should or should not write. This chapter presents many of these general standards for written work that apply to all academic papers.

Organization

Flow

The paper must follow a clear and logical outline. Topics should not recur in multiple locations. The arrangement of topics, paragraphs, and sentences, must contribute to a clear understanding of the study.

Headings

Each section must display unity and coherence, and appropriate transitions should unite the sections. Each section, as well as the paper as a whole, must contain appropriate introductory and summary statements. A section divided into subheadings must have at least two subheadings.

Paragraphs

A paragraph is the basic unit of organization in a paper, consisting of sentences that support the topic (usually the first) sentence. Paragraphs are indented .5" and typically contain 5-8 sentences, but must have a minimum of 2 sentences.

Pointers

The introductory statement serves as a "road map" to the reader, showing the direction of the research in the section introduced; the summary statements close the section, reminding the reader of the most important findings. Conclusions are naturally derived from the evidence presented.

Writing Style

Clarity, Directness, and Simplicity of Expression

Eliminate jargon and wordiness. Make the paper clearly understandable to the reader/evaluator. Be as direct as possible—state specifically what you mean, and do not leave ideas half explained.

Avoidance of Power Words

Power words attempt to convince by force, rather than reason. Words like *wonderful*, *evil*, *solution*, or *exciting* push your reader to believe you based on passion, rather than on evidence. Research seeks to understand, not so much to convince. Restraint is appropriate.

Correct Grammar

Correct grammar includes correct grammatical constructions. These include proper verb tenses, use of pronouns, and the use of singular and plural. Other aspects of grammar must be considered: all items in a list must be parallel in form and, if they have verbs, these must be in the

same tense; the writer will not use contractions; as much as possible, writers will avoid the passive voice. Students whose mother tongue is not English may need to obtain editorial help.

Gender-Inclusive Language

Avoid discriminatory language that indicates prejudice against persons on the basis of gender, sexual orientation, racial or ethnic group, disability, or age. Statements like *the woman judge*, *the black flight attendant*, or *the chairman* are better rendered as *the judge*, *the flight attendant*, or *the chair*. Also, do not use *he* as if it were a neutral pronoun. Alternate genders, or use plural.

Avoidance of Bias

Bias consists of drawing conclusions without proper evidence. It can be manifested in many ways in research: by failure to select the sample carefully, failure to seek opposing opinions on a topic, privileged treatment of certain sources, or by conclusions not warranted by the data. All forms of bias should be minimized in research and writing, or when unavoidable, declared openly.

Linking Words

Be careful not to overuse linking words. *Therefore*, *however*, *for example*, might be very important to connect some ideas, but the use of these words can be overdone. The sentence may actually be more effective without the artificial connector. It is rarely a good idea to begin a sentence or a paragraph with terms such as these.

Format

Use correct format according to *AUCA Research Standards* (see Chapter 8) and the style manual for each Faculty of AUCA.

Referring to Yourself

Do not use the editorial “we.” “We” did not carry out the research, or make any conclusions. You may assume, however, that your reader is following along with you (e.g., “We now turn to” or “Let us now look at”). Writing in the third person (i.e., using “this writer,” “this researcher”) gives the impression that you did not take part in the research, or that you are distancing yourself from what you have done. Either use the first person—“I instructed the students,” or “my calculations showed . . .”—or recast the sentence to say “students were instructed.” Writing “the researcher” or “this researcher” is generally no longer appropriate, however, some professors may still prefer this. Check with your advisor, and, in any case, minimize references to yourself and keep the emphasis on the research.

Appropriate Verb Tenses for Research

1. **Active Verbs:** Use the active verbs rather than passive voice; e.g., Passive: A study was conducted by Johnson (2004). Active: Johnson (2004) conducted a study.
1. **Maintaining Tense:** Generally, one should maintain the tense unless there is a good reason to change it. Choose a tense and stick with it for at least an entire paragraph. Do not alternate between past and present unless there is a specific reason to do so. Exceptions to this rule are common, but they are exceptions.
1. **Reporting Results:** Research results of a specific study (including yours) are reported in the past: “Jones *determined* that . . .” “Table 5 shows that most people *liked* oranges.” The discussion that interprets data presented, extending the results beyond the sample and

identifying principles, however, is usually in the present tense. “Jones (1963) *found* that children *do not like* interacting with hostile parents.”

2. **Reporting Ideas:** Ideas are often considered living, or timeless, and therefore are referred to in present tense: “Collins *suggests* that . . .” For that reason present tense is often used when discussing ideas, or generally accepted facts in the literature review. This is not always the case, however. Sometimes the idea has been replaced by something else, or the researcher has at some point changed opinions. If you discuss an idea that is dated, there is a need to use past tense (e.g., In 1885 Baker *concluded* that . . .). Present, present perfect, or past tense are all possible for discussing ideas, depending on situation, and the sense that the writer wishes to convey.
3. **Keeping the Historical Perspective:** When you are writing, keep in mind your reader who will be reading your work in the future. For example, if you write “Today’s educators promote,” consider how your statement may be understood in the year 2050. It is better to clarify such a statement with “Educators in 2009 promote.”

Consider carefully the historical perspective of your subject, especially in the literature review. Comparisons, agreements, or disagreements should be thought out very carefully. For example, it would be misleading to say that Brown, who died in 1920, disagreed with Smith, who wrote in 1965. It would be permissible, however, for Smith, in 1965, to express an opinion that disagrees with what Brown wrote in 1915. Also, because of the disparity of the dates, Brown and Smith can hardly concur with one another. It would be possible for Smith to concur with Brown’s opinion, however.

Another historical problem that confuses many non-Adventist readers is the dating of the writings of Ellen G. White. There may be a recent publication date which will be used in the bibliography or reference list; however, the original date of writing may be important to a historical setting or treatment. These original dates and names of publications are available through the Ellen G. White Center and can be used beside the version cited (White, 1915/1997) or placed in the explanation in the footnote.

Electronic Sources

Until recently, electronic sources have been considered less academic or less trustworthy than other sources. Today this is less true than before. Yet, not all Internet sources are of equal standing. *Wikipedia* may be a good starting point for information on a topic, but it should generally be used with restraint as an academic source. Some peer-reviewed journals exist in print and online. Cite them as you would the print edition. Other equally valuable journals are only online. They must be documented as online materials.

To search online, researcher should for instance type:

www.pdf topic of research or each variable then put current year.

e.g. www.pdf financial information qualities articles in 2021, in 2020 in 2019.

This is to be done backward until the needed materials are downloaded. Using this format of downloading gives the real materials with relevant scholars with full information regarding to referencing.

The documentation of online material must be done with the same (or greater) care as that of printed material. For information on referencing electronic sources, see the appropriate chapter (Turabian or APA) in this document or the appropriate style manual.

Finding Quality Sources

When many sources are available, such as on the Internet, it is important for the writer to know how to judge which sources are more valuable than others, and how to find and select higher

quality works. While it is not always easy to separate the wheat from the chaff, here are some general guidelines:

1. Choose more recent over older sources, unless you are doing a historical study of early sources.
1. Choose refereed sources over those which are personally produced.
2. Prefer primary studies to secondary ones.
3. Choose recent journals over books (especially textbooks); they are newer, and contain primary data.
4. Choose sources that cite others rather than those without any references or footnotes.
5. Prefer academic, exploratory writing to hard-sell sources trying to convince you of something or sell you something.
1. Look for data included in text that support the conclusions drawn.
2. Consider the author's credentials; choose a professor rather than a student.
3. Prefer academic sources over popular ones; choose a journal article over *Time* or *Newsweek*.

Crediting Sources

Introducing Quotations

The space before a quotation is prime territory, and is often wasted or misused by beginning writers. Beginning a quote by saying "Hudson says that . . ." does not add any information. The quotation marks and the reference already communicate this. Use this space to say something important that gives more information. "Comparing students from wealthy communities to those from poor neighborhoods, Hudson concludes that. . . ." This gives more information about the source—in this case, that the conclusion is based on a comparison of two groups of people. Words such as *says*, *comments*, *mentions*, and *writes* do not really say much about the relationship of the quoted material to the ideas you are discussing. When you quote, be sure **to add some value** to what is already there. Be sure that you understand what the writer truly intended. Do not say an author *argues* if he merely *suggests*. Do not say she *emphasizes* if the quotation was simply one of her many points. Be sure to rightly represent what the author meant. For that reason, *suggest* is often a favored term, as it is more tentative about your interpretation.

Discussing Quotations

Never let another author get in the last word (or the only word) about a topic. You are the author. Tell us what you saw in this quotation (rightly representing the author's meaning or intention). Quoting is not an exercise in cutting and pasting. Discuss the quotation, compare and contrast it with other sources. At all times make clear to your reader who is speaking. If you do not give a reference, it is presumed that you are making the statement. If the idea comes from somewhere else, be quick to give credit. Do not quote more than necessary; trim the quote to the part that really applies to your study (use ellipsis marks if you leave out information from the middle of the quote).

Dealing with Secondary Sources

Sometimes, as you read one source, you find that the author quotes another source which you find interesting. This is a good way of finding additional material. *It is **not**, however, appropriate for you to quote this already-quoted material as though you had read the original source.* You read only one line or one paragraph of this work—it is not fair for you to judge the entire work based on such a small sample. Nor is it fair for you to put this source in your reference list, as if you had actually held it in your hands. If you can find the original text and read it, you may cite it as a primary source. If you cannot find the primary source, however, you **must** cite it as a secondary source, stating that you found Peterson’s quotation in Gibson’s book that you actually read. In this case, your reference will give the author of the quotation, as well as the article or book where you found it. Check the Turabian or APA chapter for examples of how to cite secondary sources. Make sure to distinguish between what Peterson wrote and what Gibson wrote. Doing otherwise is deceptive and is a serious fault in research. Using too many secondary sources is also frowned upon. Finding the original sources shows you have done your research carefully.

Citing Abstracts

If you find an abstract but cannot access the complete article, you must cite it in your bibliography or reference list **as an abstract**, not as if you actually read the article. To do otherwise is considered deceptive and unethical. If the entire piece is important to your work, do your best to find it. If that is not possible, or the piece is not central, cite the abstract properly, showing that you only read the abstract. Using abstracts is good to get acquainted with a field, but it does not give you enough depth if you wish to examine the study in your review of literature.

Avoiding Plagiarism

Plagiarism is a serious research fault. In many educational institutions, plagiarism is cause for giving a failing grade in a class or even expulsion from a program. Plagiarism is an elegant name for using someone else’s words or ideas as one’s own. It is equivalent to intellectual thievery. For those who espouse a biblical point of view, plagiarism is condemned by the eighth commandment: “You shall not steal” (Exod 20:15, English Standard Version). At AUCA, plagiarism has been considered sufficiently important for the faculty to take a public stand against it.

AUCA Plagiarism Definition

Research and writing are important aspects AUCA. Research is not merely the collection of prior studies, but implies the creation of new knowledge. The research process entails the assimilation and evaluation of the results of prior research, as well as the extension of the information to include some new dimension. Students are responsible for giving proper credit whenever they are indebted to another author for either words or ideas. Failure to give such credit is a breach of academic integrity known as plagiarism. Plagiarism is not only unethical, it is also a violation of copyright law in most countries.

Plagiarism takes various forms:

1. Having someone write or editorially rewrite a paper, even if the student provides some of the key references.
1. Taking words from a written source exactly as they were found (a direct quotation) without enclosing them in quotation marks or giving credit to the original author in a footnote or in-text reference.
2. Creating a paraphrase in which the student expresses the author’s ideas in his or her own words without giving proper credit.

3. Taking words from a written source, and changing one or two words to claim that it is a paraphrase rather than a direct quotation, thus making it appear that the words and ideas were the student's own. This is plagiarism even if a reference is given.

Leading the reader to believe that words and ideas written are one's own when they are not is against the principles of good scholarship, and is not permitted at AUCA. All words and ideas borrowed from a written source must be given credit in a footnote or in-text reference, depending on the style approved by the school for which the student is writing. Quoted words must be reproduced exactly as found and enclosed in quotation marks. In order to qualify as a paraphrase, the ideas of the original author must be accurately preserved, but using different words and expressions, not dependent on the sentence structure and vocabulary of the original author. Changing a few words in a sentence or paragraph is not sufficient to constitute a paraphrase. For those whose facility with the English language is limited, it is generally safer to quote exactly and enclose in quotation marks.

A research paper, however, should not be a string of quotations joined back-to-back. It is the student's responsibility to make the main flow of the text consist of his or her own expressions. Unless the professor announces differently, not more than one-third of the paper should be made up of other people's words. Students should be sufficiently familiar with the topic, after doing the requisite reading and research, to summarize the main points of the paper in their own words, reserving quotations for support and authority to back up assertions made. Thus the student will demonstrate individual learning and independent thought, which are marks of all AUCA students (see AUCA Plagiarism policy in appendix).

CHAPTER SEVEN

THE MECHANICS OF ACADEMIC WRITING

Mechanics has to do with all the little rules of writing, such as punctuation, spelling, capitalization, fonts, spacing, abbreviations, numbers, and such. The rules in this chapter will be especially useful for those writing a thesis or dissertation, but most also apply to research papers for coursework. Many specific format rules are revisited.

Spell-Checker and Grammar-Checker

Computers provide tools for correcting typing and grammar errors, as well as levels of formality. Watch the green lines under words or phrases given by the grammar checker and the red lines under words given by the spell checker. Clear these up **before** you hand in your paper (make sure your dictionary is set to either American or British English—both may be accepted, but check with your advisor). There are many optional settings for the grammar checker: in Microsoft Word, go to **Tools/Spelling and Grammar/Options/Grammar & Style/Settings**. Check the things you want the computer to do (check them all if you wish). The grammar checker can be wrong, but it tends to be right more often than the language learner, so do not ignore it.

Format

Page Layout

Margins. For theses and dissertations, the left-hand margin must be 1.5 inches. All other margins must be one full inch (the page number can be slightly below this—see *page numbers*, below). For term papers, margins are one inch on all sides.

Justification. Use a left justified, ragged right margin rather than a justified margin.

Font. A proportional, serif font is required for research like *Times New Roman*. *Proportional* means that a narrow letter like *l* takes up less space on a line than a wider letter, like *m*. *Serif* means that the letters have little lines added, like at the base and the top of the *N* or the bottom of the *p*. While not helpful for projection, these lines make printed text easier to read.

Page numbers. All pages are numbered at the bottom center of the page, approximately $\frac{3}{4}$ inch from the bottom edge of the paper. Placement of numbers must be consistent. Pages that have landscape material have the page number in the same position and direction as all other pages. Pages in the appendix that *already carry numbers*, such as tests or instruments, are also numbered in accordance with the paging of your paper, but this number is placed just inside the margin in the bottom right-hand corner, within square brackets.

Line spacing. Research text is double spaced, and indented 5 spaces (.5") at the beginning of each paragraph, with **no** additional space between paragraphs. Numbered lists and tables can be single spaced if it improves readability. Further details relating to spacing are found in Chapter 8.

Block quotations. A block quotation is a direct quote of five or more lines (Turabian) or 40 or more words (APA). Block quotations are single spaced (Turabian) or double spaced (APA). Block quotations are indented one-half inch from the left, the same as the first lines of paragraphs. No blank line is added before or after a block quotation. Block quotations do not carry quotation marks before and after the quote. If there are materials in double quotation marks in the original, put them in single quotation marks to show they were quoted in the original. If the quote is in the middle of a paragraph, do not indent the text following the block quotation. If a complete paragraph is quoted, or if the quote continues over a second paragraph, in Turabian, it should be indented.

Line and Page Breaks

Titles. Keep titles as short as is reasonably possible (often around 12 words). A title should not reach more than half the way across a page. If it cannot be trimmed, the title should be divided at a logical grammatical point into two or more lines of similar proportions.

Word division. In general, words at the ends of lines should be divided only when absolutely necessary, and then according to syllabication as shown in the dictionary. Turabian (7th ed.) has an excellent section on line breaks.

Widows/orphans. The first or last line of a paragraph should not appear alone at the top or bottom of a page (widow/orphan). A subheading at the bottom of a page must have at least two lines of text below it, otherwise, the subheading should begin at the top of the next page. You may allow more than 1 inch at the bottom of a page in order to avoid "widow" and "orphan" lines.

Lists/enumerations

Parallel construction. Use parallel grammatical construction for items in a list.

Punctuation and line spacing. Use a comma to separate items unless items in the list contain commas; in that case, use semicolons. An identifying element (letter or number) should always be on the same line as the item.

Bullets. Numbers are commonly used for lists, but if you wish to avoid the appearance of order in a truly unranked list, using bullet points is acceptable to most professors.

Numbering format. To identify enumerated items in separate paragraphs, use arabic numbers followed by a period (if enumeration is part of a direct quotation, the original identifying element should be used); the numbers should be indented one tab position and run-over lines aligned with the first word (hanging indentation). The periods after numerals must be aligned.

Spacing. Enumerations in separate paragraphs, just like the body text, are usually double-spaced, but can be single spaced if this would enhance readability.

Referencing

Bibliography vs. Reference List

APA and Turabian have different ways of dealing with the list of sources at the end of the research paper. Turabian uses a *bibliography*, which includes all source materials used during a research study, whether cited or not. APA uses a *reference list*, which includes only works cited in the research paper. In either case, it is important that all cited works be included in the bibliographic entries at the end of the paper, and Turabian users may add sources used which were not cited specifically. For specific instructions on Turabian and APA styles, see chapters 6 and 7.

Quoting and Referencing

Copy carefully. Direct quotations from another author's work should be reproduced word for word, including internal punctuation of the original source. Enclose quoted material in double quotation marks (except in a block quotation). Always check direct quotations against the original to ensure that there are no discrepancies. If something is wrong in the original, copy it faithfully, and put [*sic*] after it, to show that you found it like that in the original document. If you add emphasis (bold or italics) to the original, say (emphasis mine). If it is already there, say (emphasis in original).

Capitalization. The first letter of the first word of a quotation may be upper or lower case. If you weave the quotation into the syntax of your sentence, begin it with a lowercase letter even if the original began with a capital letter. If the quotation is set off syntactically by a comma, period, or colon, and is a complete sentence, begin it with a capital letter even if the original is lowercase.

Word not in original. Use square brackets to enclose material inserted in a quotation by some person other than the original writer, e.g., Jones (2003) reported that "malnutrition is one of the [most] prevalent problems in the area" (p. 8).

Mechanics

Punctuation Marks

Period (.): Use a period at the end of a complete sentence. Use it to separate parts of a bibliographic entry, and after all but the most common abbreviations.

Comma (,): Use commas between elements (including before words such as *and* and *or*) in a series of three or more items. Do not use commas for seriation within a paragraph or sentence if there are commas within the items; rather, use semi colons (e.g., The respondents were (a) mothers, 20–30 years old; (b) 3rd-grade students; and (c) teachers with 5 years' experience).

Colon (;): Use the colon after a clause to introduce a series of items only if the clause is a grammatically complete sentence (e.g., The following are ways to treat insomnia: (a) think about short-term HRT, (b) consider an alternative, (c) wick away the problem, and (d) chill out). Do not use a colon after an introductory phrase that is not a complete sentence, or after a verb to introduce a series of items (e.g., The respondents were (a) mothers, (b) 3rd-grade students, and (c) teachers with 5 years teaching experience). Also, use a colon in references between place of publication and publisher (e.g., Garden City, NY: Doubleday. New York: Free Press).

Parentheses (): Use parentheses (not square brackets) if you wish to explain something that does not fit with the grammar of your sentence. If it is a complex explanation, put it in a footnote. Parenthetical material within parentheses is placed in square brackets, but this is not common.

Hyphen (-): Hyphenate a compound with a participle when it is before the word it modifies (e.g., the *t*-test results, decision-making policies, up-to-date technology, middle-class houses, 4th-year students). None of these are hyphenated if they occur after the noun (e.g., the results from the *t* test, policies about decision making, the technology was up to date, houses of middle class employees, students in the 4th year). Do not use a hyphen if a compound adjective cannot be misread or its meaning is established; e.g., grade point average. Self-compounds are always hyphenated regardless of whether they are used as an adjective or a noun; e.g., self-explanatory, self-study, self-confidence.

Dash (—): A dash usually shows an interruption of the flow of thought (e.g., Beethoven’s music—unlike that of Mozart—uses emphatic rhymes). If you are typing in Word, the dash will appear automatically if you type two hyphens, then continue typing.

Ellipses (...): Three dots indicate omitted words in direct quotations within a sentence. Leave spaces before and after the dots (. . .). For omitted words between sentences or paragraphs, use four dots; the first serves as the period for the first sentence (and therefore has no space before it). Do not use ellipsis points at the beginning or ending of a quote—only when material is removed from the middle.

Single quotation marks (‘ ’): Use single quotes to enclose text that was enclosed in double quotes in someone else’s work. This is a secondary source (you did not read the original quote), and should be used sparingly. The source of the material in single quotes should not be put in your reference list. In some fields, a specific word may be set off in single quotation marks, but this is not common.

Double quotation marks (“ ”): Use double quotation marks to show every place someone else’s words are quoted directly, unless it is a block quote, in which case the quotes are not necessary.

- In the text of a paper, use quotes to set off the title of a study, an article, or a chapter. Use italics for book titles. Follow specific style rules for reference list or bibliography.
- Use double quotes to introduce a word or phrase used as an ironic comment (first time only; e.g., the “home-schooled” children);
- Use quotes to mark material from a survey item or verbatim instructions to participants (e.g., the item “parents influenced my decision to take up nursing” ranked least among the factors.)
- **Do not use double quotes** to cite a letter, word, or phrase as a linguistic example; or to introduce a key or technical term; instead, italicize them (e.g., the word *leverage* here is used to mean . . .). However, **do not italicize the term in subsequent use.**
- **Do not use double quotes** to show possible disagreement with a statement: do not use any punctuation with such expressions (e.g., the teacher rewarded the class; **not**, the teacher “rewarded” the class).
- **Do not use double quotes** to identify anchors of a scale; instead, italicize them. Ex.: Answers were ranged from 1 (*strongly agree*) to 5 (*strongly disagree*).
- **Commas and periods** are always placed inside quotation marks; place other punctuation marks inside quotation marks only if they are part of the quoted material.

Spacing after Punctuation

General spacing: Only one space is used between words, after commas, colons, semicolons. There is no space before or after a colon in the expression of ratios.

Periods: Current usage puts only one space after a period (full stop). Abbreviations do not use any space after internal periods (e.g., p.m., etc., U.S.A.). Only one space is used after periods that separate parts of a reference citation.

Do not use a period after a statistical or metric symbol.

Hyphen. No space is used before or after hyphenated compound words

Dash. No space is used before or after a dash.

Negative value (-). Use a hyphen with a space before but not after it (e.g., the total is - 2.76).

Equals (=). Use a space before and after; e.g., $SD = 1.43$.

Italics

Emphasis/clarity: In general, italics, particularly for emphasis, should be used sparingly. Italicize a new, technical, foreign, or key term or label (italicize the first time only); letter, word, or phrase used as a linguistic example (italicize the first time only); and words that could be misread.

Titles: Italicize titles of books, and names and volume numbers of periodicals in reference lists or bibliographies.

Statistical symbols: Italicize all letters used as statistical symbols/abbreviations, whether in body text or in tables, or algebraic variables; e.g., $a + b = y$; ($M = 1.45$, $SD = 2.32$); always italicize the letter “*t*” in *t* test.

Scales and scores: Italicize test scores and anchors of a scale; e.g., MMPI scales: *Hs*, *Pd*; answers ranged from 1 (*strongly agree*) to 5 (*strongly disagree*).

Bold

Bold font is acceptable for certain headings in both APA and Turabian. It is not indicated for any further use within the text of a research paper.

Capitalization

Capitalize proper nouns (see Appendix E for capitalization rules for religious terms).

Titles: Use title case for subheadings (Levels 1 and 2), table titles, sub heading entries in table of contents, and title entries in list of tables and figures. Use full caps for chapter titles.

Title case: Title case means capitalizing all nouns, pronouns, verbs, adjectives, adverbs, and other words of four letters or more, **except** short prepositions, articles, or conjunctions. In titles (but not in the reference list), when a capitalized word has a hyphen, capitalize both words (exceptions can be made if it makes good sense); in titles, also capitalize the first word after a colon or dash.

References to literature: In text, capitalize references to **titles of sections** within the same paper, (e.g., see Chapter 3, Table 8, or Research Questions), or references to titles of books, periodicals, etc. Do not capitalize nouns that indicate common parts of books followed by numbers or letters and nouns that precede a variable; e.g., column 5, page 45 of this thesis; trial n or item b.

Academic references: Capitalize names of university departments if they refer to a specific department within a specific university and academic courses if they refer to a specific course; e.g., *Department of Accounting*, *Adventist University of Central Africa*, or *Foundations of Curriculum*; but do not capitalize generic titles: *any department wishing to participate*, or *curriculum and instruction courses*.

