



Journal of Finance and Business Studies (JFBS)



[Guidelines for Authors](#)

Contents

- **Scope**
- **Patron**
- **Editorial Team**
- **Information for Authors**

Scope

The Journal of Finance and Business Studies (JFBS) is an international bi-annual publication of the Institute of Finance Management (IFM). JFBS focuses on the dynamic interplay between financial practices, business operations, and market environments, making it applicable to both local and global contexts. JFBS publishes a wide range of scholarly articles that encompass various subjects, including, but not limited to, *banking and financial systems, investment and market analysis, insurance and risk management, social protection, business development, and actuarial science and quantitative finance.*

Patron

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Institute of Finance Management Tanzania

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Information for Authors

This guide is for authors who intends to submit manuscripts to the Journal of Finance and Business Studies (JFBS). All submissions must be made through the online submission system. Prior to submitting manuscripts, authors are advised to read thoroughly and adhere to instructions detailed below. Submissions that fail to comply with these guidelines will be returned to the authors for revisions.

PART A: Ethical Principles

1. Plagiarism

Plagiarism is a serious violation of academic integrity and can result in immediate rejection of your manuscript. Manuscripts must be the original work of the authors and should not contain any form of plagiarism, including self-plagiarism. To avoid any issues, authors should ensure all manuscript sources and references are properly cited, direct quotations from other works are enclosed in quotation marks and referenced accurately, manuscript presents original ideas and findings, and authors use plagiarism detection tool before submission to ensure the integrity of their work. If plagiarism is identified after publication, the journal reserves the right to retract the article.

2. Authorship

Only individuals who have made significant contributions to the research and writing process should be listed as authors. All co-authors must approve the final manuscript before submission.

3. Transparency and Data Accuracy

Authors must provide an honest and accurate representation of their research findings. Data should not be fabricated, falsified, or manipulated. If errors are discovered after submission or publication, authors must notify the journal immediately for corrections or retractions if necessary.

4. Avoiding Multiple or Redundant Submissions

Manuscripts must not be submitted to multiple journals simultaneously. Authors should not submit previously published work unless it is a revised or extended version with proper disclosure and citation.

5. Disclosure of Conflicts of Interest

Authors must disclose any financial, institutional, or personal relationships that could influence the research or its interpretation. If no conflicts exist, authors should explicitly state so.

6. Ethical Research Practices

Research involving human or animal subjects must comply with ethical guidelines and obtain necessary approvals from relevant authorities.

7. Peer Review Cooperation

Authors must engage with the peer review process in good faith, responding to reviewers' comments and making necessary revisions in a timely manner. Any disagreements should be handled professionally and supported by valid reasoning.

PART B: Preparation of Manuscripts

1. File Format

Manuscript files must be submitted in DOC or DOCs format. Microsoft Word documents should not be locked or protected.

2. All Text Format

2.1. Layout, Spacing and Length

All texts should be in Times New Roman font style, Single Spaced and Full Justification, including the abstract and the appendices. Page Margins should be set at 1-inch (2.54cm) on all sides. Include page numbers in the manuscript file. Page numbers should be placed at the Bottom-right of the page. Use continuous page numbers (do not restart the numbering on each section).

For in body texts, set 0.5-inch first line indentation of a paragraph, except the first paragraph of each section. Insert ONLY a single space between sentences or words. Try to avoid using section or page breaks, except where Portrait is followed by Landscape and vice versa. Do not format text in multiple columns. The length of manuscript should be between 7,000 and 8,000 words (excluding references and appendices). There are no restrictions on number of tables, figures, or amount of supporting information. We encourage you to present and discuss your findings concisely.

2.2. Footnotes

Authors are encouraged to try as much as possible to place the information into the main text or the reference list, depending on the content.

2.3. Language

Manuscripts must be submitted in English. Make sure that the manuscript has been proof read before submission. To avoid unnecessary errors authors are advised to use the 'spell-check' and 'grammar-check' editing tools.

2.4. Abbreviations

Define abbreviations upon first appearance in the text. Do not use non-standard abbreviations. Keep abbreviations to a minimum.