Tests: Capitalize exact, complete titles of tests; e.g., Kolmogorov-Smirnov Test; the words test or scale are not capitalized if they refer to subscales of tests; e.g., Minnesota Multiphasic Personality Inventory Depression scale.

Reference list/bibliography: For APA style, use sentence case in reference lists, i.e., capitalize the first word of titles of books and articles, proper nouns, and the first word after a colon or dash. For Turabian style, use title case for these same items. In both APA and Turabian, titles of periodicals are in title case.

Tables and Figures: Use sentence case for figure titles and headings or text within tables and figures (also for heading levels 3, 4, and 5).

Foreign Language in Text

A direct quotation in a modern foreign language is treated differently under different circumstances, depending on the complexity of the material. For example, in a class research paper at the Master's level, the quotation is translated into English and the original is placed in a footnote (in APA style, it may be placed in parentheses). In a dissertation heavily dependent on foreign languages (notably French and German), it may be left in its original form, without translation. It is understood that scholars reading this complex material understand those languages.

Biblical languages are written in their own alphabets. Other ancient Near Eastern languages are transliterated according to agreed-upon schemes (see *SBL Handbook of Style* for details). The method chosen must be consistent throughout the text. For biblical languages, an English translation may be provided following the foreign script. Make specific arrangements with your advisor. If a word or phrase is repeated many times within a few pages, only its first mention needs translation. Biblical language phrases or words in the title of a thesis or dissertation **must** use transliteration.

Numbers

Write out small numbers: The general rule is to use figures to express numbers 10 and above (APA) or 20 and above (Turabian). Use words to express numbers smaller than these (there are exceptions).

Figures: Use figures for exact numbers, such as for time (8:15), dates (May 14), ages (2-year-olds), weights or measures (2.5 kilos, 5 cm), mathematical/statistical functions (divided by 6, 5 times as many), sample or population size (12 students), and items in a numbered series (Level 2, Grade 5). Also use numbers in the abstract of a paper, in tables, and in parentheses.

Words. Use words for estimates (about four months ago), common fractions (one fourth), and any number that begins a sentence, title, or heading.

Statistics and Metrification

Statistics can be presented in text, in tables, and in figures. A general rule is that if you have three or fewer numbers, use a sentence; if you have from 4 to 20 numbers, use a table; and if you have more than 20 numbers, consider using a graph or figure rather than a table.

- Do not give a reference or a formula for statistics in common use
- In tables, use a capital, italicized *N* to specify the number of members in a total sample; use lowercase, italicized *n* to specify the number of members in a limited portion of the total sample. **Do not use the statistical symbol** of the term in the text; use the spelled-out form.
- Use lowercase Greek letters (not italicized) to represent population statistics; use italicized Latin to express sample statistics.

- Use the percent symbol (%) only when preceded by a number (APA). For Turabian, write out the word unless it is in a table or in parentheses.

Abbreviations/acronyms

Acronyms should be used sparingly. Do not switch between an abbreviation and the spelled-out form. (For rules regarding the list of abbreviations in a thesis/dissertation, see p. 91).

Introducing an abbreviation: Do not introduce an abbreviation if it will not be used at least three times. The first time an abbreviation is used, explain it in the text with the acronym/abbreviation in parentheses, and added to the list of abbreviations at the beginning of the paper. An exception to this rule would be biblical books, which should follow the list in Table 2.

Plural forms: To form the plural of an abbreviation, add s without an apostrophe (SDs, vols.).

Latin abbreviations. The abbreviations etc., e.g., i.e., viz., and vs. may be used inside parenthetical information or in footnotes, but not in the text. Ibid. is not used at all in APA style, but is common in Turabian. Et al. is acceptable for use in parentheses or in text. Note that e.g., i.e., and viz. are followed by a comma, and et al. is followed by a period.

Restrictions: Never begin a sentence with a lowercase abbreviation, statistical symbol, or a number. Never use abbreviations in headings or as entries in a bibliography/reference list.

Abbreviations without punctuation: State names, books of the Bible, statistical symbols, and academic degrees (MA, PhD) do not require punctuation after them. Titles (Mr., Dr., etc.) do, and most other abbreviations do, as well.

Abbreviating state names. Use the two-letter postal abbreviations (no periods) for U.S. state names in reference/bibliography entries (for a complete list of the correct abbreviations, see Table 1). If the state name is part of the text, write the whole word.

CHAPTER EIGHT

STRUCTURE OF RESEARCH THESIS/ PROJECT

AUCA considers the word “thesis” for Master’s research works and research project for the undergraduate programs. This chapter indicates the structure of each section of research thesis or project at both undergraduate and graduate programs. This chapter is divided into two sections namely (1) preliminary pages and (2) content of each chapter.

Section One: Preliminary pages

- i. Title Page
- ii. Approval Sheet
- iii. Declaration
- iv. Dedication
- v. Acknowledgements
- vi. Abstract
- vii. List of Tables
- viii. List of Figures
- ix. List of Abbreviations
- x. List of Appendices

Section Two: Core Content of the Thesis/ Project

Chapter One Introduction

- i. Background to the Study
- ii. Statement of the Problem
- iii. Research Question(s)
- iv. Research Objective (s)
- v. Hypotheses
- vi. Justification of the Study
- vii. Significance of the Study
- viii. Scope of the Study
- ix. Operationalization of Variables
- x. Operational definition of Terms/ Definition of Key Terms

Chapter Two: Review of Literature

- i. Conceptual Review
- ii. Theoretical Review
- iii. Theoretical Framework
- iv. Empirical Review
- v. Gap in Literature (Electronic Summary Table of Literature- ESTOL)
- vi. Gap analysis
- vii. Conceptual Framework

Chapter Three: Methodology

For Quantitative Research

- i. Research Design
- ii. Population of the Study
- iii. Sample Size and Sampling Technique
- iv. Data Collection Techniques
- v. Instrument for Data Collection
- vi. Procedures for Data Collection
- vii. Pilot Study
- viii. Validity
- ix. Reliability
- x. Method of Data Analysis
- xi. Measurements of the Variables
- xii. Model Specification
- xiii. A- Priori Expectation
- xiv. Ethical Considerations

Chapter Four: Data Presentation, Analysis, Interpretation, and Discussion of Findings

- i. Profile of the Respondents
- ii. Descriptive Statistics and Analysis
- iii. Testing a Hypothesis/Hypotheses (in Inferential Statistics)
- iv. Discussion of the Findings
- v. Implication of the Findings

Chapter Five: Summary, Conclusion, and Recommendations

- i. Summary of the Study (theoretical findings and empirical findings).
 - ii. Conclusion
 - iii. Recommendations
 - iv. Contribution to Knowledge (conceptual contribution, methodological contribution, empirical contribution, theoretical contribution)
 - v. Limitations of the Methodology
 - vi. Suggestions for Further Studies
- References

Section One: Preliminary Pages

This section talks about the pages that come before the first chapter of the research thesis or projects. Each page is significant and meaningful for academic works. The content of each of this page is as follows:

Title Page/Cover Page

This is the cover page of the final thesis/ project. It indicates the title of the research namely known as topic of the study. When each topic indicates the independent variable, dependent variable and area of the study. It contains the names and identification of the researcher and advisor. This page indicates again the faculty and department where the researchers are belonging in AUCA. It ends by the city and year of the publication.

Example of title or cover page (see next Page)

Example of Cover page for Undergraduate Programmes

FINANCIAL REPORTING AND VALUE CREATION IN SELECTED COMMERCIAL BANKS IN RWANDA

NIYONZIMA, THÉOGÈNE
ID 11211

**BEING A RESEARCH PROJECT SUBMITTED IN THE DEPARTMENT
OF ACCOUNTING, FACULTY OF BUSINESS ADMINISTRATION
IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF BACHELOR'S DEGREE MAJOR OF
ACCOUNTING/MANAGEMENT/ FINANCE/SOFTWARE ENGINEERING**

(just put your department)

**ADVENTIST UNIVERSITY OF CENTRAL AFRICA
KIGALI RWANDA**

2021

Cover Page for Master's Programmes

**FINANCIAL REPORTING AND VALUE CREATION IN COMMERCIAL
BANKS IN RWANDA**

**NIYONZIMA, THÉOGÈNE
ID 11211**

BBA (AUCA) (Just Put your Former School for Undergraduates Studies)

**BEING A THESIS SUBMITTED IN THE DEPARTMENT OF
ACCOUNTING SCHOOL OF MANAGEMENT SCIENCES
IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF THE DEGREE OF
MASTER'S OF BUSINESS ADMINISTRATION IN
ACCOUNTING/FINANCE/MANAGEMENT/HRM/EDUCATIONAL
ADMINISTRATION
ADVENTIST UNIVERSITY OF CENTRAL AFRICA
KIGALI RWANDA**

2021

Approval Sheet

This is a page where the advisor/supervisor certifies that he/she worked together with the researcher/student that the research work was done under his or her guidance.

Example

APPROVAL SHEET

This research project entitled “**Financial reporting and value creation in commercial banks in Rwanda**” written and submitted by MUKARUGWIZA Marie Merci, in partial fulfillment of the requirements for the degree of Bachelor’s Degree in Business Administration – Major in Marketing is hereby accepted and approved.

Dr. NIYONZIMA Théogène
Supervisor
Date

Declaration by the Candidate

This is the page dedicated to the student where she or he has to express her or his ethical statement saying that her or his work is original. It for both undergraduate and graduate studies.

Example

DECLARATION BY THE CANDIDATE

I, MUKARUGWIZA Marie Merci, declare that this research project is my own original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

Signature

Date

Dedication

This is a separate page where the researcher dedicates his or her work to Almighty God only and may provide a key verse that encouraged him or her to persist and endure the hardships during the academic journey at university. This page is only reserved for God not for human beings. This dedication should always be written in one sentence or one paragraph of not more than 20 words.

Example

DEDICATION

This work is dedicated to God Almighty for his protection, love and guidance throughout my life and my studies.

Acknowledgement

This page is for thanksgiving to God and people that have directly participated or indirectly contributed to the success of the researcher throughout his or her academic journey. It has the following ideas: thanking God, thanking university ownership and leadership, thanking the faculty and staff including the supervisors and lecturers, acknowledging the people that participated in the study and organizations that gave access to data used in the study. Researcher also should thank the family, classmates, and friends for their contribution to the achievement of the academic excellence and awards. There is no maximum number of pages.

Example

ACKNOWLEDGEMENTS

First and foremost I want to thank God Almighty, the creator of the universe, provider and sustainer of the true knowledge, education and good health. To Him be the honour and glory. I

thank the University administration for the quality education provided to us. I humbly appreciate my supervisors, Prof. Akintoye, I. R., Prof. Salawu, R. O., and Associate Prof. Dr. Adegbe, F. F. for their kindness, guidance, constructive critiques, comments, advice, time, encouragement and support to the completion of this research.

I also appreciate all the lecturers in the department of Accounting who provided me with research skills and holistic education throughout the three years of training at AUCA and non-academic staff of the department of Accounting for the hospitality, service and encouragement throughout my stay in AUCA. I acknowledge all the valuable technical contributions to this work from Dr. Rosa Padila for her statistical support.

My appreciation goes to my sponsor that supported and sponsored my studies and this research specifically. I deeply thank my wife, for her love, care, companionship, sense of responsibility and her consistent and subtle encouragement that enabled me to finish this program. I appreciate my children for their endurance, prayers and love that encouraged me.

I cannot get proper words to thank my family members, who supported my nuclear family to stay at home happily. To all my students, classmates, friends and all who in one way of the other have contributed to the success of this work, I owe gratitude to them all.

May the Lord bless immensely.

Abstract

This is the summary of the entire thesis or research project. It is done into three to four paragraphs but researcher also can write it in one paragraph. The main components of the abstract are introduction in one short sentence, research problem in one sentence, the general objective of the study in one short sentence. These elements above should make the first paragraph. It also contains a summary of methodology followed in writing the thesis or research project under study. The main elements in this section are design adopted, population, sample size, sampling technique, instrument used for data collection. The next paragraph contains the findings from the study. These are important findings that the researcher needs the readers to know without reading the entire work. This is done objective by objective or hypothesis by hypothesis. For the study that tested the hypothesis for associations or relationships, the findings should be the R- value, and p-value. For the study that tested hypothesis for effect, contribution, role, impact, the findings should be the R-square for studies with one independent variable and one dependent variables, adjusted R-square results from multiple regressions models or multiple econometric models or polynomial econometric models, ANOVA results (F-test and P-value). The next step is to write a brief conclusion related to the general objective of the study in one sentence and summarize relevant recommendations also in one sentence. Each abstract should have key words formulated in single words and word count which should be $< 0r = 500$ words for thesis or projects. All should be written on one page.

Example

ABSTRACT

Financial reporting literature indicate that financial information is imperative for stakeholders' value creation. However, reports revealed that commercial banks in Rwanda operated at losses, which affected the value creation of stakeholders (shareholders, employees, government, community and environment, customers, lenders and creditors), presumably due to mismanagement, unprofessional accounting and non-qualitative financial reporting. In response to these problems, some banks were restructured and others sold. The study examined the effect of financial reporting on value creation in selected commercial banks in Rwanda.

The study adopted a combination of *ex-post facto* and survey research designs. The population of the study was 11 commercial banks licensed in Rwanda. Purposive sampling technique was used to select six banks which have data that covered a period of 18 years (2000-2017). Secondary data were extracted from past financial statements of the selected banks. Using total enumeration, primary data were collected from 148 staff of the six banks who work in the departments of accounting, finance and management, who are knowledgeable in financial reporting and value creation. Adapted and validated questionnaire was used in collecting primary data. The Cronbach's Alpha coefficients for the reliability test ranged from .802 to .901. The response rate was 96%. The study adopted descriptive and inferential (multiple regression) statistics for data analysis.

Quantitative results indicated that financial reporting had significant effect on shareholders' value creation ($Adj-R^2 = 0.057$, $Wald\ test_{(5, 102)} = 11.54$, $p < .05$) and this was validated by qualitative findings ($Adj-R^2 = .692$, $F_{(8, 133)} = 40.555$, $p < .05$); financial reporting had significant effect on employees' value creation ($Adj-R^2 = 0.2638$, $F_{(5, 102)} = 16.49$, $p < .05$), validated by qualitative findings ($Adj-R^2 = .710$, $F_{(8, 133)} = 44.212$, $p < .05$). Financial reporting had significant effect on government value creation ($Adj-R^2 = 0.286$, $Wald\ test_{(5, 102)} = .78$, $p < .01$), and this was also confirmed by qualitative findings ($Adj-R^2 = .514$, $F_{(8, 133)} = 19.633$, $p < .05$). Financial reporting had significant effect on social and environmental value creation ($Adj-R^2 = 0.202$, $Wald\ test_{(5, 102)} = 32.02$, $p < .01$) and was validated by qualitative findings ($Adj-R^2 = .496$, $F_{(8, 133)} = 18.374$, $p < .05$); Financial reporting had significant effect on customers' value creation ($Adj-R^2 = 0.4338$, $F_{(5, 102)} = 79.76$, $p < .01$), validated by qualitative findings ($Adj-R^2 = .435$, $F_{(8, 133)} = 14.553$, $p < .05$). Financial reporting did not significantly affect lenders' and creditors' value creation ($Adj-R^2 = 0.012$, $Wald\ test_{(5, 102)} = 3.67$, $p > .1$) in contradiction with qualitative findings ($Adj-R^2 = .394$, $F_{(8, 133)} = 12.443$, $p < .05$). This indicated that qualitative financial reporting has significant effect on lenders' and creditors' value creation. The individual effects of the explanatory variables on the various dimensions of value creation were mixed.

The study concluded that financial reporting influences value creation for different stakeholders in selected commercial banks in Rwanda. The study recommended that regulatory agencies should monitor financial reporting in order to ensure relevant and reliable financial information for users' decision making. The Government of Rwanda should create an autonomous financial reporting council that would receive reports from all the reporting entities and measure if the financial reporting framework is well implemented.

Keywords: Bank, Financial information, Financial reporting, Stakeholders, Value creation

Word Count: 478

List of tables

This is reserved for the list of all tables that are in the research thesis or project. The reporter should make sure that all tables' titles are listed in this section. When five or more tables appear in your text, include a list of tables.

1. The title begins 2" from the top of the page, as all other sections.
2. If both the list of tables and the list of figures is to be presented the same way.
3. The titles for lists of tables, figures, and abbreviations are bold with capital letters, like any chapter title, with 1 and ½ spacing between entries.
4. The wording of the titles of tables in the list should correspond *exactly* with that used in the tables as they appear in the text.

5. Each entry should be title case, single spaced, with 1 and ½ spacing between entries.
6. Table and figure numbers are included in the list of tables and figures. Note that the dot after the numbers must line up. There are two options number all the tables in research numerically (1-n) or number tables according to the chapters.

See below a sample of List of Tables chapter by chapter

Example

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List of figures

This is reserved for the list of all figures that are contained in the research thesis or project.

- i. When five or more figures (or illustrations) are used in your text, a list of figures is required.
- ii. The wording in the list of illustrations should correspond *exactly* with the legend that appears beneath the illustrations in the text.
- iii. The legend is expanded to give further explanatory information, the expanded portion is not included in the list.
- iv. As for any other title in the table of contents, if the figure title is too long to fit on one line and allow for at least 4-5 dots of the dot leader, the run-over line should be indented 3 spaces.
- v. As in the table of contents, there should be at least 4 characters (.3") of space between the end of the dot leaders and the page numbers, which should be flush with the right margin.

See below a sample of List of Figures

Example

LIST OF FIGURES

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List of Abbreviations and Acronyms

This is an alphabetical order of all abbreviations and acronyms used in the full document. The researcher should list all of them to give meaning to the readers of his or her document. The abbreviations and acronyms should be presented alphabetically and arranged on a horizontal line.

LIST OF ABBREVIATIONS AND ACRONYMS

ANOVA	- Analysis of Variance
ASRQ	- Adventist School Reputation Questionnaire
EI	- Emotional Intelligence
f	- Frequency
M	- Mean
NADOE	- North American Division Office of Education
r	- Pearson product-moment correlation
SDA	- Seventh-day Adventist
SD	- Standard Deviation
Sig.	- Significant
SPSS	- Statistical Package for Social Sciences
UNASB	- Updated New American Standard Bible

List of Appendices

As far as research is concerned, the appendices or evidences that indicate that the research was officially and ethically conducted, the correspondences should be attached to the final thesis or project. The researcher now is required to list here all the attachments to his or her thesis or project. For instance: introduction letter of the researcher to the organization where the data were collected,

the approval of the conduct of the study, a copy of research instrument, findings from statistical tools such as results from SPSS, and researcher's CV for master's researches.

Example

APPENDICES

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Table of Contents

Any paper longer than 20 pages should have a table of contents. This can be generated automatically or manually, but must be done carefully, as many revisions are frequently required in this section.

1. The table of contents begins with headings of pages that come **after** the table of contents in your manuscript. Earlier pages may have headings of the same level, but they are not included in the table of contents list.
2. While the page count begins with the title page, the actual printed numbers begin with the table of contents. All preliminary pages following the table of contents have lower case roman numerals at the bottom center of each page.
3. The table of contents must reflect **the first three levels of subheadings used**; it may (but does not need to) include the fourth level.
4. All entries must **reconcile accurately** (word-for-word, including punctuation) with the headings and page numbers in the text. For this reason, the table of contents should be the last thing checked before printing.
5. The subheads in the table of contents should appear *exactly* as they appear in the text of the paper. Follow the capitalization rules in chapter 3 for headings.
 1. Heading entries are aligned by levels, each level one tab stop (usually .3") indented further than the one before.
 1. Dot leaders are placed between the heading and its corresponding page number. For aesthetics and neatness, there should at least be four character spaces (.3") between the last dot leader and the first digit of the page number. If you do not use automatic table of contents generation, define a tab stop with dot leaders so they are uniform (see computer tips chapter).
8. Run-over lines should be indented three spaces; text should not extend beyond the last three dot leaders.
9. Table of contents entries for chapter headings and other major section headings are uppercase, flush left, single-spaced if there are run-over lines, and separated from subheading entries by a blank line.
 1. Subheading entries are title case and single-spaced.
 1. Double space between appendix entries.

See below a sample of Table of Contents

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Formatting of research thesis

According to APA style of writing, the headings should appear like this:

Levels of Headings in Research Projects/Theses/Dissertations

Below are samples and explanations for how to create each level of subheading in an AUCA research paper.

CHAPTER ONE: INTRODICTION	<i>Level 0</i> (centered, all capitals, bold)
Experimental Programs in North American Seventh-day Adventist Education	<i>Level 1</i> (centered, title case, bold)
Experimental Programs in Religion	<i>Level 2</i> (left margin, title case, bold)
Student-teacher cooperation. The cooperation that exists between the students and . . .	<i>Level 3</i> (indented, bold, sentence case, ending with a period)
<i>Importance of student input.</i> There really is a need to listen to what students have to say . . .	<i>Level 4</i> (indented, bold, sentence case, italics, ending with a period)
<i>Students feel responsible.</i> When the students feel ownership of their learning, several interesting . . .	<i>Level 5</i> (indented, italics, sentence case, ending with a period)

NOTE: As far as the *font* is concerned, use the *font of 16* for all *level 0 headings (titles)*; use the *font of 14* for all other *level of headings and subheadings*. Also, use the *font of 12* in the body (text) of your document.

Heading Spacing

Below is a summary of how much space should go before or after each heading.

Two Double Spaces (Three Blank Lines)

Before and after tables

Triple Space (Two Blank Lines)

1. Before major (level 1 and 2) headings that are preceded by text.
2. After chapter titles

Double Space (One Blank Line)

3. Between lines of a two-line title on the title page (including chapter titles)
4. Between major headings and text or consecutive headings with no intervening text
5. Between body text and subheads that end with a period.
6. Between table number and table title

No Blank Line (Single Space)

7. Between lines of a title (chapter title, table title, or subhead) when it is more than two lines in length
8. Between table title and table

Footnotes

Different word processors deal slightly differently with footnotes. The student is not required to reprogram the computer to meet an arbitrary standard, but it is very important to be consistent specifically the theologian researchers:

1. Footnotes may be 10-12-point font, but must be consistent throughout the entire document. Footnotes are single spaced, with a blank line between them.
1. Footnotes are indented the same as a paragraph or a block quotation—usually .5”.
1. Footnotes are numbered consecutively from the beginning to the end of the chapter. A new chapter begins again with footnote number 1.
2. A footnote must begin on the page it is cited. It should begin and end on the same page whenever possible. If there is not room for it on one page, transfer a line or two of text to the next page so that the footnote falls on a page with more space. A very long footnote may appropriately break over more than one page.
2. The computer will put a separator line before a footnote. The length of this line is not important, but it is usually about 20 spaces.
3. The separator line may or may not have a blank line after it before the first footnote, depending on the computer software and settings used. Both ways are acceptable (with or without a blank line before the first note), but the document must be consistent from beginning to end.
4. When a footnote is continued from one page to the next, the computer may make this separator line the full length of the line. This is perfectly acceptable, as it indicates a continued footnote, provided the footnote **should** continue on the new page.

SECTION TWO: CONTENT OF EACH CHAPTER AND ITS SECTIONS

The way this section is written is the same way students doing their studies are to strictly follow it in full. This is to be followed in terms of format and organization.

CHAPTER ONE

INTRODUCTION

Chapter one of the thesis or project is titled Introduction. This title should be written in words and not number “Chapter One” on the first line and word “Introduction” on the second line. The font size should be 16 and the spacing should be double for all chapter titles. For the sub titles the font size should be 14 while for the sentences and paragraphs the font size should be 12 and all written using “Times New Roman”.

The researcher should always introduce the each chapter by introductory paragraph without put title introduction as to beginning every chapter. Some scholars put introductory paragraph by quoting other scholars. This is not correct, the introduction should come from the scholar or researcher him/herself and telling readers about the study being done and what is expected to be content of chapter one. Note that this introduction cannot be big and more than a ½ page.

The following sections are the main elements to be included in chapter one and there is a brief description of what should be their content.

1.1 Background to the Study

The title of this section is “Background to the Study” not “of the study”. In this section the researcher should discuss or describe how the dependent variable (s) is applied and all of the challenges it faces and how the independent variable (s) has been a solution to the challenges under the study from different geographical areas. This section is written in the following order:

The scholar should start surveying the past studies on the topic under study from the developed economies or Nations (US, Europe, China etc.) using current studies' findings. She/he should always put the references at the beginning or at the end of the paragraph or sentence. The scholar should say for instance “From developing nations such as USA, European countries, Canada, Australia, etc. mentions them and the findings about that variables under the studies.

After surveying the developed countries, the scholar comes to the developing nations such China, Singapore, etc. and tell us how the past studies found out on the same topic or related studies. The next step is to survey the past studies in Sub-Sahara Africa countries like West Africa countries Nigeria, Ghana, etc. and South African countries, by get information from past specific studies.

In EAC countries like Kenya, Tanzania, Uganda studies and indicate their findings etc. After this the scholar should come down locally in Rwanda by showing past studies surveyed or the scarcity of the studies talking about the topic she/he is working on. The scholar is always requested to include the references in alphabetical order if references are more than one and always at the end of the paragraph to avoid monotony of words. The main concern here is to discuss the independent variable(s) as a solution to the challenges of your dependent variable(s). Go generally by showing how the independent variables have been used to solve the problems of dependent variable.

1.2 Statement of the problem

In this section the researcher discusses the problems from global view and include relevant references to support his/her arguments. Remember the problems concern the dependent variables and how they are not done well. The researcher should now narrow down the problem in local settings using the national or sectorial evidences that indicate what is the problem and how is negatively affecting the live of the people, society or community and companies. The researcher is to describe the problem and do a review of reports and published articles in Rwanda talking about the specificity of problem.

Specifically, the researcher is to discuss each sub variable of dependent variable and indicate how they are not well applied or achieved. Also the researcher should indicate how the independent variable is not well addressed or implemented as an effective response to the problems related to the dependent variable.

3. Research Questions

Based on the problems stated in the above section, the following research questions are formulated.

1. What the effect, contribution, impact or role/relationship of the independent variable (enumerate all sub independent variables) on first sub variable of dependent variable? In a given sector or companies or organizations or institutions that are used as case studies.
2. To what extent do independent variable (enumerate your sub independent variables) affect contribute, impact play a significant role/ has relationship with the second sub variable of dependent variable? In a given sector or companies or organizations or institutions that are used as case studies.
3. Does your independent variable (enumerate your sub independent variables) affect your third sub variable of dependent variable? In a given sector or companies or organizations or institutions that are used as case studies.
4. etc. depending on number of sub variables/indicators of the dependent variable.

Note that the research questions should be number using the numbers, 1, 2, 3, etc. till the last questions. The researcher is requested to vary his/her way of asking questions and avoid as she/he can the monotony of words. Therefore, the use of what? To what is extent? What is? Words are very relevant. The research should understand the difference between quantitative and qualitative research questions and set those that are related to the type of data to be collected and the way those questions will be answered. Research questions are specific research problems that the research is answering to and once they are responded the study is complete and relevant.

1.4 Objectives of the Study (Must be in equal number with research questions)

The main or general objective of the study should always be related to the topic of the entire study. E.g. the topic of the study is **financial reporting and value creation in commercial banks in Rwanda**. The main objective will be to examine the effect, contribution, impact, role of financial reporting on value creation in commercial banks in Rwanda. If the researcher is dealing with association or relationship, the main objective will be to examine the relationship between financial reporting and value creation in commercial banks in Rwanda.

This main objective cannot be achieved unless there are specific objectives. For instance the researcher specifically, may state that the specific research objectives are:

- i. Evaluate the effect, contribution, impact or role/relationship of independent variable (enumerate the sub independent variables) on/and first sub variable of dependent variable in a given sector or companies or organizations or institutions that are used as case studies.
- ii. Examine the effect, contribution, role, impact/relationship of independent variable (enumerate your sub independent variables) on/and second sub variable of dependent variable in a given sector or companies or organizations or institutions that are used as case studies.
- iii. Investigate the effect, contribution, impact, role/relationship of independent variable (enumerate your sub independent variables) on/and third dependent variable in a given sector or companies or organizations or institutions that are used as case studies.
- iv. Etc. until researcher finishes all dependent sub variables because the number of dependent variable will determine the number of objectives to set.

Note that the number of research questions will dictate the number of specific objectives to be set.

5. Research Hypotheses (must be equal to number of specific objectives and research questions)

The researcher should state the number of null hypotheses to be tested. Sample of null hypotheses is as follows:

H₁: There is no significant effect, contribution, impact or role/relationship of independent variable (enumerate the sub independent variables) on/with first sub variable of dependent variable in a given sector or companies or organizations or institutions that are used as case studies.

H₂: Independent variable (enumerate sub independent variables) do not significantly have effect, contribute, play role, impact/ have no relationship of on/with second sub variable of dependent variable in a given sector or companies or organizations or institutions that are used as case studies.

H₃: There is no significant effect, contribution, impact, role/relationship of independent variable (enumerate your sub independent variables) on/with third dependent variable in a given sector or companies or organizations or institutions that are used as case studies.

H₄: Etc. until researcher finishes all dependent sub variables because the number of dependent variable will determine the number of objectives to set.

Note that the number of research questions, objectives and null hypotheses is the same. The answers to research questions require the statistical evidences or findings. It is in this line that testing null hypotheses gives scientific findings or results that are answers to questions. The scientist will always need to indicate how the objectives of the study were achieved, thus statistical evidences from the data collected need to be indicated for quantitative studies. Testing hypothesis empirically places the study in the understandable environment for academic works.

In some studies, researchers set both hypotheses that is null hypothesis and alternative hypothesis. Scientifically, there is biasness in setting both of them in the same study. There is no need to set alternative or positive hypothesis due to the fact once set as positive and findings also indicates its confirmation, the end result will be that the study was not relevant since the researcher knew what he/she found at the end of the entire process of the research. Thus, there is not set positive hypothesis and go into research knowing the direction of the study. Mostly null hypothesis is what researcher should set and enter research process to find the empirical evidence about the study.

Examples of alternative hypotheses related to the above null hypotheses to avoid are as follows:

H₁: There is significant effect, contribution, impact or role/relationship of independent variable (enumerate the sub independent variables) on/with first sub variable of dependent variable in a given sector or companies or organizations or institutions that are used as case studies.

H₂: Independent variable (enumerate sub independent variables) significantly have effect, contribute, play role, impact/ have no relationship of on/with second sub variable of dependent variable in a given sector or companies or organizations or institutions that are used as case studies.

H₃: There is significant effect, contribution, impact, role/relationship of independent variable (enumerate your sub independent variables) on/with third dependent variable in a given sector or companies or organizations or institutions that are used as case studies.

Etc. until researcher finishes all dependent sub variables because the number of dependent variable will determine the number of objectives to set.

6. Justification of the Study

Under this section the researcher should indicate the reasons that pushes her or him to conduct this study. Normally, researcher states the gap in the literature that others scholars did not emphasize on while conducting their studies. He/she should do a vast reading of the previous studies in order to set his/her research in the domain. For instance she/he should state that in Rwanda there is a limited number of studies that measured the effect, contribution, impact, role/relationship of/between independent and dependent variables. There is a need to provide empirical evidence about the effect, contribution, role, impact/relationship on/ between independent and dependent variables. In this case the research is requested to download articles on his/her topic and show what previous scholars have not done properly that she/he want to do.

Researcher should indicate what past studies did not cover and what she/he intends to close a gap in carrying out new study. Furthermore, researcher may state that previous studies were conducted in the domain are from the developed economies, and other developing nations with limited studies that used Rwanda as a case study, and this shows the need to investigate the effect, contribution, role, impact/ relationship of/between independent variable and dependent variable in Rwanda.

Once the study has a reason of being conducted the researcher is covered and can progress well with confidence that the study is needed. Under this section it is the responsibility of the researcher to actually convince the readers of his/her work that there is something to study and find solution for and is indicating the literature evidences in creating this conviction.

7. Scope of the Study

This section is also called the Delimitation of the study. Researcher talks about the area of the study in three categories (a) the study domain or the topic under study and variables involved (b) geographical delimitation where she/he discusses the sector to be surveyed, this is area where data will be collected from or where the respondents will be sample from (c) time frame. Here researcher focuses on number of years or periods of the study. This depends on kind of data to be collected whether primary (use current year because it is about current perceptions) or Secondary data (it involves figures/computations from which year till when). Based on type of data collect, the researcher chooses the delimitation based on cross section data or longitudinal data, times series or panel data.

When the study is using primary data, the time frame would be the year in which the data are collected. While for time series and panel data usage, the time frame would be the number of years involved. For time series minimum number of observations should be 30 while for panel data the minimum number of observations should be 100. The cross sectional data are treated using SPSS, time series needs E-view software and panel data will need to use STATA software. However, with advanced versions of SPSS can deal with all the types of data.

1.8 Significance of the Study

Researcher should first and foremost indicate that his/her research is significant to the researcher, the conduct and completion of this study is one of the requirements from university and mentions which one. Thus, the researcher should indicate that he/she selected topic in order to satisfy his/her aspiration towards attainment of academic goal in pursuing of such a degree. The researcher also intends to contribute to knowledge and academic discuss in the area of study by providing fresh evidence about topic Rwanda evidences or experience.

Again researcher should indicate the people, organizations, companies and institutions that would benefit from the study. This is to whose the findings will be applicable to, if the research is dealing with a topic that interests government policy makers, the researcher should mention it. If the study is about private sector, he/she should show what benefit these policy makers. The findings of the current study would provide insights about the topic and the findings will help in changing how things were being done. Should indicate that its findings, conclusion and recommendations will be useful for their management as far as the tickled topic measurements are concerned.

The researcher should indicate that a final copy of her/his research document will be availed to institutions where she/he collected data from so that management may make informed decision about the implementation of the domain studied. This is the industry's significance. In brief, researcher should indicate that government policy makers, management of industries or organizations, communities and academia will benefit from the current study's findings, conclusions and recommendations.

1.9 Operationalization of Variables

This sections aims at formulating the variables and their sub variables which are considered as measurements or proxies of the major variables under the research. Researcher should indicate clear what is independent variable and what is a dependent variable and how they will be measured. For example X= is independent variable and Y= is dependent variable and their measurements should be is small letters of the big variables.

Please this requires a research to be knowledgeable about simple, multiple regression models and polynomial econometric models and how they are applicable in a research. Then apply them here as follows:

X= put an independent variable

$X = f(x_1, x_2, x_3, x_4, x_5, \text{ and } x_6)$ these are sub independent variables

Where:

x_1 = which one

x_2 = which one

x_3 = which one etc.

Depending on number of them and use abbreviations of the three first letters as seen here below to operationalize them etc.

Y= dependent variable.

Where $Y = (y_1, y_2, y_3, y_4, y_5, \text{ and } y_6)$ for instance.

Taking example for “**Financial reporting and Value Creation in commercial banks in Rwanda**” as topic for in research, the following are variables and their measurements or indicators operationalized:

X= Financial Reporting (Independent Variable) which has the following indicators/ measurements:

x_1 = REL= Relevance

x_2 = FAR= Faithful representation

x_3 = COM= Comparability

x_4 = TIM= Timeliness

x_5 = UND= Understandability

x_6 = VER= Verifiability

x_7 = IFRSA= IFRS Adoption

x₈= IDSC= Information Disclosure

In this case the Y= Value Creation (dependent variable) which also has the following indicators or measurements:

y₁= SHV = Shareholders' Value

y₂= EMV = Employees' Value

y₃= GOV = Government's Value

y₄= SOEV = Social & Environmental Value

y₅ = CUV= Customers Value

y₆ = LCV= Lenders/Creditors' Value

Based on this the following functional relationship have been developed and are in line with research objectives using primary data.

SHV = (indep1, indep2, indep3, indep4, etc. depending on number of independent variables and mention that is function 1

EMV = (REL, FAR, COM, TIM, UND, VER, IFRSA, IDSC)..... (Function 2)

GV = (REL, FAR, COM, TIM, UND, VER, IFRSA, IDSC)..... (Function 3)

SOEV = (REL, FAR, COM, TIM, UND, VER, IFRSA, IDSC)..... (Function 4)

Where these are the functional relationships of this study (1-4). The functions will be used in testing the effect of independent variables on each of the proxies of dependent variable.

1.10 Operational Definition of Terms /Definition of Key Terms

Here the researcher has to differentiate operational definition of terms to definition of key terms. Under operational definition of terms here researcher must define each of the sub variables of all the big or main variables in his or her own words according to the understanding she/he wants to give to the work is writing. Each sub variable must be well defined and please note that there is no single citation or references is needed in this section. It is different from only definition of key terms where researcher uses the general definitions from known scholars and must recognize them all to mean that should write the source of the definitions.

CHAPTER TWO REVIEW OF LITERATURE

This chapter is entitled “Review of Literature”. The major action in this chapter is to do a review of the past studies, reports and other literature on the topic under study. This chapter has some major sections. These are conceptual review, theoretical review, and theoretical framework, empirical review of the studies, summary of literature and gap analysis, and finally conceptual framework diagram.

2.1 Conceptual Review

This section concerns a review of each concept that is relevant to the study. Mostly, the concepts that are discussed here are the main variables and their indicators or measurements or sub variables. The researcher should define each concept using the literature from different scholars. She/he should indicate what the concept means using different scholars’ views pointing scholars with the same views and others with different views and last paragraph for each concept the researcher should take a side where she or he belongs in the understanding of the concept.

Example

2.1.1 First concept as main Independent Variable as it is discussed by different scholars
2.1.2 Second concept as sub independent variable as it is discussed in literature
2.1.3 Next sub independent variable as it is discussed in literature
2.1.4 Next sub independent variable as it is discussed in literature
2.1.5 etc. till you finish all sub variables for independent variables and all sub variables of your dependent variables together with dependent variable till all concepts are discussed using different scholarly views.

2.2 Theoretical Review

This section is reserved for the theories that are explaining what the researcher is writing. She/he should review all the theories related to the topic under study. The researcher should read and discover the useful theories that are in the area of independent variable and dependent variables and mostly the theories that explain the relationship between independent and dependent variables and how the independent variable affect the dependent.

So researcher should review theories for independent variable and theories for dependent variable exhaustively. In reviewing each theory, researcher should say what the theory says, who developed theory and when (year) it was established. All of these three questions should be written and described in one paragraph. The scholar also should show the past studies or literature that supported each theory and others that criticized each theory and finally provide reasons why each theory is being reviewed and used in his or her research.

This means that for every theory researcher must report the following elements in paragraph format:

Paragraph one: who is the owner of the theory or who propound it or created it? And when year of establishment. What the theory is all about, this is what does the theory says? All of these questions must be answer by the researcher first paragraph of each theory reviewed.

Paragraph two: who are the people that supported or agreed with that theory in literature? Scholars views about the usefulness of such a theory?

Paragraph three: Who are the scholars that negate or disagree with each theory and what are their views or arguments against that theory?

Paragraph four: what is researcher's position/personal view of that theory and why does he or she prefer that theory for this particular work?

Briefly, this section is about the review of all the theories that support researcher's study. There is a difference between theory and literature, they are part of it. The researcher is advised to go online and down all relevant theories that support his or her work and review them.

For the following example of how to review a theory and how to put it into a study:

E.g. Shareholders' Theory

This theory was propounded by Milton Friedman and posits that the only responsibility of a company is to generate profits from the capital employed. This theory mentions that managers are hired by the owners of the business known as shareholders in order to run the business on behalf of the shareholders. This contract obligate managers to morally and legally serve owners' interests (Brandt & Konstantinos, 2016).

Argandoña (2011) mentioned that supporters of this theory posited that management should work and provide financial returns or earnings and report them clearly to the owners and because business entities are in relationships' contract with many people, the profitability is key measure that satisfies the interests of each partner. Thus, once business is profitable, it talks to many people and creates value to them in their specific area of interests. Freeman (1984), Fernandez (2002) mentioned that shareholders' value is created by the profitable operations of the entity, employees' value is created through the profitable operations of the business, because if there is not profit the personnel cost is considered as relevant cost that leads to the loss if, thus, management is to try and manage personnel costs in normal limits without cheating the personnel because human capital and resources are key factor their value creation.

Another contract that is important is for the government value creation, where business entities are supposed to generate taxes and duties that are paid into government covers in order to support general expenditures (Ogneva, 2012). This is paid because of the profitable operations. Social contribution of business entities constitutes also a piece of value creation to the community through CSR in supporting community activities in their operational areas, creation of job or employment, etc. Thus, having achieved a certain level of profitability, the shareholders are happy to receive their value created for their investment without ignoring company's social contribution to the society and especially, environmental costs are relevant costs that enhance business sustainability (Freeman, 2010).

Hillman and Keim (2001) demonstrated that companies cannot exist if there is no customer orientation and customer value creation in terms of creating and selling products and services that conform to their tastes and needs at affordable price that can be paid but without putting business at loss. Thus, shareholders' theory posits that in looking for returns there should be consideration of the customer value in what satisfies their needs and tastes and providing the price equivalency. Lending entities who are creditors, and banking industries provide their finances or provide loans to the business entities that will provide interests and pay back the principal, the shareholders theory in posing that shareholders returns of investments, there should be consideration of lending interests. Potential investors base their investment decision on the figures that show the future returns that are relevant to the investment, since shareholders' interests are protected under the profitability, potential investors are assured of the safety of their investments.

Lazonick and O'Sullivan (2000) criticized shareholders' theory by making reference to the financial crisis that characterized 20th century. The criticism is that shareholder theory focuses only of owners of capital value and it does not consider other stakeholders interests, such as social value, employee value and environmental value creation. This theory emphasizes on shareholders' value maximization and minimizing other stakeholders' interests (third parties). This theory lowers the economic growth rate by reducing capital circulation. This is explained for instance by the view of maximizing shareholders' interests by reducing others partners interests such as selling products or services of low quality at higher price. This theory also is detrimental in searching short term profit for shareholders by not considering the long term value creation for the same shareholders.

Aretz and Söhnke (2010) posited that shareholders value maximization is detrimental for the business' worth. They show that managers usually focus on increasing shareholders value where

share prices are mostly privileged, as a result the ethical values are disregarded and sacrificed because of shareholders' interests. Lazonick and O'Sullivan (2010) demonstrated that this theory also lacks transparency. This is due to the fact that firm's share value is based on the profit that has been generated in a certain accounting year. The main focus of the firms is to generate more profit even than they expected value, the pursuit of this goal makes it difficult to do fair businesses and there is intention even to engage in fraudulent activities, where managers present unfair reports and try to show a wrong picture of their finances and as a result financial reporting becomes inconsistent and lack transparency where only managers know the real profit earned than even employees do not know.

Shareholders' value theory is adopted in this study because the main reason for business entity creation and existence. This theory is applied in financial reporting practices and value creation because management has to report to shareholders who are owners of the business. Any business entity that does not work in the interests and satisfaction of shareholders is not effective, this is based on the fact that once shareholders are satisfied, the other stakeholders are satisfied automatically and firms are set because the setters need value creation for their invested capital.

In this line of financial reporting, the scholars also may adopt to review **stakeholders' theory, agency theory, social accounting theory, legitimacy theory, signaling theory, etc.**

2.3 Theoretical Framework

This section is different from theoretical review done before. Theoretical framework is about the choice researcher has to make related to research of his or her work. Among all the above theories reviewed which One/Two among all of them that his or her study is based on? Each study must be backed on some relevant theory (ies).

In this section the researcher talks about the relevant theory or theories that will be verified with the findings of his or her researcher once from the field. The findings in chapter four of the thesis or research project should support or disapprove what the theory says.

E.g. from the theories reviewed in the previous section, a comprehensive theory adopted and theoretical framework is stakeholders' theory. So researcher should say "This study will be anchored on stakeholders' theory because the study would show that financial reporting practices are towards value creation for all the stakeholders who have interests that would be protected by the reporting firms. This theory is inclusive and demonstrates that firms' managers should provide information to all of their partners so that they can make informed decision about the relationship with the companies".

2.4 Empirical Review

This sections concerns the review of the previous studies that are related to the study that is being carrying out. This must be done objective by objective (see chapter one) even if the researcher does not need necessarily to have sub titles indicating the objectives' reviews.

2.4.1 Objective one (Financial Reporting and Shareholders Value Creation)

The study of Bill, Iftekhar and Qiang (2013) found that financial reporting quality contributes to value shareholders' value creation. Hassan (2010), Bill, Iftekhar and Qiang (2013) Martínez-Ferrero (2014) found that financial reporting contributes significantly on shareholders' value creation. In Nigeria, Oluwagbemiga (2014) found that quality of reports is significant for value creation and Argandona (2011) found quality of information is relevant for shareholders value

creation. Aljifri, Alzarouni, Chew and Tahir (2014) found that financial reports are useful for decision making by investors etc.

Hartomo and Akt (2014) Ahmed, Abbod and Al-Qadi (2018) found that quality reporting is key for financial decision making process. Chen, Tang, Jiang and Lin (2010), (Dobre, Brad & Ciobanu, 2015), Olayinka, Olojede and Olaoye (2017) found that investors need financial information that is useful for decision making in planning for investment.

2.4.2 Put objective Two as a heading (Financial Reporting and Employees Value Creation)

The study of Mayer, Somaya and Williamson (2012) found financial reporting contributes to value creation in terms of employment.

2.4.3 Put objective three as heading etc.

Many studies have demonstrated that independent variables affect dependent variable. This comes from relevant studies that have been done before and scholars should be mentioned at the beginning, middle or end of each sentence or paragraphs. This should continue for all the research objectives

For this, researcher is to go online and download many articles that have been written on the topic under study and summarize the findings.

So researcher is to review a sample of previous or past studies that are linked to all objectives. The essence of empirical review is that to get evidence that will support the findings of the current research being done. This section once done objective by objective it will help to support the findings of chapter four where the research will be accommodated in the literature.

2.5 Summary of Literature and Gap Analysis

This section concerns the summary of the empirical review done from sixty (30) articles that are published in the area of variables that constitute independent variable and dependent variable and with the main aim of investigating the relevant Gaps that are left behind so that the study's justification may be situated in the literature for master's researchers and 15 articles for undergraduate program researchers.

ESTOL has been developed in order to summarize the literature and highlights the Gap that researcher is showing and intending to solve. Example and the format of ESTOL is as follow:

Table 1: Electronic Summary Table of Literature (ESTOL) and Gap Highlights

S/N	Name of authors, Year & Country	The title of article	Methodology	Findings & Conclusion	Gap Highlights
1	Carlton, D. M. & Downs, A., (2014) USA	Stakeholder Valuing: A Process for Identifying the Interrelationships between Firm and Stakeholder Attributes	This study used Exploratory research design and case study	The findings from literature and case study shows that customers, employees, environment, societal values	This study lacks components of financial reporting and the secondary data was limited to one

				creation is demonstrated in financial reporting of Boeing company.	company. The methodology used lacks the use of regression analysis and financial reporting effect on value creation to stakeholders
2	Murthy, V. & Abeysekera,	Human capital value creation	Survey by using semi-structured	The findings demonstrated that financial	This study lacks strong scientific analysis of effect.
Etc	etc	Etc	etc	etc	etc

This table should contain at least 60 articles that have been reviewed by the researcher with the purpose of showing the essence of conducting his or her research. Without ESTOL it will be difficult for researchers to convince the readers or panel that there was a justification of the study.

Under this table the researcher shows types of Gaps in literature. The gap comes from methodological aspects adopted by past scholars, empirical findings, theoretical findings, and conceptual framework gap. These are gaps that researcher may want to close by doing this kind of review.

2.6 Research's Conceptual Framework

This section concerns the conceptual framework developed in supporting the analysis.

H₀1

H₀2

H₀2

H₀3

H₄

H₅

H₆

Figure 1: Conceptual Framework

Source: Researcher's Conceptual Model (2018)

CHAPTER THREE METHODOLOGY

This chapter deals with the methodology of each study. It is subdivided into research design, population of the study, sample size and sampling techniques, instrument for data collection, administration of instruments, pilot study for instrument reliability and validity tests, data analysis techniques, operational model or model specification, expected results or a-priori expectation, and ethical consideration.

3.1 Research Design

Before discussing the procedures related to writing this section of research design let us define what it means. *The research design refers to the overall strategy that researcher is to choose to integrate the different components of his or her study in a coherent and logical way, thereby, ensuring he or she will effectively address the research problem. It constitutes the blueprint (structure) for the collection, measurement, and analysis of data. Note that the research problem determines the type of design researcher should use, not the other way around (De-Vaus, 2006).*

Under this section, researcher is to indicate the type of design adopted for the study. This varies from type of data to be used in the analysis of the study and type of research is conducting. This is either primary data through questionnaire for quantitative studies, where the data are tabulated in form of figures or number using closed ended questionnaire. For primary data usage, the researcher need to choose between descriptive or survey design. If she/he is using the secondary data in quantitative form, therefore he or she will need to adopt the *ex-post facto* design. For *ex-post factor* design, there was financial data extraction from reports and figures.

Thus, if researcher is combining primary data and secondary data where some are in quantitative forms others in qualitative form, researcher should adopt triangulation design. This is to say that there are many designs that one needs to adopt depending on the type of research and data to be used.