3. Title Format

Manuscript title should be centred in 14-point size, bold font style. Capitalize the first letter of principal words and leave all other letters as lowercase. Set multiple line spacing at 1.15cm. For example:

**The Demand for Collective Investment Schemes in Africa: A Strategic
Analysis, Discussion and Recommendations**

4. Authors Format

4.1. One Author

If only one author writes the manuscript, centred the author name, author's affiliation addresses and email information. For example:

Geoffrey Ernest Tomas
Institute of Finance Management (IFM)
Tanzania
tomas@ifm.ac.tz

4.2. Two or More Authors

If two or more authors contribute to the manuscript, use a table to arrange two or three columns for the authors' information. The table should have no borders. For example:

Author 1 Institute of Finance Management (IFM) Tanzania author1@ifm.ac.tz	Author 2 Institute of Finance Management (IFM) Tanzania author2@ifm.ac.tz
--	--

Clearly indicate who will handle correspondence at all stages of refereeing and publication, also post-publication. Ensure that contact details are kept up to date by the corresponding author.

5. Headings Format

Author should limit manuscript sections and sub-sections to 3 heading levels. All headings are set flush left. Capitalize the first letter of principal words and leave all other letters as lowercase. Set 6pt spacing after each heading. That is,

- Level 1 Headings: 12-point size, bold font style
- Level 2 Headings: 12-point size, bold font style
- Level 3 Headings: 12-point size, bold font style, italics

For example:

3. Study Methodology
3.1. Study Design
3.1.1. *Data Collection tools*

Divide your manuscript into clearly defined and numbered sections. Subsections should be numbered as indicated above (the abstract is not included in section numbering). Use this numbering also for internal cross-referencing: do not just refer to 'the text'. Any subsection may be given a brief heading. Ensure that each section or subsection contains significant information to qualify as a distinct part of your manuscript.

6. Tables and Figures Format

Figures and tables should be embedded in the body of the manuscript. The title of figures and tables should be in 12-point size, bold font style. Capitalize the first letter of principal words and leave all other letters as lowercase. If the data in the columns of your table include items in parentheses (like p-values), they should be included below the data they refer to, not beside them. For in-text references the words “Table”, and “Figure” are always capitalized.

6.1. Tables Format

The title of tables should be on the top left of a table. Text in tables should normally be not smaller than 10-point. Use Landscape where necessary to keep table text together. Try to avoid separating a table into two pages, just move text to keep table together. When a table has to move to the next page, try not to leave large gaps between texts. For example:

Table 1: Individual Financial Plan

S/No.	Life Goal	Time	Priority	Importance
1.	Buying a House	Short Term	Immediate	Necessity
2.	Children Education	Long Term	Immediate	Necessity
3.	Health Insurance	Short Term	Immediate	Necessity
4.	Holiday	Long Term	Later	Inspirational
5.	Property Insurance	Short Term	Immediate	Necessity

Table notes appear at the bottom of the table. Notes should be as brief as possible; for example, rather than including extensive definitions of variables in the notes, consider placing the definitions in an Appendix, and referring to the Appendix in the notes. For example:

Table 2: Panel Unit Root Test

	FOREIGN	DOMESTIC	PRIVATE	PUBLIC	STATIONARY
ROA	-8.3628*	-2.0997**	-8.2172*	-2.2107*	AT LEVEL
ROE	-4.0664*	-3.3272*	-4.8322*	-3.6521*	AT LEVEL
INFL	-16.818*	-16.818*	-16.818*	-16.818*	1ST DIFFERENCE

Indications of statistical significance levels in table notes

*, **, and *** represent significance levels of 0.10 [or 10 percent], 0.05 [or 5 percent], and 0.01 [or 1 percent], respectively.

6.2. Figures Format

The title of figures should be centred below a figure. For example:

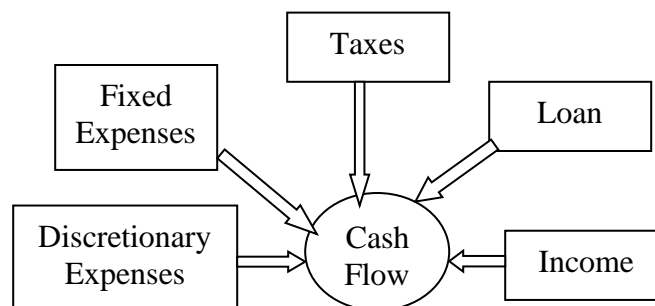


Figure 1: Personal Cash Flow Analysis

For photographs and drawings use TIFF, PNG, or EPS at 600 dpi or higher resolution.