3.2 Population

We need to understand what a population is before we discuss the content of this section. A research population is also known as a well-defined collection of individuals or objects known

to have similar characteristics. All individuals or objects within a certain population usually have a common, binding characteristic or trait. It is a complete set of elements (persons or objects) that possess some common characteristic defined by the sampling criteria established by the researcher (Kothari, 2009).

Population is divided into two groups – (a) target population (universe) is the entire group of people or objects to which the researcher wishes to generalize the study findings. Meet set of criteria of interest to researcher. Example: all AUCA staff, all AUCA students, entire AUCA Community are in this category and (b) accessible population. This is the portion of the population to which the researcher has reasonable access; may be a subset of the target population. This may be limited to region, state, city, county, or institution or people in certain settings.

Under this section researcher is to describe the population that he or she targets to extract a sample size from. The population can be number of people targeted by the study, number of animals or number of objects, number of companies and number of observations that constitute the universe of the study. For instance researcher should say: *in order to make population clear, a researcher should present it in tabular format as follows:*

Table 2
Population of the study for Primary Data

S/N	Name of the Bank	Number of employees
1	I & M Bank Rwanda LTD (Former Banque Commerciale du Rwanda)	30
2	Bank of Kigali LTD	40
3	Access Bank Rwanda LTD (Former BANCOR)	20
4	ECOBANK Rwanda LTD (ex. BCDI)	13
5	COGEBANQUE LTD	10
6	Banque Populaire du Rwanda LTD (ex Union des Banques Populaires au Rwanda)	35
	Total	148

Source: Primary Data (2018)

After presenting this table, researcher should discuss its content as follows: *The data presented from the Table 1 show that from six (6) selected commercial banks in Rwanda have been selected and the total targeted population is 148 made of employees and management team and decision makers that work directly with the department of accounting, finance at headquarters. This is based on the fact that these employees understand the topic under the study more than others deployed in other departments and sections of the banks.*

This indicates that the population is targeted and does not include all the employees since the topic being studied is not for everyone. Therefore, researcher should describe the population of her or his study and indicate who the respondents are.

3.3 Sample size and Sampling Technique

In this section researcher discusses two components namely (1) sample and (2). Sample size. Under this section researcher should discuss the sample size and sampling technique used. There are many types of sampling techniques which may be under probability sampling techniques or non-probability techniques. It is the responsibility of the researcher to choose a sampling technique and justify the reasons of the choice made.

Example

For the secondary data 108 observations were extracted from the financial statements of selected commercial banks in Rwanda from the year 2000-2017. For the primary data, a sample size of the study was made of all 148 respondents from six (6) selected commercial banks. The sample size was achieved through the use of total enumeration and purposive sampling technique. Purposively, all employees from management, accounting and finance departments have been sampled for the evaluation of the questionnaire's statements related to financial reporting and value creation in commercial banks in Rwanda. This example shows how the triangulation was performed.

3.4 Data Collection Techniques

This section is very relevant for data collection. Researcher needs to explain the data collection techniques. These are either primary or secondary data or both.

A. Secondary Data Collection

Secondary data are the ones that are extracted from existing reports. These come from financial and management or government reports. Researcher reads carefully the reports and extract the data he or she judged to be useful and then put them in his or her own format and retreat them to suit her or his use and then run statistics.

Example

The secondary data have been extracted from financial statements of the selected commercial banks under the study 2000-2017. Researcher gathered financial statements and other annual reports and extracted figures that are relevant to quantitative measurements of the variables of this study. These financial statements have been certified by the external auditors and were ready for public use.

B. Primary Data

Primary data are the ones that are to be collected by the researcher himself or herself.

Example.

The questionnaire was used to collect information in terms of perceptions of the respondents on the statements that measure financial reporting and value creation from six selected commercial banks in Rwanda and helped in validating the quantitative findings that have been found, in this triangulation study.

3.5 Instruments for Data collection

Under this section, researcher is to describe the instrument to be used in collecting data. For primary data, the researcher should proceed as follows:

The structured questionnaire used was designed in terms of five likert- scale where 1=Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree. The questionnaire was closed-ended where the respondents were given the items/ answers from which they were required to select appropriate option according to their view on each statement under evaluation for the

primary data. The questionnaire is entitled *"Financial Reporting Practices and Value Creation in Commercial Banks in Rwanda"*. It has been divided into sections: Section A is demographic questions in terms of gender, age, level of education, and working experience. Section B is financial reporting practices composed of qualities of financial information; relevance has 5 statements; faithful representation has 5 statements; comparability has 6 statements; timeliness has 5 statements; understandability has 8 statements; and verifiability has 8 statements; IFRS adoption has 10 items/statements; information disclosure has 15 items/statements. Section C is for dependent variable which is value creation. It is composed of shareholders' value has 11 items/statements; employees' value has 5 items/statements; government value has 4 items/statements; social and environmental value has 13 items/statements; customers' value has 8 items/statements and lenders'/creditors' value has 5 items/statements. Research is to indicate the sources of the questions. All of these statements were adapted from different previous works, where they were used and validated.

Table 3

Source of Questionnaire Statements

S/N	Variables	Number of items	Authors
	Section B: Financial reporting Practices		
1	Relevance	5	Ahmed, Abbod & Al-Qadi, (2018); Mbobo & Ekpo (2016), Shalaby, Shehab & Eltobgey, (2016)
2	Faithfulness	5	
3	Comparability	6	
4	Timeliness	5	
5	Understandability	8	
6	Verifiability	5	
7	IFRS Adoption	10	Mazhindu & Mafuba (2013), Phang & Nurmazilah (2013)
8	Information Disclosure	15	Hassan& Marston (2010)
	Section C: Value Creation		
1	Shareholders value	11	Harrison& Wicks (2013) Venanzi (2012)
2	Employee value	5	Harrison and Wicks (2013)
3	Government value	4	Harrison and Wicks (2013)
4	Social and Environmental value	13	Harrison and Wicks (2013)

5	Customer value	8	Sharma, Krishnan and Dhruv (2011), Vioma & Strandvik (2010)
6	Lenders/Creditors value	5	Harrison & Wicks (2013)

Source: Researcher (2018)

This table should be developed to indicate where the statements or items contained in the questionnaire come from. This is done for adopted questionnaire (the one validated in past studies), adapted (where some changes were effected the current researcher) and self-structured or developed questionnaire (created and tested by the researcher him/herself) does not need this table. However, it requires a pilot study to be tested valid and reliable.

Every researcher that used adapted or adopted questionnaire should indicate the previous studies that have been consulted. While for the secondary data the secondary data collection, the researcher should extract the figures for each variable from the annual reports and financial statements, and considered a period of number of years to be studied according to the scope and delimitation of the study.

3.6 Procedures for Administration of the Questionnaire

The researcher is required to get into contact with the management of companies, institutions or organizations to solicit for respondents' support and cooperation for the success of the study. This enhanced the response rate, accuracy and completeness in the data collection process. In the process of distribution and collection of questionnaire, researcher may hire research assistants who helped to distribute and collect the copies of questionnaire to and from the respondents.

This takes a period of months, and research should mention for instance that data were collected from June and July 2018 after which the data analysis was done. Again the researcher should mention that he or she has collected financial statements or management reports from selected organizations or companies or institutions and extracted data information wanted in relation to the quantitative variables of the study.

3.7 Pilot Study

For a cross sectional study involving the use of questionnaire, a pilot study should be done with the aim of testing the level of clear understanding of each of the statement contained in the questionnaire for adopted, adapted and self-developed instrument. This helps to measure if the meaning of the statements is properly communicated as originally planned in each construct. The essence of conducting a pilot study was to reduce the likelihood of making research errors in formulation of questionnaire's construct.

Researcher should indicate the time when it was done for instance say that it was conducted in such as saying that it was done in January 2018 at Bank of Africa Rwanda Ltd. Thirty (30) copies of the questionnaire were distributed and it enabled the researcher to establish the appropriateness of the research tool. It also facilitates an assessment on the possibility of a full scale study in advance. Based on the pilot study and the instrument appraisal, the researcher indicates the revised and edited the questionnaire's statements or questions that were not clear, while some of them should be reworded especially those that were not properly answered by the respondents as expected.

1. Validity of the Instrument

Validity is defined as the degree to which a measuring instrument measures what it is designed to measure. If the instrument is correctly designed and administered, it measures exactly what it sets out to measure. If the instrument is faulty, then it will measure something else which may not be what it is supposed to measure.

There are different types of validity tests that researcher may use. Mostly face validity is the confidence that researcher has in his or her research instrument based on his or her knowledge in the domain. Researcher also should proceed with content validity where different experts' opinions or views and comments are to be collected. These include supervisors and people working in the industry where the respondents will come from.

For instance, researcher should mention that his or her research instrument was validated by different experts in the area of financial reporting and value creation.

In our example's case, the experts should be made of bankers such as Bank of Kigali, Rwanda Development Bank of Rwanda, I & M Bank Managers) personnel who usually do financial reporting, supervisors and other academicians that the researcher contacted in universities.

The researcher should also ensure the face validity by using his or her personal background in the area is very important. Statistically researcher should also do a construct validity test by using the Confirmatory Factor Analysis (CFA) or KMO tests in order to determine the covariance between the main construct and the items. Average Variance Explained results should be presented as follows:

Table 4

Construct Validity Test

S/N	Variables	Number of items	Average Variance Extracted using KMO Tests
	Financial Reporting Indicators		
1	Relevance	5	0.85
2	Faithful Representation	5	0.82
3	Comparability	6	0.87
4	Timeliness	5	0.79
5	Understandability	8	0.86
6	Verifiability	5	0.81
7	IFRS Adoption	10	0.83
8	Information Disclosure	15	0.88

	Value Creation Indicators		
1	Shareholders' value	11	0.75
2	Employees' value	5	0.89
3	Government's value	4	0.74
4	Social and environmental's value	13	0.90
5	Customer value	8	0.86
6	Lenders/creditors value	5	0.78

Source: Researcher's Pilot Study (2018)

The data in Table 3.4 should depict the construct and convergent validity of the research tool (questionnaire) which is a structured questionnaire, and the results yielded. Average Variance Extracted (AVE) using Kaiser-Meyer-Olkin (KMO) test= > 0.5 is to be adopted. KMO test is a measure of how suited research data is for Factor Analysis. It measures sampling adequacy for each variable in the model and for the complete model. Then researcher should say: *Based on the statistical results, average variance presented for the examined variables should always be more than 0.5, which was the reason why the decision was made that construct validity of all the variables involved in the study were therefore, above the threshold and ascertained.*

3.7.2 Reliability of the Instrument

Reliability of an instrument refers to the degree to which the instrument consistently measures what it intends to measure. Thus an instrument is reliable if it gives the same result when administered repeatedly under similar condition.

The test of reliability of the questionnaire is tested by using mostly Cronbach's Alpha Coefficients of the indicators of independent and dependent variables. This comes also from the data from pilot study. *For instance researcher should say that in this study, the instrument's reliability was measured by using Cronbach's Alpha coefficients as follows:*

Table 5

Reliability Results

S/N	Variables	Number of items	Cronbach's Alpha Coefficient
	Financial Reporting		
1	Relevance	5	0.879
2	Faithful Representation	5	0.891
3	Comparability	6	0.872
4	Timeliness	5	0.867
5	Understandability	8	0.901

6	Verifiability	5	0.877
7	IFRS Adoption	10	0.859
8	Information Disclosure	15	0.802
	Value Creation		
1	Shareholders value	11	0.854
2	Employee value	5	0.873
3	Government's value	4	0.838
4	Social and environmental's value	13	0.899
5	Customer value	8	0.865
6	Lenders/creditors value	5	0.822

Source: Pilot study results (2018)

Then after presenting the results like in above table, researcher should give interpretation of the results from a pilot study as follows: *The results from the reliability test demonstrate that all the variables under this study passed the reliability test where the Cronbach's Alpha Coefficients were 0.879 for relevance, 0.891 for faithful representation, 0.872 for comparability, 0.867 for timeliness, 0.901 for understandability, 0.83 for verifiability of financial information, IFRS adoption 0.859 and 0.802 for information disclosure. Thus, these results showed that all financial reporting practices' variables are highly reliable. For the value creation measurements, it was showed that the Cronbach's Alpha Coefficients were 0.854 for shareholders' value, 0.873 for employees' value, 0.838 for governmental value, 0.890 for social and environmental's value, 0.865 for customers' value, 0.822 for lenders/creditors' value.*

All of the statistical evidence from the Cronbach's Alpha Coefficients showed that the variables of value creation were also highly reliable, all the indicators of financial reporting practices and those of value creation passed the minimum coefficient test re

This should be done for each indicator of the variables under the study.

3.8 Method of Data Analysis

Under this section researcher should indicate the types of statistics that will be used in order to test the hypotheses set in introduction of the research thesis or project.

For instance researcher should say: *the inferential statistics were also employed to help in the analysis of the effect of financial reporting practices variables on each component of value creation, and they also produced empirical results that formed the basis for decision model. The inferential statistics used is multiple regression analysis with Ordinary Least Square (OLS) the major emphasis to test the six null hypotheses qualitatively.* This is based on the fact that OLS regression analysis is the best statistical tool that helps researcher to measure the level of the effect of the independent variable indicators on each dependent variable indicator.

If the researcher will use secondary data in terms of quantitative forms she or he should say: *the secondary data obtained were panel data with static panel models developed and used in*

*testing the 6 quantitative models. The quantitative measures were extracted from financial data and tested at 1%, 5% and 10% anticipated degree of error. Thus, the rule is that each probability value of the independent variable indicators was compared with the critical p-values of 0.01; 0.05 and 0.10. Rule: where if $p < 0.01$; 0.05 and 0.10; the effect is statistically significant and the null hypothesis is rejected, and if $p > 0.01$; 0.05 and 0.10 the effect is not statistically significant and the null hypothesis is accepted for hypotheses. Researcher should explain which version of software used and type of tests run. For instance, he or she should say: *the results were generated using Stata version 14 where Pooled OLS, Fixed Effect, Random Effect and Driscoll- Kraay Standard Error models were used. This was done after the analysis of descriptive statistics for financial reporting and value creation variables and the pre estimation test where Pearson pairwise correlation was used.**

For primary data analysis, researcher should say: *the primary data collated from the returned copies of the questionnaire were processed by using the Statistical Product for Service Solution – SPSS version 23. The software is suitable due to its ability, and flexibility in processing huge quantity of facts. It enabled a use of frequency, percentage, mean scores and standard deviation for the analysis of descriptive statistics and multiple regression analysis for the inferential statistics of the data obtained. Researcher should indicate the procedures to be adopted in analysis by saying: *The following template was adopted to show analytical procedures to be engaged for the demographic data and each of the seven objectives of the study:**

*The respondents profile's information which is gender, age, level of education and years of working experience, were analyzed by using descriptive statistics (frequency counts, and percent). The demographic information was analyzed through descriptive statistics in order to determine the characteristics of the participants in the commercial banks. This was followed by the descriptive analysis of the respondents' opinion concerning financial reporting practices and value creation in commercial banks (frequency counts, percentage, mean score and standard deviation). Researcher also is to link this methodology to past or previous studies that adopted it and how it was useful. For instance she or he should say: *This research procedure was used in the past used by scholars in similar study (Akinyemi, 2013; Obi & Obi, 2014).**

3.9 Quantitative Measurements of the Variables

If researcher is planning to use quantitative measures or indicators which have formulas known from the literature in the domain, she or he should indicate the measurements of variables while for the use of questionnaire which mostly focus on perceptions of the respondents without calculations she or he does not need to have this section because the measurements are fully described in the section of research instruments.

For quantitative indicators of the variables he or she should say like this: *The following are the measurements of the variables using secondary data from financial statements or annual reports of the commercial banks. Different measurements of financial reporting practices and value creation have been adopted for the purpose of the study as follows:*

Table 6

Measurements of Variables

S/N	Variable	Proxy	Definition of variable	Measurements	Symbol	Sources
1	Earnings Persistence	EP	Earnings Predictability	$EP_i = \alpha + \beta \text{Earnings}_{i,t} + \mu_i$	x_i	Audited Financial Statements
2	Accrual Quality	TAC	Givoly and Hayn Model	$TAC = \beta_0 + \beta_1 \text{CFO}_{j,t-1} \text{Total Assets}_{j,t-1} + \beta_2 \text{CFO}_{j,t} \text{Total Assets}_{j,t} + \beta_3 \text{CFO}_{j,t+1} \text{Total Assets}_{j,t} + \varepsilon_t$	x_i	Audited Financial Statements
3	Earnings Management	TLR	Timely Loss Recognition	$TLR = NIBE_{it} A_{it}$	x_i	Audited Financial Statements
4	Information Disclosure	TDI	Total Disclosure Index	$TDI = TDSM$	x_i	Audited Financial Statements
5	Accounting Conservatism	AC	Skewness in Cash Flows and Earnings	$AC = \text{Cash flows from operations} / \text{Net Income}$	x_i	Audited Financial Statements
5	Shareholders Value	ROE	Return on Owner's Equity	$ROE = \frac{NPAT}{\text{Owners' Equity}}$	y_i	Audited Financial Statements
6	Employee Value	WSB	Wages/ Salaries Benefits (WSB)	Actual value of employee benefits	y_i	Audited Financial Statements
7	Government Value	CIT	Company Income Tax (CIT)	Actual Corporate Tax Value	y_i	Audited Financial Statements
8	Social and Environmental Value	CSR	CSR Value	CSR Actual value	y_i	Audited Financial Statements

9	Customer Value	Advances and Loans to customers	ALC	Actual Values of Advances and Loans to Customers	y_s	Audited Financial Statements
10	Lenders/Creditors Value	Debts to Equity Ratio	DER	Long Term DebtsTotal EquityX 100	y_s	Audited Financial Statements

Source: Researcher Compilations (2018)

This is done for the variables that have quantitative measures in terms of figures. For the qualitative studies and those that use questionnaire this table is not necessary.

3.10 Model Specification

A model is a simplified representation of a real-world process. It should be representative in the sense that it should contain the salient features of the phenomena under study. In general, one of the objectives in modeling is to have a simple model to explain a complex phenomenon. Such an objective may sometimes lead to oversimplified model and sometimes the assumptions made are unrealistic.

Then it is the responsibility of researcher to set econometric models in his or her quantitative research. The models should be specified in line with the specific objectives to be achieved.

For instance, she or he should say: *The study measured the effect of financial reporting on value creation in selected commercial banks in Rwanda. This was done by considering the effect of all explanatory variables on each of dependent variable and was done for quantitative and qualitative measures.*

Considering Financial reporting and value creation as research topic, the modeling is as follows: X= Financial reporting practices (independent variable):

$X = f(x_1, x_2, x_3, x_4, x_5, x_6, x_7, \text{ and } x_8)$

where

$x_1 = \text{REL}$ = Relevance

$x_2 = \text{FAR}$ = Faithful Representation

$x_3 = \text{COM}$ = Comparability

$x_4 = \text{TIM}$ = Timeliness

$x_5 = \text{UND}$ = Understandability

$x_6 = \text{VER}$ = Verifiability

$x_7 = \text{IFRSA}$ = IFRS Adoption

$x_8 = \text{IDSC}$ = Information Disclosure and;

Y= Value Creation (Dependent variable)

Where $Y = f(y_1, y_2, y_3, y_4, y_5, \text{ and } y_6)$

$y_1 = \text{SHV} = \text{Shareholders' Value}$
 $y_2 = \text{EMV} = \text{Employees' Value}$
 $y_3 = \text{GOV} = \text{Government's Value}$
 $y_4 = \text{SOEV} = \text{Social \& Environmental Value}$
 $y_5 = \text{CUV} = \text{Customers Value}$
 $y_6 = \text{LCV} = \text{Lenders/Creditors' Value}$

Based on the foregoing, the following functional relationships have been developed and are in line with research objectives using primary data.

$\text{SHV} = f(\text{REL}, \text{FAR}, \text{COM}, \text{TIM}, \text{UND}, \text{VER}, \text{IFRSA}, \text{IDSC}) \dots \text{Function 1}$

$\text{EMV} = f(\text{REL}, \text{FAR}, \text{COM}, \text{TIM}, \text{UND}, \text{VER}, \text{IFRSA}, \text{IDSC}) \dots \text{Function 2}$

$\text{GOV} = f(\text{REL}, \text{FAR}, \text{COM}, \text{TIM}, \text{UND}, \text{VER}, \text{IFRSA}, \text{IDSC}) \dots \text{Function 3}$

Where 1 to 3 were the functional relationships of the qualitative variables. The functions were used in testing the effect of financial reporting on each of the proxies of value creation in selected commercial banks in Rwanda and the findings validated the quantitative findings of this study.

Therefore, based on the specification of variables, researcher should say for instance: *the following models have been specified in relationship with the research hypotheses and were used to test hypotheses based on primary data:*

$\text{SHV} = \beta_0 + \beta_1 \text{REL} + \beta_2 \text{FAR} + \beta_3 \text{COM} + \beta_4 \text{TIM} + \beta_5 \text{UND} + \beta_6 \text{VER} + \beta_7 \text{IFRSA} + \beta_8 \text{IDSC} + \mu \dots \text{model 1}$
 $\text{EMV} = \beta_0 + \beta_1 \text{REL} + \beta_2 \text{FAR} + \beta_3 \text{COM} + \beta_4 \text{TIM} + \beta_5 \text{UND} + \beta_6 \text{VER} + \beta_7 \text{IFRSA} + \beta_8 \text{IDSC} + \mu \dots \text{model 2}$
 $\text{GOV} = \beta_0 + \beta_1 \text{REL} + \beta_2 \text{FAR} + \beta_3 \text{COM} + \beta_4 \text{TIM} + \beta_5 \text{UND} + \beta_6 \text{VER} + \beta_7 \text{IFRSA} + \beta_8 \text{IDSC} + \mu \dots \text{model 3}$

Researcher should also mention the meaning of each concept. For instance researcher mentions that: Where β_0 is the intercept for each model (1-3), β_1, β_2 are coefficients of explanatory variables, using primary data and μ = error term.

3.11 Model Evaluation

This section concerns the evaluation of correctness or suitability of the model and is mostly done in studies that use the panel data which use secondary data from reports or financial statements. If the researcher uses such data, he or she should proceed with pre-estimation and post-estimation tests.

For instance researcher should say: *The pre-estimation tests were carried out in determining the suitability of each of the model. This was necessary, because it showed that there is a modification in terms of variables that make the models before any estimation is done.*

*Post-estimation tests were also done in order to evaluate the appropriate estimation technique that is useful for each model. There was **multicollinearity test by using Variance Inflation Factor (VIF)** and **Pearson Pairwise correlation matrix** was used in easily measuring associations or relationships between variables. **Hausman specification** was done to determine whether the **fixed effect, random effect or pooled ordinary least square estimation technique** is most appropriate for each of quantitative model. **Heteroskedasticity test** was done in finding out that the variance of the residuals of each quantitative model was constant. The **cross sectional dependence test through the use of Breusch and Pagan CD test** was also done. Again there was*

test of first order autocorrelation in the models with the help of autocorrelation tests. The t-statistics, F-statistics and Wald Test were values with the probability values at 1%, 5% and 10% levels for the decision making about the inferences were adopted in the study.

The above highlighted concepts are pre and post tests that are useful in panel data regression analysis and some tests are also in SPSS.

3.12 A Priori Expectation

A priori information is an important tool to enhance the accuracy of regression models. It is also necessary to obtain prescribed properties formulated by developers based on the purpose of creation of one model or another. Using a priori information is always important, for example, if initial data for constructing a regression are a small sample. It is about the pre-establishment of the sign of the effect of independent variables on each dependent variable.

The expected results or *a priori* expectation regarding the econometric models that have been constructed, it was expected that all independent sub variables would have significant effect on each dependent variable. This kind of effect would be positive for each econometric model. Generally, there would be significant and positive effect of financial reporting on each of value creation variables.

A Priori is not an English word but *Latin word*, it should always be noted in italics. The following table should be included in thesis or research project testing the quantitative contribution of independent variables to dependent variables. Mostly these signs come from what the literature reviews says. Example is set as follows:

Table 7
A Priori Expectation

S/N	Variables	Signs
1	Relevance	+
2	Faithful Representation	+
3	Comparability	+
4	Timeliness	+
5	Understandability	+
6	Verifiability	+
7	IFRS Adoption	+
8	Information Disclosure	+

Source: Researcher (2018)

It is expected that the coefficients of the explanatory variables would be greater than zero for all the models (quantitatively).

3.13 Ethical Consideration

This study is based on researcher's responsibility for being honest and respectful to all individuals who may be affected by the study results. Researcher should say: *The data were collected from selected commercial banks in Rwanda as mentioned in the population and sample size section of this study. The respondents were assured of confidentiality and their answers are only used for academic purpose. In data processing and analysis, there was no data manipulation and the interpretation is objective and reflected the reality. A copy of the research work would be made available to each of the selected companies or organizations.* The ethical standards provided by University Health Research Ethical Committee (UHREC) should be all implemented and guidelines followed, then researcher should indicate this.