7. Equations

We recommend using MathType for display and inline equations. If this is not possible, Equation Editor is acceptable. Avoid using MathType or Equation Editor to insert single variables (e.g., “ $a^2 + b^2 = c^2$ ”), Greek or other symbols (e.g., β , Δ , or ' [prime]), or mathematical operators (e.g., \times , \geq , or \pm) in running text. Wherever possible, insert single symbols as normal text with the correct Unicode (hex) values.

Do not use MathType or Equation Editor for only a portion of an equation. Rather, ensure that the entire equation is included. Avoid “hybrid” inline or display equations, in which part is text and part is MathType, or part is MathType and part is Equation Editor.

8. Hypotheses, Definitions and Theorems

The headings of hypotheses, definitions and theorems and similar items are set in initial cap and small caps (boldface). The text, including mathematical expressions, is in italics. Indent the first line from the left margin (0.5 inch) with a further hanging indent (0.5 inch) for any subsequent lines of text. If there is more than one hypothesis, definition, etc., number them consecutively using Arabic numerals. After the item, drop a line and continue with the text of the article, flush left. For example:

***Hypothesis 1:** Abnormal returns have a positive partial correlation with the innovation in prior quarter earnings for the previous three periods.*

Subsequent references in the text should refer to Hypothesis 1.

9. Manuscript Structure

Manuscripts should be organized as follows.

Initial section: *The following elements are required (will be uploaded directly and separately on the online submission system)*

- Title page: List title, authors, and affiliations as first page of manuscript
- Abstract (with the following components: purpose, design/methodology/approach, findings, research limitations/implications, and practical implications, originality/value components) should not be more than 300 words
- Keywords: four to six (4 - 6) keywords

Core section (submitted as anonymous file directly on the online submission system)

- Introduction
- Literature Review
- Methodology
- Results/Findings
- Discussion
- Conclusions
- References
- Supporting information – appendices (if applicable).

10. References Format

The reference should follow the American Psychological Association (APA) referencing style. The list should be arranged alphabetically according to the surname of the first author or editor, and not be numbered at the end of the manuscript. Please see the most common examples of references and notes below.

10.1. In-text citations

The **in-text citation** is placed at the exact point in your document where you refer to someone else's work, whether it is a book, journal, online document, website or any other source. The following guidelines apply to all types of sources, including online documents and websites.

The in-text citation consists of author (or editor) and publication year, in brackets. For example:
Agriculture still employs half a million people in rural Britain (Shucksmith, 2000).

An author can be an organisation or Government Department (known as a 'corporate author'). For example:

(English Heritage, 2010)

If there are 2 authors, both, or all 2, names should be given. For example:
(Lines & Walker, 2007)

If there are 3 or more authors, cite the first author, followed by 'et al.' For example:
At the end of a sentence (Morgan et al., 2013) and
In the beginning of a sentence Holding et al. (2008) ...

To refer to 2 or more publications at the same time, list in date order and separate by a semicolon. For example:
(Taylor, 2013; Piper, 2015)

For several documents by the same author published in the same year, use (a, b, c). For example:
(Watson, 2009a; 2009b)

If the author's name occurs naturally in the sentence, only the year of publication is given. For example:
In his ground-breaking study, Jones (2014) ...

If the date cannot be identified, use the phrase 'no date'. For example:
(Labour Party, no date)

If there is no author, use a brief title instead (title is in *italics*). For example:
(*Burden of anonymity*, 1948)

For web pages, use author and date; if no author, use title and date; if no author or title, use URL & date. For example:
(<https://www.brookes.ac.uk>, 2014) (***Use this ONLY when there is no author or title***)

Page number(s) for in-text citations should be included when there is a need to be more specific, e.g. referring to specific information or data, or when making a direct quotation. Use p.

(for a single page) or pp. (for more than one page). If page numbers are not given (e.g. for some ebooks), use the information that is available, such as 58%. For example:

(Thompson, 2011, p.100) or (Thompson, 2011, 58%)

Secondary sources: (this means a document which you have not seen but which is quoted or mentioned in a source you do have). Link the 2 sources with the term ‘cited in’ or ‘quoted in’. For example:

...Turner’s analysis of development trends (2000, cited in Walker, 2004, p.53).

NB for above example of secondary sources: *You can only include the source you have actually read in your reference list, so, unless you have read Turner yourself, you can only include Walker in your reference list. However, it is good practice to try to read the original source (Turner) so that you can reference it in addition to Walker.*

Handling Quotations in the text:

Short quotations may be run into the text, using single or double quotation marks (***be consistent***). For example:

As Owens stated (2008, p.97), ‘the value of...’