In every research there should be informed consent form that is to be filled by the respondents. The cornerstone of ethical research is 'informed consent' (Denzin & Lincoln, 2011). The term consists of two important elements, with each requiring careful consideration, that is, 'informed' and 'consent'. Participants must be fully informed of what will be asked of them, how the data will be used, and what (if any) consequences there could be. The participants must provide explicit, active, signed consent to taking part with the research, including understanding their rights to access to their information and the right to withdraw at any point. The informed consent process can be seen as the contract between researcher and the participants (Fleming & Zegwaard, 2018).

The following are the aspects of 'informed consent' that researcher should include clear explanation on:

1. Who the researcher(s) are?
2. What the intent of the research is?
3. What data will be collected from participants?
4. How the data will be collected from participants?
5. What level of commitment is required from participants?
6. How this data will be used and reported? and;
7. What are the potential risks of taking part in the research?

The informing aspect of consent is often undertaken using a short, carefully worded information sheet (1.5 - 2 pages is common), using a writing style tailored for the participants and avoiding use of complex academic terminologies. The aspects of consent should clearly include:

1. an 'opt in' approach rather than 'opt out' (i.e., active consent instead of passive consent – the latter remains highly contentious), information on the right to withdraw at any at any time without reason (including withdrawing data already provided);
2. assurances that participant identity will kept confidential;
3. clarity of ownership of the data (participants own their raw data, researchers own the analysis data);
4. their right to access to their data;
5. the right to ask for more information; and

6. information of the complaint process (contact details of the researcher along with a line manager, or the chair of the ethics committee).

It is fundamentally important that the information sheet and consent form are robust, clear, and well written. If the information sheet and consent form are unclear, it will result in a weak consent agreement, which may compromise the quality of data collected due to mistrust (Miles & Huberman, 1994)) and not provide good protection for the participant or the researcher (Fleming, & Zegwaard, 2018).

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION OF FINDINGS

This is chapter deals with what researcher did with the data he or she has collected from the field. So she or he should present a little introduction of this chapter as follows: *This chapter presents the analysis of data, interpretation of results and discussion of the research findings. The findings relate to the research objectives/questions that guided the study. The findings of the study are also discussed in relation to the literature and in comparison to other related works. The data collected were analyzed using descriptive and inferential statistics. Descriptive statistical analysis was used to identify frequencies and percentages of responses given to all statements in the questionnaire, minimum, maximum and mean for quantitative variables.* He or she should even mention the types of statistics used as follows: *The statistical significance of effect of financial reporting practices variables was determined by using the regression analysis at 95% confidence interval level.*

4.1 Profile of the Respondents for Qualitative Variables

This sections is mostly used for social studies that use profile of the respondents as variables. For instance researcher should say: *The study evaluated the demographic characteristics of the respondents involved in this study. The profile of respondents variables considered are gender, age, level of education and working experience in a given sector.*

4.1.1 Gender of the Respondents

If researcher decided to use gender as variable of the study, therefore it should be presented in a given section. In this case researcher should say: *This sub section evaluated the gender of the respondents and the results are presented in table 8 as follows: (example)*

Table 8

Gender of the Respondents

Category	Frequency	Percentage (%)
Male	97	68.3%
Female	45	31.7%
Total	142	100.0

Source: Field Survey, 2018

After this table, the next step is to interpret the data presented. *For instance, the results in Table 8 indicate that 97 respondents representing 68.3% are male, while 45 respondents representing 31.7% were female. These indicate that both males and females participated in this study.*

4.1.2 Age of the respondents

Here researcher is to present this case as follows: *This sub section concerns the determination of the age of the respondents and the results are presented in Table 9.*

Table 9

Age of the Respondents

Category	Frequency	Percentage (%)
Between 25-35years	12	8.5%
36-45 years	104	73.2%
46-55years	21	14.8%
56-65years	5	3.5%
Total	142	100.0

Source: Field Survey, 2018

The next step is to interpret the data presented. Here is the example: *The results from Table 9 indicate that 12 respondents representing 8.5% are between 25-35 years, majority of 104 respondents representing 73.2% are between 36-45 years, the age group 46-55 years comprised 21 representing 14.8% and the age group of 56-65 are 5 representing 3.5% of the respondents.*

4.1.3 Level of Education of the Respondents

Under this section researcher should say: *This sub section concerns the evaluation of the level of education of the respondents who participated in the study. It is classified into four categories as indicated in Table 10.*

Table 10

Respondents Level of Education

Category	Frequency	Percentage
Bachelors' degree	78	54.9%
Masters' degree	42	29.6%
PhD	1	0.7%
Others/Professional Certificate/CPA/ACCA	21	14.8%
Total	142	100.0

Source: Field Survey, 2018

For educational background, researcher should say: *In terms of level of education, the study was carried out amongst the employees of commercial banks in Rwanda working directly in the department of accounting and finance who are practicing financial reporting to the stakeholders. The findings indicated that 78 respondents representing 54.9% and majority have bachelor's degree, followed by 42 respondents representing 29.6%, and 21 respondents representing 14.8% have added professional courses certificate which are CPA/ACCA while, 1 respondent representing 0.7% has a PhD.*

4.1.4 Working Experience of the Respondents

In introducing this section, researcher should say: *This sub section concerns the evaluation of the working experience of the respondents in banking sector. The respondents were categorized into five groups as indicated in table 11.*

Table 11

Working Experience of the Respondents in Banking Sector

Category	Frequency	Percentage
Between 2-5years	19	13.4%
6-10 years	19	13.4%
11-15 years	89	62.7%
16-20 years	14	9.9%
21-65 years	1	0.7%
Total	142	100.0

Source: Field Survey, 2018

This table should be interpreted as follows: *The findings from Table 11 indicated that 19 respondents representing 13.4% have working experience of 2-5 years in banking sector; the same findings are for the respondents who have working experience between 6-10 years. The majority of the respondents 89 respondents representing 62.7% have working experience between 11-15 years in banking sector, 14 respondents representing 9.9% have working experience between 16-20 years in banking sector while 1 respondent representing 0.7% has worked between 21 years and 65 years banking sector.*

4.2 Presentation of Main Results for each Variable

4.2.1 Descriptive Analysis of Indicators of Independent Variable

In this section researcher should present the results in terms of descriptive statistics of each indicator of independent variable. In our case where the topic is “Financial reporting quality and value creation”, the independent variable is “Financial reporting quality”. It has severe indicators and each of them should be presented separately and analysed in its own section.

Researcher is to present findings in proper way where the results by combining the responses from agree and strongly agree into agree and disagree and strongly disagree into disagree.

Relevance

Here researcher should present descriptive statistics of first indicator of independent variable. Using the example provided in this manual, where the topic is “Financial reporting quality and value creation in selected commercial banks in Rwanda”. First indicator of financial reporting is “Relevance”.

Table 13

Perceptions of the respondents on Relevance of Financial Information Quality

Items	SD	D	N	A	SA	Mean	SD
1. Relevance of Financial Information							
Financial statements from our bank provides relevant information that is useful for users’ decisions	0	0	0	7 4.9%	135 95.1%	4.95	.217
Financial information from our bank contained in financial statements shows past performance and financial position that help to predict the future outcomes	0	0	0	12 8.5%	130 91.5%	4.92	.279
Financial statements from our bank provide materiality items that affect users decision making	0	0	56 39.4%	13 9.2%	73 51.4%	4.12	.949
Financial statements produced by our bank contain all needed information for every user	0	4 2.8%	3 2.1%	78 54.9%	57 40.1%	4.32	.658
Financial information produced by our bank has confirmatory value	0	1 0.7%	7 4.9%	20 14.1%	114 80.3%	4.74	.580

Source: Primary Data (2018)

After presentation of these findings, researcher is to proceed to the analysis and interpretation of these findings. The analysis can be done item by item, presenting the responses in agreed terms by combining the responses of strongly agreed with those agreed and combining the responses of disagreed and strongly disagreed, then mean and standard deviation or coefficient of determination. This is based on the fact that those that only present mean and standard deviation or coefficient of variation, may forge or falsify the results. Therefore, showing the scaled results is necessary.

Example

The findings indicated that 100% of the respondents have agreed that financial statements from their banks provide relevant information that is useful for users’ decisions. There was no opposing idea to the statements; this has indicated that on the average respondents agreed with a mean of 4.95 and standard deviation of 1.238. Those who agreed that financial information from their banks show past performance and financial position that help to predict the future outcomes are also 100% by combining the responses of those that agreed and strongly agreed and also there was no negative response for the statement. This shows that the respondents agreed with a mean of 4.92 and standard deviation of 0.279.

Those who agreed that financial statements from their banks provide materiality items that affect users decision making are 60.6% by combining those that agreed and strongly agreed and 39.4% of the respondents did not state their views on the statement. However, the respondents that agreed with the statement have a mean of 4.12 and standard deviation of 0.949 to the statements. Those who agreed that financial statements produced by their bank contained all needed information for every user are 95% combining those that agreed and strongly agreed. However, 2.1% of the respondents did not show their view on the statement, while 2.8% of the respondents disagreed with the statement. However, the respondents agreed with a mean of 4.32 and standard deviation of 0.658. The respondents that agreed that financial information produced by their bank has confirmatory value are 94.4%, but 4.9% of the respondents did not show their view, while 0.7% of the respondents disagreed with the statement. However, the respondents agreed with a mean of 4.74 and standard deviation of 0.580.

Researcher is to continue presenting the findings in the same format as above for each independent variable exhaustively.

Next section should be presentation of results of each dependent variable using descriptive statistics. This is to be done in the same way for independent indicators presented in previous section.

4.2.6 Descriptive Analysis for Shareholders Value Creation from Perceptions

This is how to present the dependent variables. The first indicator is shareholders' value creation as our topic is "Financial reporting and value creation in selected commercial banks in Rwanda". Thus the dependent variable here is "Value Creation" following the conceptual framework its first indicator is "Shareholders' Value Creation". Thus, this section is to be presented as in below analysis' example.

Example

The respondents that agreed that the Return on Capital Employed (ROCE) is very significant and increasingly promising in their respective banks are 84.5% of the respondents from the combination of those that agreed and strongly agreed with the statement. 15.5% of the respondents disagreed with the statement from combination the responses of those that disagreed and others who strongly disagreed with the statement. This indicated that on the average, the respondents agreed with a mean of 3.96 and standard deviation of 0.933. Those that agreed that working capital is well structured and maintained in their banks are 86.7% of the respondents by combining the responses of those that agreed and others who strongly agreed, those that disagreed with the statement are 13.3% of the respondents. This showed that on the average the respondents agreed with a mean of 4.00 and standard deviation of 0.899.

The respondents that agreed that cash position is well significantly structured and maintained in their bank are 95.8% of the respondents, combining the responses of those that agreed and others who strongly agreed with the statement, while 2.8% of the respondents did not show their views on the statement. On the other hand, those that disagreed with the statement are 1.4% of the respondents who disagreed with the statement. This indicated that, on the average the

respondents agreed with a mean of 4.20 and standard deviation of 0.549. Those that agreed that The period to recover loans from debtors is very short and mostly there recovery level is very high and there is less bad debts in their banks are 31% of the respondents by combining the responses of those that agreed and others who strongly agreed with the statement, while 6.3% of the respondents did not show their views on the statement. On the other hand, majority of the respondents 62.6% of the respondents by combining the responses of those that disagreed and others who strongly disagreed disagreed with the statement. This showed that, on the average, the respondents disagreed with a mean of 2.42 and standard deviation of 1.460.

The respondents that agreed that, in their banks, they give value to decisions that maximize expected value even at the expense of lowering near-term earnings are 71.2% of the respondents by combining the responses of those that agreed and others who strongly agreed with the statement, while 26.1% of the respondents did not indicate their views on the statement. On the other hand, 2.8% of the respondents by combining the responses of those that disagreed and others who disagreed with the statement disagreed. This indicated that on the average the respondents agreed with a mean of 3.79 and standard deviation of 0.723. Those that agreed that in their banks, they make acquisitions that maximize expected value even at the expense of lowering near-term earnings are 32.4% of the respondents, combining the responses of those that agreed and others who strongly agreed with the statement, while majority of the respondents 67.6% did not indicate their views on the statement. No respondent indicated disagreement with the statement. This showed that on the average the respondents did not indicate their views with a mean of 3.42 and standard deviation of 0.655.

The respondents that agreed that the financial and non-monetary rewards are given to operating unit executives for adding superior multi-year value by their bank are 71.1% of the respondents by combining the responses of those that agreed and of others, who strongly agreed with the statement, while 25.4% of the respondents did not give their views. On the other hand 3.5% of the respondents strongly agreed with the statement. This indicated that on the average the respondents agreed with a mean of 3.71 and standard deviation of 0.749. Those that agreed that their banks' investors are provided with value-relevant information are 97.2% of the respondents by combining the responses of those that agreed and others who strongly agreed with the statement, while 2.8% of the respondents did not give their views on the statement. On the average, the respondents agreed with a mean of 4.11 and standard deviation of 0.397.

The respondents that agreed that there is a continuous growth rate of their bank's activities that aim at generating returns on investments are 100% of the respondents, combining the responses of those that agreed and others, who strongly agreed with the statement. On the average, the respondents agreed with a mean of 4.64 and standard deviation of 0.481. Those that agreed that a return on assets (ROA) from their banks is positively increasingly are 97.2% of the respondents, combining the responses of those that agreed and others who strongly agreed with the statement, while 2.8% of the respondents did not give their view on the statement. On the average the respondents agreed with a mean of 4.67 and standard deviation of 0.529. Those that agreed that returns of equity from their bank is positively increasing and every amount invested gets satisfactory results are 97.2% by combining the responses of those that agreed and of others who strongly agreed with the statement, while 2.8% of the respondents did not give their view on the statement. This indicated that, on the average, the respondents agreed with a mean of 4.64 and

standard deviation of 0.537. Generally, a mean of 3.96 and standard deviation of 0.719 indicated that the respondents agreed with the shareholders' value creation.

By relating the results of financial reporting variables and shareholders' value creation results, it is clear that financial reporting practices variables and shareholders' value creation are not far from the central. These results show a similar increasing pattern and that there is convergence of the respondents' perceptions and it can be concluded that there is like-hood that financial reporting variables would affect shareholders' value creation in selected commercial banks in Rwanda.

Note: This process should continue for each dependent variable's indicators till all indicators' results are presented, analyzed and interpreted.

4.3 Testing Hypotheses

In this section researcher is to present results hypothesis by hypothesis. He or she is to present findings that measure the relationship by using Pearson Correlation Coefficients or Spearman Correlation Coefficients when is measuring the relationship or association. When he or she is measuring the contribution, effect, role or impact of independent variable indicators of each dependent variable's indicators, she or he should present the results as indicated in this section's paragraphs.

Note: Remember the example topic is: *Financial reporting and value creation in selected commercial banks in Rwanda*. Based on the conceptual framework, it is clear that the following hypotheses were tested as sample.

4.3.1 Test of Hypothesis One (H₁)

Objective One: To evaluate the effect of financial reporting on shareholders' value creation in selected commercial banks in Rwanda.

Research Question One: What is the effect of financial reporting on shareholders' value creation in selected commercial banks in Rwanda?

Hypothesis One: There is no significant effect of financial reporting on shareholders' value creation in selected commercial banks in Rwanda.

When researcher generates findings using econometric models, SPSS gives him or her 3 tables which all contain results. The first table is called "Model Summary" it indicates the values of R, R square and Adjusted R square, and standard error. These results are to be analyzed based on the type of model tested, if researcher is measuring the relationship is to analyze R which is correlation indicator, if is simple regression model, researcher analyzes R square, if it is multiple regression, researcher analyzes adjusted R square.

The second table is "ANOVA", it is used to test the null hypothesis through the analysis of F-test and P-value indicated by Sign. This is to indicate if the contribution, effect, role or impact is positive or negative (F-test value and sign) and significant or not (P-value or Sign) and third

table is “Coefficients”. Coefficients are the values of dependent variable indicator as a result of independent indicators or predictors or explanatory variables. These are value changes from the influence of independent indicators affecting the dependent variable’s indicator. When the model tested is simple regression the coefficient is one value, while for multiple regression models the coefficients are many depending on the number of independent variable’s indicators.

Table 13

Effect of Financial Reporting on Shareholders' Value Creation (Model 1)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	1.204	0.606		1.987	0.049
REL	-0.263	0.111	-0.153	-2.375	0.019
FAR	0.063	0.065	0.060	0.966	0.336
COM	-0.311	0.130	-0.186	-2.401	0.018
TIM	-0.074	0.085	-0.066	-0.873	0.384
UND	0.368	0.110	0.271	3.341	0.001
VER	0.451	0.100	0.329	4.511	0.000
IFRSA	0.121	0.106	0.089	1.138	0.257
IDSC	0.350	0.054	0.468	6.506	0.000
R=.842 R ² =.709 Adj R ² =.692 F= 40.555, sig. = .000					

a. Dependent Variable: Shareholders Value

Source: SPSS Regression Output, 2018

Note: the results from SPSS are generated in three tables (model summary, ANOVA and Coefficients) for the studies that measure the contribution, effect, role and impact). Researcher has to choose both to present the 3 tables and interpret them separately or should combine them in one as the above table and put some relevant information from down the coefficients.

Under this case, researcher should interpret the findings of the above table as follows:

Example

Table 13 provides detailed summary of the regression results analysis for the effect of financial reporting variables (relevance, faithful representation, and comparability, timeliness, understandability, verifiability, and IFRS adoption and information disclosure) on shareholders' value creation in selected commercial banks in Rwanda.

The results from Table 4.9 revealed that the following financial reporting variables (understandability, verifiability, and information disclosure) have positive and significant influence on shareholders' value creation in commercial banks in Rwanda ($\beta_5 = 0.271$, $t = 3.341$, $p\text{-value} < 0.05$, $\beta_6 = 0.329$, $t = 4.511$, $p\text{-value} < 0.05$, $\beta_8 = 0.468$, $t = 6.506$, $p\text{-value} < 0.05$) respectively. However, faithful representation, and IFRS adoption have positive but insignificant effect on shareholders' value creation ($\beta_2 = 0.060$, $t = 0.966$, $p\text{-value} > 0.05$, $\beta_7 = 0.089$, $t = 1.138$, $p\text{-value} > 0.05$) respectively. The magnitude of the estimated parameters suggests that 1 per cent

increase in understandability, verifiability and information disclosure will lead to 0.271, 0.329, 0.468 per cent increases in shareholders' value creation respectively.

On the other hand, relevance and comparability have a negative but significant influence on shareholders' value creation ($\beta_1 = -0.153$, $t = -2.375$, $p\text{-value} < 0.05$, $\beta_3 = -0.186$, $t = -2.401$, $p\text{-value} < 0.05$ respectively. This indicates that 1 per cent increase in relevance and comparability will lead to .153 and .186 per cent decrease in shareholders' value creation respectively. While timeliness has a negative but insignificant influence on shareholders' value creation ($\beta_4 = -0.066$, $t = -0.873$, $p\text{-value} > 0.05$). The resulting regression model one (1) from the analysis was given as follows:

$$SHV = 1.204 - 0.153 REL - 0.186 COM + 0.271 UND + 0.329 VER + 0.468 IDSC + 0.606 \text{ Model 1b}$$

Where:

SHV= Shareholders' Value
REL= Relevance
COM= Comparability
UND= Understandability
VER= Verifiability
IDSC= Information Disclosure

The Adjusted R^2 from Table 13 revealed that financial reporting variables with reference to relevance, faithful representation, comparability, timeliness, understandability, verifiability, information disclosure and IFRS adoption explained about 69.2% of variance in shareholders' value creation in selected commercial banks in Rwanda (Adj $R^2 = 0.692$). While, the remaining 30.8% of changes in shareholders' value creation is as result of some other factors that have not been captured in the model. The correlation coefficient R (0.842) showed that there was a very strong and positive relationship between financial reporting variables and shareholders' value creation in selected commercial banks in Rwanda. The F - test of 40.555 is statistically significant with $p < 0.05$ indicated that the variables used in the model have a goodness of fit and that are good predictors of the main variables.

From the qualitative view of financial reporting and value creation, the overall significance of the model indicated that the research cannot accept the null hypothesis that there is no significant effect of financial reporting (relevance, faithful representation, comparability, timeliness, understandability, verifiability, IFRS adoption and information disclosure) on shareholders' value creation in selected commercial banks in Rwanda. However, the positive effect on shareholders' value creation is mainly from understandability, verifiability, and information disclosure variables as the results have indicated.

These findings confirmed the quantitative findings that financial reporting has significant effect on shareholders' value creation. The results showed that the qualitative variables of financial reporting provide a good picture of the shareholders' value creation where about 69% change in shareholders' value creation comes from financial reporting qualitative variables while quantitative presented about 6% change in shareholders' value creation is as a result of quantitative variables of financial reporting. Whatever is the case, these results complemented each other in a positive way there is no contradiction of the findings on effect of financial reporting on shareholders' value creation in selected commercial banks in Rwanda.

4.3.2 Analysis of Hypothesis Two (H₂)

Objective Two: examine the effect of financial reporting on employees' value creation in selected commercial banks in Rwanda.

Research Question Two: To what extent does financial reporting affect employees' value creation in selected commercial banks in Rwanda?

Hypothesis Two: financial reporting does not have significant effect on employees' value creation in selected commercial banks in Rwanda.

Table 14

Effect of Financial Reporting on Employees' Value Creation (Model 2)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	-2.022	0.767		-2.636	0.009
REL	-0.188	0.140	-0.084	-1.342	0.182
FAR	0.006	0.083	0.004	0.074	0.941
COM	-0.244	0.164	-0.112	-1.483	0.140
TIM	0.473	0.108	0.323	4.376	0.000
UND	0.151	0.139	0.085	1.083	0.281
VER	0.310	0.127	0.173	2.450	0.016
IFRSA	0.423	0.135	0.239	3.142	0.002
IDSC	0.477	0.068	0.489	7.011	0.000
R= 0.852					
R ² = 0.727					
Adj. R ² = 0.710					
F= 44.212, Sig.= 0.000					
<i>a. Dependent Variable: Employees Value Creation</i>					

Source: SPSS Output, 2018

Note: the results from SPSS are generated in three tables (model summary, ANOVA and Coefficients) for the studies that measure the contribution, effect, role and impact). Researcher has to choose both to present the 3 tables and interpret them separately or should combine them in one as the above table and put some relevant information from down the coefficients.

Table 14 provides the summary of results of regression analysis for the influence of financial reporting variables (relevance, faithful representation, comparability, timeliness, understandability, verifiability, and IFRS adoption and information disclosure on employees' value creation in selected commercial banks in Rwanda. The results from Table 4.12 indicate that timeliness, verifiability, IFRS adoption and information disclosure have positive and significant effect on employees' value creation in selected commercial banks in Rwanda ($\beta_t = 0.323$, $t = 4.376$, $p < 0.05$, $\beta_v = 0.173$, $t = 2.450$, $p < 0.05$, $\beta_i = 0.239$, $t = 7.011$, $p < 0.05$, $\beta_s = 0.489$, $t = 3.142$, $p < 0.05$) respectively. This means that 1 per cent increase in timeliness, verifiability, information disclosure, and IFRS adoption will lead to 0.323, 0.173, 0.489, and 0.239 per cent increase in employees' value creation respectively.

While faithful representation and understandability have positive but insignificant effect on employees' value creation in selected commercial banks in Rwanda ($\beta_r = 0.004$, $t = 0.074$, $p >$

0.05, $\beta_3 = 0.085$, $t = 1.083$, $p > 0.05$) respectively. Other hand, relevance and comparability of financial information have negative but insignificant effect on employees value creation in selected commercial banks in Rwanda ($\beta_1 = -0.084$, $t = -1.342$, $p > 0.05$, $\beta_2 = -0.112$, $t = -1.483$, $p > 0.05$) respectively. Thus, the model two (2b) from the findings is represented as follows:

$$EMV = -2.02 + 0.325 TIM + 0.173 VER + 0.239 IFRSA + 0.489 IDSC + 0.767$$

Where

EMV= Employees Value

TIM= Timeliness

VER= Verifiability

IFRSA= IFRS Adoption

IDSC= Information Disclosure

The Adjusted R^2 from Table 14 revealed that financial reporting practices variables with reference to relevance, faithful representation, comparability, timeliness, understandability, verifiability, information disclosure and IFRS adoption explained about 71.0% of variance in employees' value creation in selected commercial banks in Rwanda (Adj $R^2 = 0.710$). While, the remaining 29.0% of changes in employees' value creation is as result of some other factors that have not been captured in the model. The correlation coefficient ($R = 0.852$) shows that there is a very strong and positive relationship between financial reporting practices variables and employees' value creation. The F- test of 44.212 is statistically significant with $p < 0.05$ indicated that the variables used in the model have a goodness of fit and that is a good predictor of the main variables.

From the qualitative view of financial reporting and value creation, the overall significance of the model indicated that we do not accept the null hypothesis that financial reporting (relevance, faithful representation, comparability, timeliness, understandability, verifiability, IFRS adoption and information disclosure) does not have significant effect on employees' value creation in selected commercial banks in Rwanda. However, the positive effect on employees' value creation is mainly from timeliness, verifiability, information disclosure, and IFRS adoption variables as the results have indicated. These results validated the findings of the quantitative model where about 26% change in employees' value creation is as a result of financial reporting. This is completed by the findings from qualitative variables where about 71% change in employees' value creation is as a result of financial reporting. There is no contradiction in these findings because the change is positive and significant in both cases.

4.3.3.2 Analysis of Hypothesis Three (H.3)

Objective Three: investigate the effect of financial reporting on government value creation in selected commercial banks in Rwanda.

Research Question Three: How does financial reporting affect government value creation in selected commercial banks in Rwanda?

Hypothesis Three: Financial reporting does not have significant effect on government value creation in selected commercial banks in Rwanda.

Table 15

Effect of Financial Reporting on Government Value Creation (Model 3)

Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.
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	B	Std. Error	Beta		
Constant	-0.696	0.701		-0.994	0.322
REL	0.133	0.128	0.084	1.039	0.301
FAR	-0.112	0.076	-0.117	-1.485	0.140
COM	0.343	0.150	0.223	2.287	0.024
TIM	0.238	0.099	0.231	2.414	0.017
UND	0.106	0.127	0.085	0.831	0.408
VER	-0.282	0.116	-0.223	-2.440	0.016
IFRSA	0.752	0.123	0.603	6.113	0.000
IDSC	-0.045	0.062	-0.065	-0.722	0.472
R= 0.736 R2= 0.541 Adj R2= 0.514 F= 19.633, Sig.= 0.000					

a. Dependent Variable: Government Value Creation

Source: SPSS Output 2018

Note: the results from SPSS are generated in three tables (model summary, ANOVA and Coefficients) for the studies that measure the contribution, effect, role and impact). Researcher has to choose both to present the 3 tables and interpret them separately or should combine them in one as the above table and put some relevant information from down the coefficients.

Table 15 provides the summary of results of regression analysis for the influence of financial reporting variables (relevance, faithful representation, comparability, timeliness, understandability, verifiability, and IFRS adoption and information disclosure on government's value creation in selected commercial banks in Rwanda. The results from Table 15 indicate that comparability, timeliness and IFRS adoption, have positive and significant effect government's value creation in selected commercial banks in Rwanda ($\beta_3 = 0.223$, $t = 2.287$, $p < 0.05$, $\beta_4 = 0.231$, $t = 2.414$, $p < 0.05$, $\beta_7 = 0.603$, $t = 6.113$, $p < 0.05$). This indicates that 1 per cent increase in comparability, timeliness and IFRS adoption will lead to 0.223, 0.231, 0.603 increase in government value creation respectively. While relevance and understandability have positive but insignificant effect on government's value creation in selected commercial banks in Rwanda ($\beta_1 = 0.084$, $t = 1.039$, $p > 0.05$, $\beta_5 = 0.085$, $t = 0.831$, $p > 0.05$) respectively.

Verifiability quality has negative and significant effect on government's value creation in selected commercial banks in Rwanda ($\beta_6 = -0.223$, $t = -2.440$, $p < 0.05$). This implies that 1 per cent increase in verifiability will lead to .223 decreases in government value creation. Other hand, faithful representation and information disclosure have negative but insignificant effect on government's value creation in commercial banks in Rwanda ($\beta_2 = -0.117$, $t = -1.485$, $p > 0.05$, $\beta_8 = -0.065$, $t = -0.722$, $p > 0.05$) respectively.

From the findings the model three (3) is represented as follows:

$$\text{GOV} = -0.0696 + 0.223 \text{ COM} + 0.231 \text{ TIM} - 0.223 \text{ VER} + 0.603 \text{ IFRSA} + 0.701$$

Where:

GOV= Government Value

COM= Comparability

TIM= Timeliness

VER= Verifiability

IFRSA= IFRS Adoption

The Adjusted R^2 from Table 15 revealed that financial reporting variables with reference to relevance, faithful representation, comparability, timeliness, understandability, verifiability, information disclosure and IFRS adoption explained about 54.1% of variance in government's value creation in selected commercial banks in Rwanda (Adj $R^2 = 0.514$). While the remaining 48.6% of changes in government's value creation is as result of some other factors that have not been captured in the model. The correlation coefficient ($R = 0.736$) shows that there is a very strong and positive relationship between financial reporting variables and government's value creation. The F- test of 19.633 is statistically significant with $p < 0.05$ indicated that the variables used in the model have a goodness of fit and that is a good predictor of the main variables.

From the qualitative view of financial reporting and value creation, the overall significance of the model indicated that we do not accept the null hypothesis that Financial reporting (relevance, faithful representation, comparability, timeliness, understandability, verifiability, IFRS adoption and information disclosure) does not have significant effect on government value creation in selected commercial banks in Rwanda. However, the positive effect on government's value creation is mainly from comparability, timeliness and IFRS adoption variable as the results have indicated. These results (quantitative and qualitative) speak the same direction of findings that financial reporting has significant effect on governmental value creation in selected commercial banks in Rwanda. This is indicated by the fact that quantitative findings showed that about 29% in government value creation is as a result of financial reporting which is positive, and from qualitative variables. There is the same direction where the findings indicated that about 54% change in government value creation is as a result of financial reporting of selected commercial banks in Rwanda.

Note: This process should continue for all the hypotheses that are to tested by the researcher.

4.4 Discussion of the Findings

In this section researcher links and compares his or her findings with the previous findings in past studies presented in chapter two under the empirical review which done objective by objective. Researcher is to present the discussion of the findings by indicating the previous studies that found the same level of effect, contribution, role, impact of independent variable indicators to dependent variable's indicators. He or she should also indicate the theory that has been verified, approved or disagreed with which also come from theoretical framework from literature review section. Researcher is to tell the theory that his or her findings confirmed or disagreed with. This is known as his contribution to knowledge.

Example

Using the findings of the first null hypothesis, researcher may say: *These findings showed that understandability, verifiability and information disclosure have positive and significant effect on shareholders' value creation in selected commercial banks in Rwanda. This means that shareholders as decision makers are provided with clear financial statements that are written in a language that they understand, it has more details, no confusion, are presented with graphs and*

that professional jargons of accountants are minimized. The findings collaborate with the findings of the study of Nobes and Stadler (2015) who found that preparers of financial statements take into consideration the interests of the users of financial statements.

It has also been found that verifiability of financial information has positive and significant effect on shareholders' value creation in selected commercial banks in Rwanda. This means that business transactions or economic events of those banks are supported with relevant source documents and that such transactions are easily traceable by audit services, those transactions are recorded, classified after that their truthiness and reality have been checked. Their amounts can be easily verifiable, when auditors come they found that recalculation process or reperformance reveals that financial statements from those commercial banks present quality that third parties do not claim of the insufficiency of their accounts from commercial banks. These findings are in accordance with the findings of the study of Watson (2012) who found that verifiability of financial information adds credibility to the financial statements that a company presents to its stakeholders. The study found that verifiability of financial information provides that business transactions that are recorded and classified have a true nature and legal form to support the interests of third parties, especially the shareholders who need their companies do right and fair transactions and gather their sources to support the corporate governance requirements. The study of Chechet (2010), Watts and Zuo (2011) have found that verifiability of financial information helps to solve the problems created by the agency theory and that management should use ethics in getting legal supporting documents that justify the occurrence of all recorded economic events.

It has been found that information disclosure also has a positive and significant effect on shareholders' value creation. This means that shareholders received financial statements and other reports that allowed them to know what their companies were doing in terms of environmental issues such as energy conservation, waste management and treatment, protection of the environment, human resources issues, contribution to the society through (CSR), quality of internal control systems, organizational charts and even market analysis. The production of this voluntary disclosure information helps shareholders to be sure of the going concern of their companies and measure their reason of investing in those companies which is beyond monetary or financial returns only.

These findings are in line with the findings of the study of Galani, Alexandrite and Stavropoulos (2011), Oluwagbemiga (2014) which found that information disclosure is needed for users of financial statement that are interested in getting knowledge of what companies do in taking their responsibility to the management of environment in which they directly or indirectly work in. The study also complements the findings of the study of Uwalomwa and Olusanmi (2013) who found that provision of social and environmental information is key factor that enhances stakeholders' interests.

The findings of this study again demonstrated that mandatory disclosure is imperative to the shareholders' value creation. This is in collaboration with the findings of the study of Argandona (2011), Weli and Sjarief (2018) who found that companies that follow mandatory disclosure requirements exposes accountability and transparency that are required by regulations and policies making boards. The findings again demonstrated that the relevance of financial

information has a negative and significant effect on shareholders' value creation in selected commercial banks in Rwanda. These indicate that shareholders still insist on relevance of financial information because it may be hard for them to make effective decision regarding the future periods and companies' forecasts for the coming years. These are confirmation of the findings of the study of Bambang, Kot, Adiati and Nur (2018) who found that financial information provided in financial statements should be useful for the future prediction and confirmation of the past events recorded.

The findings again showed that comparability quality has a negative and significant effect on shareholders' value creation in selected commercial banks. This shows that information provided to shareholders need to be improved in terms of numbers of years where companies only reports two years, and that it is difficult for shareholders to measure the trends like at least of last five years and that relevant ratios are not mostly attached to the financial reports. This is in contradiction of the findings of the study of Ciao-Wei, Collins, Kravet and Mergenthaler (2018) which found that preparers of financial statements should provide information that enables users to make a comparison of company's previous periods in order to facilitate some decisions such as acquisition and merger and future performance predictions.

The findings demonstrated that financial reporting influences shareholders' value creation in selected Rwandan commercial banks in Rwanda (using quantitative measures). This means that investors make quality decisions based on financial information provided by managers of commercial banks in Rwanda. This is in line with the findings of the study of Bill, Iftekhar and Qiang (2013) who found that financial reporting has positive effect on shareholders' value. They are also in line with the findings of the study of Chugh, Meador and Kumar (2011), who found that communication of financial information through financial statements or annual reports provides with shareholders insights on what their business generates as value and show them the potentiality of the business and economic performance it has for them as main contributors of capital.

These results demonstrated that financial reporting (using qualitative variables) has significant effect on shareholders' value creation in selected commercial banks in Rwanda.

These findings corroborate with the quantitative findings. These findings further corroborate the views of shareholders' theory as documented by Brandt and Konstantinos (2016) that when shareholders' value is created, there is indication that managers worked in the interest of owners of capital. They again confirm the view of Freeman (1984) introducing the shareholders theory when he mentioned that shareholders' value is created when the contract between managers and shareholders' interests are respected. These findings are in line with the agency theory popularized by Stephen and Mitnick in 1975 that principal's interests are protected when the agents show a good stewardship of the resources entrusted to them and that they provide quality information that helps owners to make an informed decision as documented by Budiarto, Mandey and Karamoy (2018).

For the second null hypothesis tested, researcher should say: The findings in Table 4.11 of this study showed that financial reporting has significant effect on employees' value creation in selected commercial banks in Rwanda. This indicates that quality of financial information has an

influence on employees' value creation in selected commercial banks and that employees' value is considered in financial information provision from financial statements. There is an indication that human capital investments is highly done in sampled commercial banks and that they level of salary, wages and other related benefits are attractive and are well reported in financial analysis of the sampled banks.

These findings are in relation with the findings of the study of Aram (2015) who found that human capital information should be included in all reporting system of the firms and that mostly human capital development should be capitalized rather than being an expense to the firms. The findings again collaborate with the findings of the study of Abeysekera (2006) who found that human capital inclusion on financial reporting is an indicator of the quality of comparability of the financial information and creation of competitive advantage that the reporting firm holds. And the findings of the study of Bhatti and Zaheer (2014) found that the utilization of intellectual capital could help firms to become leaders of their industry. This indicates that financial reporting practices should add employees' value creation for the sustainability of the companies.

The findings indicated that earnings management measured by timely loss recognition has a positive and significant effect on employees' value creation in selected commercial banks in Rwanda. This shows that whatever could harm employees' interests is avoided and recognized on time before their firm could not be able to provide to them what they are entitled to. This is in line with findings of the study of Bhatti and Zaheer (2014) again who found again that provision of salary, wages and related benefits should be procured on time in order to enhance employees' performance. The findings related again to the findings of the study of NZBCSD (2010) which found that employees' salary and other related benefits should be availed on time and that employment stability depends on obeying employees' dues and rights than only considering shareholders' interests.

Employees are primary users of financial information from the firms that they serve. They should receive full or complete information as disclosed by their companies. This is based in the fact that the findings of the study demonstrated that information disclosure has a positive and significant effect on employees' value creation. This indicates that they get all needed information for their decision making process in order to secure their jobs. These findings are in relationship with the ones of the study of Galani, Alexandrite and Stavropoulus (2011) who found that information disclosure is needed by users who especially need to know the firm's status and position on environmental surroundings (internal and external). It is in the same line with the findings of the study of Norhasimah, et al. (2016) who found that information disclosure reveals the types of existing contingencies related to the accounting reporting period and that information disclosure related to them helps to avoid accounting errors especially in cases that may be related to employees court cases and others liabilities and assets.

The findings of this study showed that timeliness quality of financial information has a positive and significant effect on employees' value creation in selected commercial banks in Rwanda. The findings indicate that employees as users of financial statements from their employment receive financial information on time and this helps in planning their future employment in terms of financial incentives, trends of the payment rate, social contribution trends and even retirements benefits. They need to make such decision on time so that they change their

lifestyle. This is in confirmation with the findings of the study of Amaoko (2012) and of Watson (2012) who found that the presentation and communication of financial information should be done on time before a such information loses its core value for measuring change and that users of financial information need to get timely financial information so that they do financial analysis that aims at providing information concerning variances either positive or negative so that they orient their future decisions.

The study revealed again that verifiability of financial information has a positive and significant effect on employees' value creation in selected commercial banks in Rwanda. This indicates that employees can get access to the documents that justify their benefits and future retirements. This is confirmation with the findings of the study of Nwannebuikie and Nwadiolor (2016) which found that verifiability quality of financial information helps in making sure that the economic events that have been entered in the accounting records are verifiable if need be and that those evidences show the quantity and quality even legal form of accounting records. The study showed that information disclosure also has a positive and significant effect on employees' value creation in selected commercial banks in Rwanda.

The findings indicate that employees get information disclosures that satisfy their needs. This confirms the findings of the study of Aram (2015) which found that information disclosure creates value to the firms in such a way that reduces and avoids irrelevant law suits that may come from stakeholders. Thus, this indicates that accountants from commercial banks provide information are careful and provide qualitative information that satisfies employees' aspiration and reduces future's negative effect that may come from retired employees. This indicates that human capital is a key user of the financial statements. Guthrie and Abeysekera (2006) also found that human capital should be provided with quality information so that they plan their future well. The study is also in relationship with the findings of the study of Filer and Williams (2013) and Barth (2018) which found that today's knowledge economy requires companies to restructure their reporting system so that employees' value is created and capitalized and that information disclosure about their benefits is imperative for intellectual capacity building and protection.

The findings from the study showed that IFRS adoption has a positive and significant effect on employees' value creation in selected commercial banks in Rwanda. This indicates that IFRS adoption is profitable to the employees' value creation in selected commercial banks in Rwanda. This is in relationship with the findings of the study of Chen, Tang, Jiang and Lin (2010) which found that IFRS adoption is an indicator of financial reporting quality that every user of financial statements needs to see and the study of Brad, Dobre, Turlea and Brasoveanu (2014) and Adah (2012) which found that adoption of IFRS improves quality of financial reporting and that it helps to provide transparent, objective, fair, true, reliable, understandable and comparable financial information that is useful for different categories of users. This shows that adoption of IFRS is even beneficial to employees' benefits.

The findings showed that financial reporting has significant effect on employees' value creation in selected commercial banks in Rwanda. These findings corroborate the stakeholders' theory views that a company is in relationship with different categories of the partners for whom it has to serve for. This indicates that employees are key stakeholders that have to get quality information in order to make informed decision about their future employment. This is in relation

with the view of Simpson, Fischer and Rhode (2013) who posited that existence, effectiveness and sustainability of any company depends on the inside stakeholders who contribute to its operations daily. In the same line of thought, Friedman and Miles (2006) posited that companies should manage interests of diverse group of individuals that they interact with. So, this indicates that financial reporting is an effective way of reporting the value created by management to employees.

The findings again corroborate the view of Deegan (2007) who found that accounting information disclosure is important for informing employees on what they have been given and helps them to plan their employability and social activities that their company implement in their interests. Also, Deegan (2007) showed that management communicates financial information that helps stakeholders be able to make corporate financial decision as indicated in signalling theory which emphasizes that financial reporting is cornerstone in helping users of financial statements in making an informed decision and that financial information disclosure is relevant for reduction of information asymmetry that could exist between company's management and its stakeholders.

Theoretically, the study gives credence to stakeholders' theory in which interests of all groups of the business partners should be well managed and that the claim of each should be legally responded to. This indicates that employees' value creation is important because there is exchange of relationships between firm and its employees (Cheng, Man & Yi, 2013).

For the third null hypothesis, researcher is to say: The findings in Table 4.14 of this study showed that financial reporting has significant effect on government value creation in selected commercial banks in Rwanda. This means that commercial banks in Rwanda fulfil their obligations in terms of paying company income tax and other related duties. This findings are in line with the findings of the study of Adesoji and Chike (2013), Atakpa, Ocheni and Nwakow (2013) who found that the eminent duty of company is to file and return taxes so that the government may be able to achieve its infrastructural developments, pay its relevant expenditures that enhance and improve citizens living conditions to be better.

The study also found that commercial banks in Rwanda contribute to government value creation where, they contribute to the GDP, provision of employment to the citizens, deduct and remit personal income tax and value added tax (VAT) to Rwanda Revenue Authority (RRA) which all contribute the creation of government value in terms of its financial capacity of supporting its planned activities of development and social support. This is in line with the findings of the study of Chari and Mohanty (2009). The operations of commercial banks require getting licences and some authorizations to operate, the study of Gyorgy (2012) found that those documents require a payment of some duties, thus, these are part of government value creation by commercial banks because they require some amount of money or others resources to acquire them.

The findings of this study are in congruence with the findings of the study of Shyam (2017) who found that government value creation is an indicator of companies good financial reporting of their financial position, profitability and sustainability. This indicates the contribution of private sector on poverty reduction through sharing economic power with the citizens by empowering them. Similarly, the findings of the study of IMF (2011) sowed that government value creation is possible if the private is the source of growth, development and employment to the citizens and is

a source of distribution of resources among different categories of the people and that private sector is still a major tool for sustainable economic development of any a nation. Finally the study is in line with the findings of the study of Freeman (2011) who found that business entities cannot disassociate themselves from government relationships and the findings showed that private companies cannot operate in isolation without government relations they both have to cohabitate for good or bad, while, Mitchell et al. (2016) found that businesses and their stakeholders should brand together, achieve economic end together and that without government value consideration by business, shareholders' interests cannot be promised.

The findings of this study showed that comparability of financial information has a positive and significant effect on government value creation in selected commercial banks in Rwanda. This indicates that financial statements produced by those banks are comparable and helps government's institutions to evaluate their duties and in a comparable way. This shows that for instance Rwanda Revenue Authority can compare easily the amounts of taxes, charges, duties, levies, fees, rates, fines and penalties that commercial banks are eligible to pay, that these help to grow the internally generated government revenues and that commercial banks in Rwanda are key or major players in the private sector which generates more revenues to the government. This is in relationship with the findings of the study of Keen (2012) which revealed that financial reporting system of any company should be able to indicate the value or amounts of taxes and other government duties that it has to pay so that government gets financial capacity to pay for physical and social economic development of the country.

The study showed that timeliness quality has also a positive and significant effect on governmental value creation in selected commercial banks in Rwanda. This indicates that commercial banks provides financial information to government on time in order to obey to the laws of the land in avoiding fines and penalties mentioned in tax and other duties laws. This is imperative to the government to get internally generated revenues from commercial banks so that it gets budget allocations on time and allows government to implement its budget as planned. The findings of the study concur with the previous findings of the study of Chari and Mohanty (2009) which found that companies provide their contribution and duties to the government in other to grow its revenues, create jobs, services provision in terms of education, health and security. This indicates that timely reporting by the taxpayers plays an important role in generation of governmental value creation.

The findings again showed that verifiability quality has a negative and significant effect on governmental value creation in selected commercial banks. This indicates that the government requires in terms of maintenance of supporting documents is still challenging government institutions such as tax collectors (RRA) agents and that the nature and legal form of the supporting documents are not well addressed and the policies and regulations set them to be. The study demonstrated that IFRS adoption has a positive and significant effect on government's value creation in selected commercial banks. This indicates that IFRS adoption has improved quality of accounting system of commercial banks in Rwanda and that it helped in portraying transparency in government dues, taxes and other amounts that should contain the financial statements are fairly presented according to the standards adopted as regulatory framework for financial reporting. This correlates with the findings of the study of Brailsford, Hendley and Maheswaran (2008) and Keen (2012) which found that financial reporting system of any firm should be

beneficial to the government dues and Devereux (2011) found that financial reporting transparency is the one that indicates what is public value creation through reporting figures that contribute to government capacity of payment its expenditures.

The findings give credence to stakeholders' theory that emphasizes that the firms should manage their relationships with other partners (Freeman, 1984) and Fontaine, Haarman and Schmid (2006) emphasized that employees are internal stakeholders whose interests should be more protected because of their role in creating positive or negative relationships with other partners. This indicates that they are key factors that help company to satisfy other stakeholders' interests. The findings also are in line with the legitimacy theory where the activities of business are to be known the partners and there is a social contract that the firm should communicate its activities to the surrounding community so that the community measures its contribution their survival. This indicates that companies should report their contribution to the government value creation, where they should indicate types and amounts of taxes, duties, and other contribution that are of general interests which help government to carry its social and economic obligations.

The findings again relate to the stakeholders' theory by showing that government agencies are partners of commercial banks whose interests should also be protected by management and that there is direct and indirect relationship between commercial banks and government agencies. Thus, it is through quality of financial reporting that management shows its responsibility of surrendering and supporting government aspirations.

Note: This should be done for each hypothesis tested and objective to be achieved.

4.5 Implications of Findings

In this section, researcher should indicate the usefulness his or her findings by the beneficiaries of his or her study. He or she should indicate what users should extract from his or her findings. This makes it clear for each user to get clear findings that indicate what she or he should implement the recommendations given to his or her domain of intervention in the studied area.

Example

The findings of this study have implications to investors, employees, government agencies, community and social groups, customers, lenders and creditors, regulators and researchers. The study has revealed that quantitative measurements used in this study have informed that financial reporting has significant effect on shareholders, employees, social and environmental activities, and customers except to lenders and creditors value creation. Qualitatively, financial reporting has significant effect on value creation in selected commercial banks in Rwanda. The findings informed the policy measures that can be taken by regulators in pushing commercial banks providing quality-based information for the safety of users of their financial statements.

Shareholders are provided with the information from this study, that quantitative and qualitative measurements of financial reporting are imperative for their decision making in terms of additional investment and the contribution of their businesses to different stakeholders.

Employees are provided with information that quantitative and qualitative measurements of financial reporting are relevant to their decision making in terms of their employment and its sustainability.

Government agencies especially Rwanda Revenue Authority (RRA) is provided with information about financial reporting from selected commercial banks and their contribution to the governmental value creation in terms of taxes and other duties that allow government of Rwanda to get financial capacity to support its social and economic development imperatives. REMA is provided with the findings about the contribution of commercial banks in environment protection and pollution remediation. Thus, the findings may help in improving the environmental protection standards and Rwanda Social Security Board (RSSB) is provided with the findings about the employment value creation in terms of the effect of financial reporting and employees' value creation as their customers for retirement's savings and benefits that are paid by commercial banks in Rwanda. The findings may enhance their regulations' improvement and laws enforcement.

Social and environmental partners are informed of the level of financial reporting from selected commercial banks in Rwanda and they are provided with information related to the value that those banks create for communities in terms of social responsibility and environmental protection. Customers are provided with relevant information about what selected commercial banks in Rwanda do in terms of provision to their needs (banking products and services costs) and how banking financial reporting affects their value creation. Lenders and creditors are informed of the qualities of financial information from commercial banks so that they orient their lending and credits decision as banking sector is concerned.