Longer quotations should be a separate, indented, paragraph – no need for quotation marks. For example:

Simone de Beauvoir examined her own past and wrote rather gloomily: The past is not a peaceful landscape lying there behind me, a country in which I can stroll wherever I please, and will gradually show me all its secret hills and dales. As I was moving forward, so it was crumbling (Simone de Beauvoir, 1972, p.365).

10.2. Reference List

At the end of your manuscript you need to provide a complete list of all sources used. The entries in the list(s) are arranged in **one alphabetical sequence** by author’s name, title if there is no author, URL if no author or title – **whatever has been used in the in-text citation**, so that your reader can go easily from an in-text citation to the correct point in your list.

All references, **including those for online resources**, must contain author, year of publication and title (if known) in that order. The second line should be indented five inches. Further details are also required, varying according to type of source (see below):

Printed books or reports AND Ebooks which look the same as a printed book, with publication details and pagination:

- i) **Author/Editor:** Surname/family name first, followed by initials. Include **all** authors. For editors, use (Ed.) or (Eds).
An author can be an organisation or Government Department.
- ii) **Year of publication:** Give the year of publication in round brackets, or (no date).
- iii) **Title:** Include title as given on the title page of a book; include any sub-title, separating it from the title by a colon. Capitalise the first letter of the first word and any proper nouns. Use *italics*.
- iv) **Edition:** Only include if not the first edition. Edition is abbreviated to ‘edn’.

- v) **Place of publication and publisher:** Use a colon to separate these elements. If more than one place of publication, include only the most local.
- vi) **Series:** Include if relevant, after the publisher.

Example of printed book, or ebook which looks like a printed book, or report:

Shone, A., & Parry, B. (2013). *Successful event management: a practical handbook*. 4th edn. Andover: Cengage Learning.

Example of organisation/Government Department as author:

Department of Health (2012). *Manual of nutrition*. 12th edn. London: TSO.

Example of book with no author:

Whitaker's almanack (2013). London: J Whitaker and Sons.

eBooks for which publication details and page numbers are not available AND Online reports

- i) Author/editor
- ii) Year of publication (in round brackets)
- iii) Title (use *italics*)
- iv) Retrieved from URL (Accessed: date)

Marr, A. (2012). *A history of the world*. Retrieved 23 June 2014 from <http://www.amazon.co.uk/kindle-ebooks>.

Edited book

- i) Place editor's name in author's position, followed by (Ed.) or (Eds.)
- ii) Author, Initial(s)., & Author, Initial(s). (Eds.). (Year). Title of Book. Location: Publisher.

For example:

Money, J., & Schiffman, G., (Eds.). (1966). *The disabled reader: Education of the dyslexic child*. Baltimore: Johns Hopkins Press.

Chapter in a book:

- i) Author of chapter
- ii) Year of publication
- iii) Title of chapter
- iv) 'in' and then author, title of complete book (*in italics*) page numbers of chapter (in brackets). place of publication, publisher,

Smith, H. (1990). Innovation at large. In S. James (ed.) *Science and innovation* (pp. 46-50). Manchester: Novon.

Journal articles, print and electronic:

- i) Author
- ii) Year of publication
- iii) Title of article
- iv) Title of journal (*in italics*). Capitalise the first letter of each word in title, except for words such as 'and', 'the', 'of'
- v) Volume number (no brackets), issue number and/or date (all in round brackets)

- vi) Page numbers or equivalent (***issue and page numbers may be replaced by article numbers***)
- vii) Retrieved from URL (Accessed: date) (***if required***) OR DOI (***if available***)
(***URL is required for an article which is ONLY available online***)

Example of print or online journal article:

Matsaganis, M. (2011). The welfare state and the crisis: The case of Greece. *Journal of European Social Policy*, 21(5), pp.501-512.

Example of online journal article including doi:

Williams, J. (2000). Tools for achieving sustainable housing strategies in rural Gloucestershire, *Planning Practice & Research*, 15(3), pp.155-174. doi:

Conference papers:

Example of a Conference Paper that is available Online:

Winstone, N., & Boud, D. (2017). Supporting students' engagement with feedback: the adoption of student-focused feedback practices in the UK and Australia. *Annual Conference of the Society for Research into Higher Education (SRHE), Newport, South Wales, 6-8 December 2017*. Retrieved 22 May, 2018 from <https://www.srhe.ac.uk/conference2017/abstracts/0074.pdf>.