The study revealed to management of commercial banks about level of application of financial reporting practices and indicated the value created for their diverse group of stakeholders. The findings of this study may help them to improve financial reporting systems and practices towards satisfaction of stakeholders' value and satisfying their information needs.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter is the final one in any academic work whether research thesis or project. This chapter shows the summary, conclusion and recommendations that have been done based on the findings of the study. Specifically, the chapter is divided into six parts. The first section provides summary and major findings of the study. The second section shows the conclusions of the study objective by objective. The third section indicates the recommendations from the study objective by objective, the fourth section provides the implications and contribution of the study in terms of knowledge. The fifth section deals with limitations of the study and last section gives suggestions for further studies.

5.1 Summary

Here researcher indicates the findings from his or her study. This section concerns the major findings that have significant implications.

Example

Financial reporting has been considered relevant for different stakeholders' decision making. This is based on the fact that shareholders bring capital for the business start-ups and expansion, employees provide labor to the firms and are key factors for the operations of the entity, customers are the source of revenues that companies generate, government provides physical and social infrastructures that are useful for the citizens and firms as economic agents, creditors and lenders provide loans or debts to the borrowing companies and individuals with the aim of helping them to expand their economic activities. Thus, all of these individuals and institutions make use of financial statements with the main purpose of analyzing companies' financial capacity and earnings in order to measure what they would benefit from them compared to the efforts and direct or indirect investments made in those companies. It is in this regard that for a company to survive in today changing global economy, it needs to create value for all the stakeholders and satisfy all of their expectations.

With this view, financial reporting quality, information disclosure and IFRS adoption are important drivers that could be used by any reporting company in disseminating information to the users or decision makers. Based on limited studies that investigated financial reporting and value creation in Rwanda, this study mainly examined the effect of financial reporting on value creation in selected commercial banks in Rwanda. The study has used eight (8) qualitative variables to measure financial reporting variables (relevance, faithful representation, comparability, timeliness, understandability, verifiability, IFRS Adoption and information disclosure. While, value creation has been measured quantitatively by shareholders' value, employees' value, government's value, social and environmental value, customers' value, lenders' and creditors' value creation.

The study adopted cross-sectional survey research designs. Financial data were extracted from audited financial statements of the selected banks. The survey was adopted in order to collect the primary data through the use of an adapted, validated and reliable questionnaire. This instrument was designed in five likert scale from strongly disagree to strongly agree. The study included a pilot study which was done in Bank of Africa Rwanda Ltd. The analysis of construct validity was done by using Average Variance Extracted (AVE) and all the variables' results were more than 0.5, that is the reason why, the decision was made that construct validity of the all the variables of the study were therefore above the threshold and ascertained. The results of Cronbach's Alpha Coefficient test indicated that the instrument was reliable because each variable's result was more than 0.75.

The study involved selected six (6) commercial banks in Rwanda which were purposively selected from a population of eleven (11) commercial banks in Rwanda, the reason being that they had the needed secondary data for a considered period of past 18 years (2000 - 2017), and the exclusion of other five (5) commercial banks was based on the fact that they had limited data and some started their operations recently. For the primary data, the study used a sample size of 148 representing the total number of employees that work in the departments of accounting and finance

of the selected banks and 142 copies of questionnaire were retrieved and analyzed. The study used descriptive and inferential statistics, where frequency, percentage, mean and standard deviation and multiple linear regressions as inferential statistics were used to achieve research objectives, and to answer questions and test the null hypotheses of the study. SPSS version 23 was helpful for the treatment of the primary data and the analyzed data were presented in tables.

The findings demonstrated that financial reporting, quantitatively and qualitatively has significant effect of value creation in selected commercial banks in Rwanda except for lenders and creditors value creation.

Researcher indicates the findings in the following format:

5.1.1 Summary of Findings

The findings of this study are categorized into two (2) sections, theoretical findings and empirical findings.

5.1.1.1 Theoretical Findings

Researcher indicates how his or her findings are linked to the theoretical framework that has been developed in chapter two under review of literature that shows the past works that used the same theory and confirmed its credibility or disagreement.

Example

The findings corroborate the views of shareholders' theory which focuses on shareholders' value creation. The results indicated that managers of commercial banks in Rwanda they work for the shareholders' interests as they show their stewardship towards the owners of capital. This indicated that there are not problems that are created by agency theory where in some cases managers work for their own interests rather than owners of capital. The general view from the findings is that they supported and justified the stakeholders' theory because they indicated that commercial banks surveyed in Rwanda satisfy the interests and expectation of each business partner (stakeholders). This is indicated by the findings where, shareholders, employees, government, social and environment communities and agencies, customers and lenders/creditors' value have been created by commercial banks in Rwanda. This indicated that there is good partnership and relationship between commercial banks and their partners.

5.1.1.2 Empirical Findings

In this section researcher indicates the major findings of his or her study.

Example

The findings from qualitative measures demonstrated that financial reporting (understandability, verifiability, and information disclosure) has a positive and significant influence on shareholders' value creation in selected commercial banks in Rwanda ($\beta_s=0.271$, $t=$

3.341, $p\text{-value} < 0.05$, $\beta_6 = 0.329$, $t = 4.511$, $p\text{-value} < 0.05$, $\beta_7 = 0.468$, $t = 6.506$, $p\text{-value} < 0.05$) respectively. While relevance and comparability have a negative but significant influence on shareholders' value creation in selected commercial banks in Rwanda ($\beta_1 = -0.153$, $t = -2.375$, $p\text{-value} < 0.05$, $\beta_3 = -0.186$, $t = -2.401$, $p\text{-value} < 0.05$) respectively.

The findings of variables (relevance, faithful representation, comparability, timeliness, understandability, verifiability, information disclosure and IFRS adoption) also had significant effect on shareholders' value creation (Adj-R² = 0.692, $F_{(8,133)} = 40.555$, $p < 0.05$). Both adj-R² results are positive and significant and informed that the first null hypothesis cannot be accepted.

The qualitative results indicated that timeliness, verifiability, information disclosure, and IFRS adoption have positive and significant effect on employees' value creation in selected commercial banks in Rwanda ($\beta_4 = 0.323$, $t = 4.376$, $p < 0.05$, $\beta_6 = 0.173$, $t = 2.450$, $p < 0.05$, $\beta_7 = 0.489$, $t = 7.011$, $p < 0.05$, $\beta_8 = 0.239$, $t = 3.142$, $p < 0.05$) respectively. Using the overall statistics, financial reporting had significant effect on employees value creation (Adj-R² = 0.710, $F_{(8,133)} = 44.212$, $p < 0.05$), based on both results the second null hypothesis cannot be accepted.

The findings informed that qualitative results indicated that comparability, timeliness and IFRS adoption, have positive and significant effect government's value creation in selected commercial banks in Rwanda ($\beta_3 = 0.223$, $t = 2.287$, $p < 0.05$, $\beta_4 = 0.231$, $t = 2.414$, $p < 0.05$, $\beta_8 = 0.603$, $t = 6.113$, $p < 0.05$). While verifiability quality has negative and significant effect on government's value creation in selected commercial banks in Rwanda ($\beta_6 = -0.223$, $t = -2.440$, $p < 0.05$). The results from qualitative variables (Adj-R² = 0.514, $F_{(8,133)} = 19.633$, $p < 0.05$) informed that the third null hypothesis cannot be accepted.

Note: This should continue for all null hypotheses set in introduction. Then researcher should indicate how his or her findings are related to the theoretical framework as follows:

Example

Five (5) theories where reviewed and these are shareholders theory, stakeholders theory, agency theory, signaling theory and legitimacy theory. However, the study was anchored on stakeholders' theory, because it advocates for all stakeholders interests than other reviewed theories. This is based on the fact that all the users of financial information in their decision making process and that each of them has a direct or indirect relationship with the reporting company and that all are affected by the operations of the firm directly or indirectly. Stakeholders theory proposed that business partners are groups of constituents in a firm that have a legal claim from a such firm because they in one way or the other contribute to its success or failure and that their interests should be protected. This shows that firm's management is required to prepare and present financial reports and make them available for all types of financial information users who measure the firm's profitability, survival, growth, and sustainability of the firm against their interests and expectations.

Financial reporting system is used by managers to show their stewardship to stakeholders regardless of their nature of the reports they produce either reflecting the reality or not. Thus, the practice is that ethical behaviors should go beyond the practices of earnings management that is

mostly done to allow managers gaining their personal interests at the sacrifice of the other stakeholders. Thus, quality of financial reporting has been a major concern of shareholders, employees, government, social and environmental bodies, customers as well as lenders and creditors who need financial information for their informed decision making.

5.2 Conclusion

This section should be written objective by objective achieved in the study.

Example

The study examined the effect of financial reporting on value creation in selected commercial banks in Rwanda. The findings from the study provide relevant empirical evidence by showing that relevance, faithful representation, comparability, timeliness, understandability, verifiability, IFRS adoption and information disclosure as qualitative measures and earnings predictability, accrual quality, earnings management/timely loss recognition, accounting conservatism and information disclosure as quantitative measures have significant effect on each of the variables of value creation in selected commercial banks in Rwanda. This constituted statistical evidence and empirical foundation for the implications for the value creation of commercial banks and banking industry in general.

The study concludes that shareholders' value creation is subject to understandability, verifiability, information disclosure and earnings management/timely loss recognition while weaknesses of relevance and comparability dissatisfies shareholders' value creation. The employees' value creation is a derivative of timeliness, verifiability, IFRS adoption, information disclosure, earnings management/timely loss recognition and information disclosure. The governmental value creation is positively predicted by comparability of financial statements, timeliness, IFRS adoption, earnings management and information disclosure while is negatively affected by verifiability of financial information.

The social and environmental value creation are positively favoured by the depth of faithful representation, verifiability, IFRS adoption, earnings management/timely loss recognition and accounting conservatism, while disfavoured by earnings predictability and accrual quality. The customers' value creation is positively linked to timeliness, verifiability, IFRS adoption, earnings management and information disclosure while are negatively affected by relevance of financial information and earnings predictability and the study concludes that lenders/creditors' value creation is positively predicted by faithful representation, verifiability, IFRS adoption, while is negatively affected by relevance and understandability of financial information qualitatively, while quantitative measures indicated that financial reporting does not significantly affect lenders and creditors value creation.

5.3 Recommendations

In this section, researcher should recommend as follows:

Example

Based on the aforementioned findings of the study, the following recommendations were made to different bodies in charge of financial reporting and management of commercial banks in general:

- i. Board of Directors (BoD) of commercial banks should pay more attention to relevance of financial statements and add a necessary requirement from management to publish their banks financial statements for a time frame that is more than two (2) years in their glossaries of the notes to financial statements. This would help more in stakeholders' decision making process.*
- ii. management of commercial banks should pay more attention on relevance, faithful representation and understandability of their financial reports and provide more information that would help employees to measure and evaluate their employment status.*
- iii. management of commercial banks should work hand in hand with government agencies in order that they improve their reporting systems based on different frameworks and timelines. They should keep their supporting documents justifying each business transactions in order to give light to the amount of taxes and other duties that they owe to the government.*
- iv. commercial banks' management should provide relevant, comparable, understandable, well disclosed and timely information and predictable information regarding the social needs of surrounding communities and reveal information about their activities towards environmental protection.*
- v. customers should be given relevant information about their savings, services and products of commercial banks in terms of quantity and quality so that they make informed decision towards their growth and expansion of their business and savings. They would like to receive faithful, comparable, understandable, full disclosed information regarding commercial banks activities by their management.*
- vi. management of commercial banks should provide relevant, comparable, timely, understandable and full disclosed information to lenders and creditors so that they avail finances/ loans to those banks after a critical and informed decision making.*
- vii. Government of Rwanda should create an autonomous financial reporting council that would receive financial reports from all private companies and non-profit making institutions and ensure that financial reporting systems adopted, follows the IFRS conceptual framework and that they all report and protect all stakeholders' interests. This is based on the fact that the volume of financial reports varies from one bank to another. Such council would harmonize the reporting system and ensure that the published reports follow the fully adopted IFRS framework since 2008 so that there would be improved information provision that would help financial analysts and other stakeholders to measure quantitatively and qualitatively the financial reporting quality.*
- viii. investors, employees, government, social groups, Rwanda Environmental Management Authority (REMA), customers and creditors should not consider one financial reporting variable and use it to measure their value created or interests generated by commercial banks, but there should be a combination of more than one variable as the variables may interact together to give clear picture of the quality of information they need for decision making process.*

5.4 Contribution to Knowledge

Under this section researcher is to indicate how his or her study is located in literature and in knowledge acknowledgement.

Example

The study has contributed to knowledge in terms of effect of financial reporting and value creation in banking sector. The contribution is seen in four perspectives, which are conceptual, methodological, theoretical and empirics.

5.4.1 Conceptual Contribution

Conceptually, the study contributed to the extant literature by developing two (2) conceptual models. First conceptual model linked qualitative financial reporting measurements on each of the six variables of value creation, this model was linear multiple regression. These variables are relevance, faithful representation, comparability, timeliness, understandability, verifiability, IFRS adoption and information disclosure as measurements of financial reporting and shareholders' value, employees value, governmental value, social and environmental value, customers value and lenders/creditors value where measurements of value creation. The second conceptual model linked quantitative financial reporting measurements (earnings persistence, accrual quality, earnings management, accounting conservatism and information disclosure index) to each of the six variables of value creation which also were quantitatively measured (ROE, wages/salary and others benefits, company income tax, corporate social responsibility, loans to customers, and debts to equity ratio).

5.4.2 Methodological Contribution

The study has also developed econometric models that also contributed to literature knowledge in terms of multiple linear regression relating financial reporting practices measurements to each of value creation. The models indicated the variables of financial reporting practices that have positive or negative effect on each component of value creation.

5.4.3 Empirical Contribution

The empirical evidence of this study contributed to the vast body of literature knowledge where findings of the study provided the unique experience of financial reporting and value creation from commercial banks in Rwanda.

5.4.4 Theoretical Contribution

Theoretically, the study lent credence to the stakeholders theory and indicated that investors, employees, government agencies, social and environment bodies, customers and creditors of the firms have much expectations in terms of dividends, salaries, wage and other labour benefits, taxes and other duties, CSR activities, loans, services and products, and interests revenues from lending activities so that each user of financial information may have basis for decision making regarding his/her relationship with the reporting firms. This indicates that the

more financial reporting reflects the truth, the more users' expectations would be met and at a right time.

5.5 Limitations of Methodology

This section can be located in chapter three or chapter five. This is to show the challenges that researcher faced and how they were overcome by researcher. The best way of presenting this section is chapter five after all sections are presented.

Example

The conduct of this study has been challenged by inconsistency in the figures from financial statements of the sample companies, where the volume of information contained in the annual reports varied from one year to another, so it required more attention and time to get the used secondary data. Some of the sample firms are not listed on Rwanda Stock Exchange (RSE) and to get access to their reports was difficult. It would take time to get sufficient secondary data that could lead to robust research analysis.

5.6 Suggestions for Further Studies

This section is very important and it includes the recommendations for further studies. This comes from the difference between 100% expected contribution and R square for studies that tested simple regression models or 100 % expected effect and Adjusted R square results for each hypothesis tested. This is for other variables that may influence the dependent variable's indicators that have not been included in researcher's study that he or she recommends for future researchers to and should be number in the same line following hypothesis by hypothesis or objective by objective should be numbered and also researcher should recommend the same study be done in other economic sectors.

Example.

- 1. Future researchers should study other variables that affect shareholders' value creation.*
- 2. Future researchers should study other variables that contribute to employees' value creation.*
- 3. Other researchers should survey other variables that impact government's value creation. Etc.*
- 4. This study used quantitative and qualitative variables of financial reporting and value creation in selected commercial banks in Rwanda. It has examined the effect of financial reporting on value creation and has found that there is significant effect of financial reporting on value creation. Hence, the study only focused on banking sector, there is room for further studies that may investigate if corporate governance can add credence to the stakeholders' value creation. The same study can be conducted in other business sectors such as insurance, microfinance, hotels and restaurants services, telecommunication and manufacturing sectors because they are also growing fast and have major stakeholders that they should take care of.*

CHAPTER NINE

STEP BY STEP MANUAL FOR BUSINESS FEASIBILITY STUDY

As for some students find it to start applying their entrepreneurship skills, it is important for the research manual to discuss about the content of a feasibility study report.

Chapter 1 of the feasibility study: INTRODUCTION

Background to the Study

This is a short explanation on why the student chooses his subject matter for a feasibility study. The relevance of the subject is also discussed. Since this is the introductory part, it also includes the name of the proposed project, the proposed location, the products, the proposed target market, and the mode of financing.

Statement of the Problem

The problem of the study can be stated in the form of a question or statement. The statement should be broad enough which could be broken down into specific problems and which will seek answers to crucial questions on the four functional areas of management: Marketing, Technical/Production, Organization and Management and Finance.

The following are examples of statements of a problem

- **Correctly stated:**

The central problem of this study is the evaluation of the feasibility and viability of establishing a ----- in -----

- **Poorly stated:**

The central problem of this study is to evaluate of the feasibility and viability of establishing a --- ----- in -----

Objectives

This refers to one's goals in writing the project Feasibility Study. All topics to be discussed in the text are geared toward its accomplishment.

For example:

The main objective of this study is to determine the feasibility and viability of the proposed venture.

Specially, objectives from the point of view of the four functional areas of management are as follows: Marketing, Production/technical or service process, organization and management, financial study, social-economic contribution

Marketing:

1. *To identify the demand and supply for the products.*
2. *To formulate marketing strategies for a successful business operation.*

Production/Technical

1. *To develop the process involved in operationalizing the project in the most effective and economical way.*
2. *To know the production/technical requirement in the establishment of a (state the nature of the business)*

Organization and Management

1. *To design the most appropriate business organizational set-up.*
2. *To determine the number of people required to manage the project effectively.*

Financial Study

1. *To make an estimate of the amount of total investment required to implement and operationalize the project.*
2. *To evaluate the profitability, liquidity, and stability of the proposed business venture.*

Significance of the study

This tells the importance of the study to a particular group of people or sector, such as: readers, researchers, community, etc.

Scope and Limitations

This tells the coverage of the study, the target market; the time horizon, the survey area, and the time the data were gathered. The researcher should identify the specific target market covered such as: consumers, resellers, industrial, government and non-profit organizations. The geographical and the demographical descriptions of the target market should also be defined.

In order for a proposal project to be proven feasible, all relevant data should be gathered and analyzed. However, there are factors that may make it impossible for one to get all the needed information. The student should state in the limitations his reasons for being unable to get all the necessary data and how they may affect the conclusion of the study.

Methodology

The methodology describes the sources of data, research design, and the treatment of data.

Sources of data. There are two sources of data: (a) primary and (b) secondary.

Primary data are usually delivered from interviews, survey questionnaire, and observations. The survey questionnaires should be validated before it is administered. The sample survey questionnaire and the structured interview questions should be presented in the exhibit.

Secondary data are usually delivered from printed materials, books, magazines, films/video tapes, and related studies made on the subject.

A student working on a project feasibility Study should use both the primary and the secondary sources of data.

Research Design. Business research usually requires the use of descriptive and explanatory methods utilizing historical trends and projections.

a. ***Explanatory Method.*** This is a process of “feeling” the situation or obtaining a “bird’s eye view” on the total aspects. It includes a Literature Survey or the so called library tour. The researcher should see to it that there are relevant materials that could be of help to the study. It also includes an experience Survey. This refers to seeking the assistance of persons to give information about their failure, success, problems, and other alternatives regarding their businesses.

b. ***Descriptive Method.*** It establishes relationships or correlations between dependent and independent variables. The description is based on a sample which represents the total population. There are two sample techniques: (1) Restricted Sampling Technique, and (2) Unrestricted Sampling Technique.

A simple comparison of the said techniques is summarized below.

Comparison of Sampling Techniques

Unrestricted Sampling Techniques	
<i>Probability</i>	<i>Non-Probability</i>
Random Sampling	Convenience Sampling

Restricted Sampling Techniques	
Probability	Non-Probability
Complex Random: 1. Systematic 2. Cluster 3. Stratified	Purposive Sampling

A basic requirement for sampling is to know the sample size. The formula that gives the sample size is:

$$n = N / (1 + Ne^2)$$

Where n = Sample size, N = Estimated population and e = margin of error (expressed in percentage)

From the gathering data, the level of confidence should be indicated because, rigid as it may seem to be, error is still inevitable.

Treatment of Data. Comparative analysis could be used to analyze data. To forecast historical data, the student may use any of the different methods of projections. The principle of capital budgeting should be used to determine the earnings power of the project. Several types of financial ratios should also be used to show how viable the project is in terms of financial soundness and condition, if implemented.

Under the treatment of data, the student should put all the formula that he intends to use including the rationale of choosing such.

Review of Related Literature

This is the presentation of related studies and literature that support the study. It also points out the difference of one's study from other studies.

Definition of key terms. Define the technical, scientific, or legal terms that are used in the study especially those which are differently explained by the dictionary. This will help the reader understand the writer's point of view.

For example:

The following terms are defined as used operationally in this research:

Benefit cost ration. Also known as profitability ration. It is the ratio of the present value of gross benefits to gross costs

Capital Budgeting. Describes the process of allocating cash expenditures to investments which have life span longer than one year, and whose costs exceed Rwf 500,000

Discounting. The process of translating future values into their present worth by applying a set of discount factors that reflects the diminishing value of the same amount of money as one moves further into the future.

Chapter 2 of the feasibility study: MARKETING STUDY

In any project feasibility study, the marketing aspect is considered the most important area. This is so because it describes market situations where the product can be identified through the demand analysis. The discussion in this chapter includes the description of the product, industry profile, demand and supply situation, and the marketing plans.

The objective of the student in writing the chapter on Marketing Study is to show that there is a market for the proposed product.

Product Description

The primary (and secondary, if any) product/s of the proposed project is/are to be vividly described in this section. It also discusses the difference of the products between existing products.

If there are several products, summarize and show them in the exhibit.

Industry Profile

The industry profile describes the general trade practices of an industry or business which sells the same product. Some of these practices are pricing, sales, methods of transportation, promotion, channels of distribution, supplies, packaging, resources available, the values of people, and also the opportunities, threats, strengths and weaknesses of the industry.

Demand

In this section, the student/researcher pinpoints the specific customers who are willing and are able to buy the proposed product/s. This could be done through segmenting the market geographically and demographically.

Demographical segmentation determines to whom, in a particular place, the products will be offered. It also defines the market through (a) sex; (b) age; (c) religion; (d) educational attainment; (e) ethnic group; (f) income level; (g) occupation; and (h) credit availability.

Geographical segmentation points out the market through regions, districts, sector, cells or towns by knowing the population.

Once the target market is determined, gather the historical population (at least 5 years) which will be the basis for the 5-year projected population. The summary of the historical and projected demand must be summarized on a separate table.

After the student administering the survey questionnaire to a sample of the present population, the result of the survey questionnaire, interview and observation will then be used to measure the demand. Again, the historical and projected demand must be summarized on a separate table. The tabulated result of the survey questionnaire and structured interview should be presented in the exhibit.

Supply

Supply represents the number of sellers/producers selling similar or substitute products. Supply is referred to as the competitors.

The first thing to do is to enumerate the competitors, their location, and their capital/size. Then the student/research will determine the 5-year historical supply as well as the 5-year future supply by using one of the projection methods. Finally summarize the projected supply on a separate table.

Demand-Supply Analysis/Market Share

In order to analyze the interaction of demand and supply, the following formula or formulae are used:

$$Y_d = a_d + b_d X_d \text{ (for demand)}$$

$$Y_s = a_s + b_s X_s \text{ (for Supply)}$$

After determining the gap between the demand and supply, then the researcher may say that if the:

- Demand > Supply, the proposed project has a share in the market.
- Demand < Supply, the proposed project has no share in the market.

The unsatisfied demand is the market share. However, it is better to be conservative in the assumptions to provide an allowance for the competitors' expansion.

Marketing plans

The marketing plans or strategies should be done in order to attract customers and even the customers of the competitors. Before doing so, consider the six O's of marketing:

1. **Occupants.** Who are the target markets? What are their values, culture, religion, etc.?
2. **Object.** What makes the products attractive to the target market- packaging, color, shape, size, etc.?
3. **Objectives.** What is/are their objective/s in buying the product-status symbol, price, quality, etc.?
4. **Occasion.** When do the customers usually buy the products-daily, weekly, during birthdays, anniversaries, or Christmas season?
5. **Outlet.** Where could the target buyers buy the products-from the wholesalers, retailers, brokers, contractors?
6. **Organization in the family.** What is the customer's role in the family-initiator, buyer, or decision-maker?