For papers available online, include viewed date and URL (web site address).

Conference Paper: Published (Print/Proceedings):

Wilde, S., & Cox, C. (2008). Principal factors contributing to the competitiveness of tourism destinations at varying stages of development. In S Richardson, L Fredline, A Patiar and M Ternel (Eds.), *CAUTHE 2008: Information systems in developing countries* (pp. 115-8). Griffith University, Gold Coast, Qld.

The techniques for referencing conference papers are very similar to those used when referencing a journal article. Put the conference name in italics.

IAENG (International Association of Engineers) 2017. *World Congress on Engineering 2017, Imperial College, London, UK, 5-7 July 2017*.

This example shows how to deal with organisations as corporate authors. The name, place and year of the conference are italicised because they form part of the title of the work.

Conference Paper: Unpublished:

Tomscha, S. (2017). *Wetlands for people and place: developing a blueprint for ecosystem service restoration in Wetlands*. Paper presented at the EIANZ Annual Conference, Tu Kaha: Stand tall, Wellington, New Zealand, 29 October -1 November 2017.

For unpublished papers, include the phrase 'paper presented at...' before the name of the conference. You do not need to put the conference name in italics.

Newspaper articles, print and electronic:

Potter, R. (2013, 20 May). Time to take stock, *The Guardian*, p.15.
(If specifically using an online version, include the URL and date accessed)

Web page (the main web page, not a pdf on the web page):

OXFAM (2013). *Gender justice*. Retrieved 12 June 201 from <http://policy-practice.oxfam.org.uk/our-work/gender-justice>.

Pdf on web page: [Follow guidelines on previous page for referencing ebooks and online reports]

Report from a database:

Mintel Oxygen (2014). Prepared meals review – UK – May 2014. Retrieved 12 June 2014 from <http://academic.mintel.com>.

Email:

Saunders, L. (2010, 18 August). Email to Linda Hinton.
[You can also use this pattern for other personal communications e.g. letter, conversation]

Film on YouTube:

Page, D. (2008). *How to draw cartoon characters: how to draw the head on a cartoon character*. Retrieved 26 August 2016 from <https://www.youtube.com/watch?v=g18gHMKFlhM>.

Photograph from the internet:

Lake, Q. (2010). *Emperors' heads outside the entrance to the Sheldonian Theatre, Broad Street, Oxford*. Retrieved 26 August 2016 from <https://blog.quintinlake.com/2010/11/05/photos-of-the-emperors-heads-sheldonian-theatre-oxford/>.

Thesis:

Matheson, C. M. (2004). *Products and passions: explorations of authenticity within Celtic music festivities*. PhD thesis. Glasgow Caledonian University, London. Retrieved 23 June 2014 from <http://ethos.bl.uk/OrderDetails.do?did=5&uin=uk.bl.ethos.414865>.

Working Paper:

Malter, D. (2014). *Eclipsed and confounded identities: When high-status affiliations impede organizational growth*. Harvard Business School Strategy Unit Working Paper No. 15. Retrieved 10 February 2015 from <http://dx.doi.org/10.2139/ssrn.2505184>.

Interview:

Taylor, F. (2014, 15 March). *The future is bright*. Interview with Francis Taylor. Interviewed by Sally Ross for *BBC News*. **[If published on the internet also include the URL and date accessed]**

Sample References

Adedolapo, A.-A. (2016). *Bring Your Own Device (BYOD) Adoption in South African SMEs*. University of Cape Town.

- Alagbe, A. (2016). *The Security Implication of BYOD: Mobile Devices in the Workplace*. Strathclyde University.
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- Doargajudhur, M. S., & Dell, P. (2018). The effect of bring your own device (BYOD) adoption on work performance and motivation. *Journal of Computer Information Systems*, 1–12.
- Elbeltagi, I., McBride, N., & Hardaker, G. (2005). Evaluating the factors affecting DSS usage by senior managers in local authorities in Egypt. *Journal of Global Information Management (JGIM)*, 13(2), 42–65.
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- Gupta, A., Yousaf, A., & Mishra, A. (2020). International Journal of Information Management How pre-adoption expectancies shape post-adoption continuance intentions : An extended expectation-con fi rmation model. *International Journal of Information Management*, 52, 1–13.
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- Zhou, T. (2011). An empirical examination of users’ post-adoption behaviour of mobile services. *Behaviour and Information Technology*, 30(2), 241–250.

PART C: Editorial Office Contact

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