The market plans and strategies should be based on the 5 P's of marketing mix.

1. **Product.** What should be done with the product so that it will be more attractive than the competitors' products? This includes research and Development on design and Style. The budget for the initial year and the supporting computations should be included. The said budget will be included in the product cost.
2. **Promotion.** What promotional activity should be done in order to compete with the promotions of the current suppliers? Prepare also a schedule for the initial year's budget. The initial year's budget is an organizational cost which has to be capitalized. However, the promotional expense for the succeeding year will be a part of the operating expenses.
3. **Pricing.** What terms of sale will increase the selling value of the products- $n/30$; $2/10$, $n/30$? What pricing technique can be used in determining the selling price of the products?

Here are some pricing techniques:

- a. **Cost-Plus Method.** The cost-Plus Pricing is the simplest method. The cost of the product is figured out and tacked on a little something for profit. It is the favorite technique of firms who aim to tap a particular segment of market.
- b. **Market-oriented Method.** This is not based on cost, but on the interaction of demand and supply.
- c. **"Loss" Leader Strategy.** Some products may be sold at a losing proposition to attract customers to go to their stores. The mark-up is taken from other products.
- d. **Psychological pricing.** Stating the price on a lower scale. For example rwf295 instead of rwf300.
- e. **Value for Money Pricing.** This pricing approach is not aimed at maximizing profit per single purchasing but in bulk or quantity/frequent sale. This sale tactics is an ideal mechanism in tapping potential sales through more purchases, thus, clearing inventory

gluts and creating an image of fresh supply. This pricing concept targets either or both the diet and price conscious consumers.

f. Pricing Factor Segmentation. The “seller” subdivides the market into groups responsive to price and price deals, product quality, etc. **Here are some examples** that will illustrate this particular marketing variable used by most sellers:

- *No left-over, No sharing buffets -50% discount per pack*
- *50% Discounts on all products at 8:45 p.m. everyday*

This strategy favors both the consumer and the seller. On the part of the consumers, they get the benefit of quality and good tasting products at reduced prices. On the other hand, the seller avoids wastage and minimizes cost of storage.

- **Midnight Special.** *This is offered by Motels. 9:00 pm to 6:00 at the price of 3 hours stay*
- **Discount plan.** *The company offers lower charges for the following calls:*
 - *Night calls*
 - *Sundays and Holidays*
- **Off-Season Specials:** *40% discounts on all room categories.*

g. Market Down Pricing

In cases where demand is limited and competition is intense, the usual mark-up pricing approach is temporarily suspended in favor of a markdown to capture a segment of the market. The concept behind the markdown pricing is the “thought” that the lower you can make your price, the more you sell, and you generate revenues sufficient to cover costs and provide a profit.

h. Bonus-Pack Pricing

For the end—users, this is commonly used so that they will buy more than the required quantity. A good example is the:

“Buy 34 at the Price of 30”

4. Place or the channel of Distribution.

This describes how one will reach his customers. He may use the services of the middlemen, if his location is far from his customers. If this is so, include also in the budget the compensation which is given to the middlemen. The compensation could be in the form of commissions, fringe benefits, promotional assistance, or other forms. Summarize these costs and show them in the appendix.

5. People. This refers to the sales that will be selling and promoting the products. Do they know the product? Are they committed to the company? Are they motivated and satisfied?

Example of critical decisions of Marketing Mix Variable

Marketing Mix variable	Critical Decisions

Product	Quality of components or materials, style, feature, options, brand name, packaging, sizes, service availability, and warranties.
Price	Quality image, list price, quantity, discounts, allowances for quick payment, credit terms, and payment period.
Channels of distribution	Use of wholesalers and/or retailers, type of wholesalers or retailers, how many, length of channel, geographic coverage, inventory, and transportation.
Advertising and Promotion	Media alternatives, message media budget, role of personal selling, sales promotion (displays, coupons, etc.), and media interest in publicity.

Chapter 3 of the Feasibility study: TECHNICAL STUDY

The technical study discusses how the products are to be produced, when these products are to be produced, how much will it cost to produce the products, where to produce the products, and what technology is to be used.

The objective of the student in writing this chapter is to show that the product can be produced at a reasonable cost in the proposed location.

Production or service/Process

The production process discusses how the products will be produced, specifying each step that will be involved, and the time involved.

Equipment, Machinery, Furniture and Fixtures

This part discusses or describes the technology that will be used-manual, mechanical, automated, or robotics.

If production process is done manually, then the use of equipment, machinery, furniture and fixture will be limited. However, the student will still make a list of all the needed equipment, and other facilities. The list should include the description, the specification, and the prices of the listed assets. If it is mechanical, automated, or robotics, the student will also do the same.

Building

The student should determine whether it is necessary to put up, to rent, or to lease a building. If a building is to be constructed, he should provide a computation for the cost of the building. This includes the determination of the life of the building as well as the depreciation method to be used.

If the student proposes to rent a building, he should determine the historical and the current rent so that he will be able to project the rentals. When it is necessary to renovate the building to fit the requirements of the production process, the cost of renovation should likewise be included.

The reasons for constructing or renting a building should be indicated.

Location

The student is required to gather maps in order to show where the proposed project will be located. In the discussion, the student should also describe the distance of the proposed project from its competitors as well as its supply of raw materials, public markets, roads, communication facilities, etc. He is to discuss also the environmental conditions of the place whether it is rural, urban, or near schools, hospitals, etc.

Layout/Floor Plan

This topic specifically discusses how the place (factory, store, or office) looks like and how it is arranged.

It is recommended that the student presents the drawings including dimensions so that readers could easily visualize how the proposed venture will be.

Capacity/Scheduling

The student, after describing the location, layout, building, equipment, machineries, furniture and fixture, can now discuss its capacity. He should be able to determine the maximum capacity, the production schedule, the number of shifts per day, number of working hours per day, etc.

Waste Disposal

There are some processes that produce unhealthful wastes. Here, the student should discuss how to dispose the wastes and also the cost of disposing.

Utilities and other Operating Costs

This part describes the amount, cost, and sources of utilities-fuel, water, and electricity. It also includes other costs that the proposed project will incur like supplies. Telephone, telex, maintenance, repairs, insurance, taxes, licenses, and etc. The provision for unforeseen costs such as miscellaneous costs and contingencies is also included.

Production Costs

Here, the monetary aspect of all the production plan is put into prospective. It includes the initial raw material costs, labor costs, Operating costs, and other costs to produce the product. Also indicate how much should be the minimum required level of inventory of raw materials, finished goods or merchandise. The reorder point and safety stock levels should likewise be identified.

Such inventory levels should be sufficient to meet production requirements and also help as a shock absorber for demand. Present the summary of the production cost in the exhibit.

Chapter 4 of Feasibility Study: ORGANIZATION AND MANAGEMENT STUDY

This chapter describes the form of business organization that is best suited for the proposed project, the organizational structure, the number of personnel needed, their qualifications, their compensation, and the projected time table before the project is implemented.

Form of Business Organization

There four types of business organizations. These are: (1) single proprietorship, (2) partnership, (3) corporation, and (4) cooperatives. The student should now choose the best form suited for the proposed project. He should also include the rationale for choosing it.

Organizational Structure

Here, the student should be able to enumerate the positions needed and their respective job descriptions and job specifications. The job specifications for the various positions will be the basis for recruitment and placement of workers.

Also, the flow of authority and responsibility will be discussed and shown in a chart - the Organizational charts.

Personnel Requirement

Based on the organizational structure, the student should determine the number of workers needed in the organization. There are instances wherein one person could do three or more jobs/positions in the organizational chart. However, it is also possible that one position would require two or more workers. Show the summary of the personnel requirement in the exhibit.

Qualification Standards

Here, the student discusses the qualifications of workers. There are three kinds of qualification standards.

- a. **Personal.** This refers to the personality required of a worker. His traits, manners, values, and the way he talks.
- b. **Experience.** This refers to the length of working experience required of a worker, and also related job experiences.
- c. **Academic.** This refers to the worker's academic qualifications or the educational attainment required to perform the job better.

The summary of the qualification requirements of workers should be shown in the exhibit.

Compensation package

After determining the number of workers needed and their qualifications, express their efforts in monetary form. Salaries and wages should be set taking into consideration the minimum wage required by law and the result of the wage survey.

Since the law provides benefits to workers, such as allowances, bonuses, CSR contribution, and etc., the student should not fail to include these. The summary of the compensation package should be shown in the exhibit.

Projected time table

During the pre-operating period, a number of studies and decisions have to be made. Preparatory to the actual operation, the student should enumerate several steps designed to hasten smooth implementation of the proposed project. In every step that the student mentions, he should indicate the length of time needed to do it, and the amount of money to be spent.

Some examples are:

1. Preparation of product study
 - a. Mapping plans and specifications
 - b. Lay outting
 - c. Marketing studies
 - d. Sources of financing
 - e. Others
2. Formal organization
 - a. Application for registration
 - b. Application for juridical personality
 - c. Payment of filing fee, license fee, and registration
3. Negotiation with the lease contractor (if you decide to lease)
4. Renovation of the place
5. Acquisition of facilities and recruitment of workers
6. Promotion

The major activities should be shown through the Gantt chart. A sample Gantt chart is shown below.

The total pre-operating expense or organization cost and the necessary documents in starting a business should be shown in the exhibit.

Chapter 5 of a Project Feasibility Study: FINANCIAL STUDY

This aspect discusses the following: major assumptions, capital required to finance the project, the sources of funds, and the financial statement preparation and analysis. The plan in operationalizing the proposed venture will be translated in monetary terms.

The objectives of the student in this chapter are: to show that the project is profitable and is capable of being financed. Projections should show that profits will continue in the future and that the venture will remain liquid and financially stable.

Major Assumptions

The student should state the major assumptions made in making the financial projections. These assumptions should be realistic, that is they should be based on veritable data. For example, an assumption for sales and sales increases may be based on the demand and supply situation and the pricing strategy discussed in the marketing study. The salaries and benefits should be based on the organization and management study and on the historical and current salary schemes of the industry. The student may make general assumptions on the following aspects.

- Sales
- Withdrawal of owner/owners (if partnership/sole proprietorship)
- Cost of goods sold/Cost of sales

- Amount or levels of inventory needed
- Salaries, wages, benefits.
- Repairs and maintenance
- Rent, lease
- Advertising/Promotion expense
- Supplies
- Cost of disposing wastes
- Utilities
- Telephone bills
- RSSB-contribution
- Miscellaneous expenses
- Amortization method for the intangible assets and organization costs
- Depreciation methods for fixed assets
- Insurance, taxes and licenses
- Agreement of partners, if partnership
- Etc.

It should be noted that everything that should be assumed is taken from the preceding chapters.

Capital Requirement/Investment

The student will now make an estimated of the initial project cost. This is the initial investment or the capital requirement which includes the following:

1. ***Pre-Operating expenses.*** This is derived from the budget in the projected time table of the organization and the management study.
2. ***Operating expense/Working Capital.*** In order to arrive at the working capital, get the total current asset amount first. This includes the following:
 - a. Cash (minimum required level of cash to sustain operations).
 - b. Receivables (refers to the credit terms)
 - c. Raw materials includes of freight expenses (refer to the technical study)
 - d. Utility (refer to the technical study)
 - e. Maintenance and warehousing expenses (refer to the technical study)
 - f. Prepaid expense (refer to the technical study)
 - g. Salaries, wages, and fringe benefits (refer to the organization and management study)
 - h. Operating taxes and licenses (refer to the technical study).
 - i. Supplies (refer to the technical study)
 - j. Communication facilities (refer to the technical study).
 - k. Advertising/promotion (refer to the marketing study)
 - l. Transportation cost (refer to the technical study)
 - m. Provision for unforeseen costs (refer to the technical study)
 - n. Intangible assets (refer to the organization and management)

The total amounts of current assets are then multiplied by the current ratio which is ideally 2:1 to arrive at the total cost of working capital.

However, if borrowing is not necessary, there is no need to multiply the current asset cost by the desired current ration.

3. **Capital expenditure or Fixed Assets.** This refers to the fixed assets needed in the proposed business. Fixed assets include equipment, machineries, furniture and fixtures, building and land. The cost of these fixed assets should be referred to the technical study.

Source of Financing

This discusses how the total capital requirement will be financed. It describes the sources of short-term and long-term funds needed for the proposed business. Alternative sources of funds should also be indicated in case immediate financing problems may arise.

It is recommended that the student must show evidence of the availability of financial sources.

In cases where there are agreements made with financiers, like interest, maturity date of money borrowed, dividends, sharing of profits etc. the student should include the same.

Preparation of Financial Statements

The financial statements to be presented in the project feasibility study are:

1. **Income statement.** It presents the project's total revenue, the total costs, and the net income for each of the next five years. It must be shown in schedule or in the exhibit.
2. **Statement of Cash-flow.** It is a systematic presentation of cash receipts and disbursements of the operating, investing and financing activities during each of the first five years of operation using the accrual concept of accounting. This must be shown in schedule or in the exhibit.
3. **Balance Sheet.** This shows the assets of the project and the corresponding liabilities and capital. It is an overall picture of the firm's financial condition as of the end of each of the first five years of operation. This must be shown in a schedule or in the exhibit. An outline of these financial statements is shown in exhibits 13-19 to guide the student in the preparation of the financial statement.

Financial analysis

For purposes of evaluating the profitability of the proposed projects, the financial statements should be subjected to the Net Present Value (NPV), Internal Rate of Return (IRR), and Benefit/cost Ratio (B/CR) analysis.

This necessary in order to determine whether the capital investment will be recovered during the course of the project's operations. Furthermore this analysis will justify the costs of the investment considering the returns or profits from operation. The computation should be shown in a schedule or in the exhibit.

In addition to the above computations, the profitability, liquidity, and solvency ratios should be computed and analyzed. The formula is shown in exhibit.

Chapter 6 of a project feasibility study: SOCIO-ECONOMIC DESIRABILITY.

This chapter is usually considered the easiest and the shortest, but this is a very significant chapter especially to the economy and to the community.

The student will show the desirability of the proposed project as to the following:

- a. **Customer.** How will the proposed venture and its product/s be of help to the customer? Are there intangible benefits?
- b. **Employees.** How will the proposed venture be of help to its employees, to their children, and other dependents?
- c. **Creditors/Suppliers.** What benefits could creditors and suppliers derive in transacting with the proposed venture.
- d. **Owners/partners/Stockholders.** Are there advantages in investing in the business being proposed?
- e. **Community/Society/Church.** How will the proposed venture be of help to the community? What contributions would it give to the church, and the society as a whole?
- f. **Government.** How will the proposed venture be of help to the government and the national economy?

Chapter 7 of a project feasibility study: FINDINGS, CONCLUSION, AND RECOMMENDATION

Findings are the answers to the statement of the problem as to whether or not the stated objectives are attained.

Conclusions are the brief summary of all chapters highlighting all significant findings.

Recommendation is a one sentence statement of what the student recommends based on the findings and conclusions.

CHAPTER TEN RESEARCH FORMS

A variety of forms are required for research papers at AUCA. Some are the same across AUCA Faculties. Some have slight differences. If you have any doubt as to what is required, consult your research advisor/director for further information. The following forms are required for research, in the order listed below (later on, other forms could be added such as **Topic Request Form, Topic Approval Form, etc.**).



Adventist University of Central Africa

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TOPIC REQUEST

Name: _____ Degree Sought: _____ Date: _____

Suggested Title: _____

Process: Briefly describe your study in a page or two, and share it with professors. As you negotiate your topic, method, and committee, this document should grow to 5-10 pages in length, and should include the sections listed below (instruments and references may also be attached). **Directions:** When the topic request is sufficiently developed for the committee to accept, it should be submitted to the Program/Department Committee. This constitutes preliminary approval for a thesis/ dissertation, and final approval for a project.

1. Briefly state the topic and give reasons for your interest in it. (Intro)
2. State the relationship between the proposed topic and any field of study or field of work.
3. Briefly share from the literature why this topic is timely, important, and not yet addressed. (Gap in literature—not the whole lit review)
4. Purpose/problem you plan to address.
5. Describe the methodology and analysis to be applied in this research. Include a description or a copy of any instruments already selected for the study.
6. Briefly indicate the ethical issues involved in the research and how you will address them.
7. What resources/skills are needed to study this topic, and how will you find or develop them?

Proposed Committee

Signature on the line below indicates the following:

1. You are satisfied with the study design, methodology, and writing of the topic request.
2. The study proposes research worthy of the degree sought.
3. You are willing to serve on this committee in the capacity specified below.
4. Authorship of any publication or presentation resulting from this collaboration must be determined by consensus and must secure the written permission of all involved.

_____ <i>Proposed Research Advisor</i>	_____ <i>Research Advisor's Signature</i>	_____ <i>Date</i>
_____ <i>Proposed Methodologist</i>	_____ <i>Methodologist's Signature</i>	_____ <i>Date</i>
_____ <i>Proposed Member</i>	_____ <i>Member's Signature</i>	_____ <i>Date</i>

1.

Department approval of committee: _____ **Date:** _____

Comments/recommended changes: _____

☐ Committee requires Dean's approval ☐ Committee requires approval of another Department

Dean's Signature _____
Department Chair's Signature

Project: ☐ Approved ☐ Submit proposal to Dept. **AdCom Approval:** ☐ Required ☐ Not required

Thesis/Dissertation: ☐ Forward to Research Committee ☐ Revise and resubmit

Comments: _____

For the Dean: Topic Request Date: _____ Time: _____

Dean (or designee): _____ Requesting Director (or designee): _____

The Research Committee will focus on the following general questions: Is this study useful? Is it appropriate to the degree sought? Does it address a "gap" in current understanding? Does AUCA have the physical/human resources to support the study? Is the proposed methodology adequate?

Research Committee Action (Project proposals will be approved by the Dept. Committee)

" Approved with no modifications " Revise and resubmit

" Approved with modifications " Denied; present alternative topic

Research Committee Comments:

Signed: _____ Date: _____



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THESIS PROPOSAL APPROVAL

Name: _ Degree sought: _____ Date: __

Suggested title: _____

Proposal-ready agreement: _____ Date: __

Advisor *Methodologist* *Member*

Date received by the Dean: _____ Approval date/time _____

PROPOSAL APPROVAL: " *Granted* " *Denied* Date: __

Research Advisor *Methodologist*

Member *Presider*

Approved title: _____

Recommendations: _____

SPACING

- _____ Titles of preliminary pages and first pages of chapters begin at 2.00”.
- _____ Abstract title page, title page, and dedication are centered vertically on the page.
- _____ Text is double spaced, beginning of paragraphs indented .5”, no extra space between paragraphs.
- _____ Single spacing is appropriately used for tables, long quotes (Turabian), and reference list.
- _____ One blank line after chapter number, two blank lines between chapter title and text.
- _____ Two blank lines before and one blank line after subheadings within the text.
- _____ Three blank lines before and after tables/figures inserted within the text.

TABLES/FIGURES

- _____ Tables do not contain vertical lines and have few horizontal lines.
- _____ Tables/figures follow the initial reference in text.
- _____ Tables/figures are identified in the text by a number (e.g., Table 1; **not** Table 2.1, etc.).
- _____ Tables/figures are numbered consecutively throughout the document.
- _____ Table numbers and titles are typed **above** the table, figure numbers and captions, **below**.
- _____ Decimal points are vertically aligned.
- _____ Table number and column headings are repeated if table is continued onto another page.
- _____ If a table/figure is taken from another source, the complete source is cited below the table.
- _____ Tables are consistently formatted, easy to read, and look nice on the page.

HEADINGS and SUBHEADINGS

- _____ Headings and subheadings are properly chosen and formatted.
- _____ No heading has only a single subheading under it.
- _____ Capitalization of headings follows AIAS style.
- _____ Spacing above and below headings is correct.
- _____ No heading appears without at least two lines of text below it at the bottom of a page.

FOOTNOTES

(Mainly for Turabian, but occasional explanatory notes may appear in APA).

- _____ If footnotes are used, they begin on the page where the citation is made.
- _____ Footnote is indented the same as the paragraph; the next line reaches the left margin.
- _____ Individual footnotes are single spaced with double space between footnotes.
- _____ Footnotes are continuously numbered throughout each chapter.

REFERENCES/BIBLIOGRAPHY

- _____ All direct quotes have page or paragraph numbers included in the reference.
- _____ All entries are alphabetized and in correct format (either Turabian or APA).
- _____ Web references have been tested to assure that the links work.
- _____ All in-text entries are in the reference list, and (APA) all reference list entries are cited in text.

SPECIFIC APA RULES

- _____ When citing two or more authors, within the text the word *and* is spelled out, but inside parentheses in in-text citations and in the reference list, an ampersand (&) is used.
- _____ For in-text citations, multiple authors in the same parentheses are in alphabetical order, not chronological order (Alexander, 1999; Messman-Moore & Resnick, 2007; Veazey, 2003).
- _____ Numbers below 10 are written in words unless in a table or in the abstract (check exceptions).

SPECIFIC TURABIAN RULES

- _____ Round numbers or numbers below 20 are written out if not part of a descriptive research report.
- _____ The symbol % appears only in tables.
- _____ Use abbreviations for books of the Bible.

MISCELLANEOUS FORMAT ITEMS

- _____ Thesis/dissertation body text is left aligned.
- _____ There is no numbering on any subheadings (e.g., Data Analysis, **not** 1.2.1 Data Analysis).
- _____ Dots in ellipsis marks are spaced (. . .).
- _____ In a numbered list, the numbers are indented one tab position; succeeding lines align under the first letter of the text.
- _____ There are no widows or orphans--a paragraph has two lines at the bottom or top of a page.
- _____ Page numbers in the Table of Contents, List of Tables and Figures correspond with actual text.
- _____ Dashes are formed by two hyphens—they have no space before or after them.
- _____ All statistical expressions in text and tables are italicized (e.g., *F*, *N*, *SD*, *M*, *n*, *p*, etc.).
- _____ There is one space **before** and **after** mathematical signs (=, <, >).

I have personally checked the manuscript for all of the above items.

Student's Signature _____ Date: _____
Research Advisor's Signature: _____ Date: _____

Signed form must accompany all work sent to the AIIAS editor.



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DEFENSE REPORT

Name: _ Degree sought: _____ Date: _

PRE-DEFENSE APPROVAL

Defense-ready agreement: _____ Date: ____
Advisor *Methodologist* *Member*

Editor's approval for defense _____ Date _____

Dean's Space

Date received by the Dean: _____ Defense date _____

THE DEFENSE REPORT

Approved Title of Thesis:

RESULT: ☐ Pass ☐ Pass with minor corrections ☐ Pass with major corrections ☐ Fail

(Name)	(Name)
<i>Research Advisor</i>	<i>Dean</i>

(Name) <i>Methodologist</i>	(Name) <i>Member</i>
--------------------------------	-------------------------

(Name)	Date
<i>Editor</i>	

Recommendations of the Defense Committee (Attach additional sheet if needed):

POST-DEFENSE REVISIONS

Revisions Completed Advisor's Signature _____ Date _____

Editor's Approval Editor's Signature _____ Date _____

Advisor's Release Advisor's Signature _____ Date _____

Dean's Release Dean's Signature _____ Date _____



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Office of Postgraduate Studies

TO WHOM IT MAY CONCERN

June, 23rd, 2019

Subject: Data collection

Dear Sir/Madam,

We are very pleased to write to you to kindly request your authorization to allow our Masters' student to have access to documentation and information for writing his thesis.

In fact, the graduate programme of the Adventist University of Central Africa (AUCA) requests its students to carry out a research project by writing «Thesis» for the completion of their masters' programme. It is in this perspective that we have thought about your institution and recommend **Mrs. Kankindi Espérance** Working on the following topic «**Leadership Skills and Employees Performance in Local Government in Rwanda: Case Study of Selected Districts in Southern Province.**»

Please facilitate her in order to have access to publications or any relevant document and allow your institution's staff to respond to her questionnaire as her main data collection tool.

In waiting for a favorable reply, we thank you in advance for your collaboration and remain,
Dear Sir/Madam.

Yours Sincerely,

Dr. Niyonzima Théogène
Director of Postgraduate Studies, Research and Consultancy
Phone 0788816014

Email: niyotho1982@gmail.com



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Office of Post-Graduate Studies

MBA Program

SUBMISSION OF CORRECTED THESIS

We hereby certify that Mr/Mrs /Miss/Ms (*delete where not necessary*)

Student ID# :.....

Student Name :.....

Mobile Phone :.....

has corrected his /her "THESIS" entitled.....

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.....
.....
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.....

defended publically on/...../ in accordance to the observations and remarks by the members of the panel.

Done at Kigali, /...../.....

Main Reader.....Signed.....Date.....

President of the Panel.....Signed.....Date.....

Supervisor.....Signed.....Date.....

Director of Research..... Signed Date.....