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SUBMISSION GUIDELINES FOR AUTHOR(S)

Authors must follow the prescribed article template of the journal. The common guidelines are also to be adhered.

- 1. Title: Bold, Font Size14 and centered.
- 2. The author's name and affiliation must be centered.
- 3. Abstract must be within 300 words with 4 to 5 keywords followed by JEL codes. The article must not exceed 3500 words including references.
- 4. The font size of the articles should be 12 with bold highlight of section heads.
- 5. Paragraphs must be justified with 1.5 line spacing. Space before and after the paragraph must be deleted.
- 6. The numbering of Tables and Figures must be continuous irrespective of sections.
- 7. The first page should include the title of the paper, name, affiliation, and contact details of the authors.
- 8. The subsequent page should include the title of the paper and start with the abstract followed by an introduction and other sections of the article.
- 9. The article may be segmented into the following sections.
 - 1. Introduction
 - 2. Review of Literature
 - 3. Objective and Hypothesis Development.
 - 4. Data and Methodology
 - 5. Major Findings
 - 6. Policy Implications
 - 7. Conclusion
 - 8. Scope for Further Research
 - 9. References
 - 10. Appendices

10. Introduction should include the theoretical evidence, rationale and motivation of the study. The problem statement and research questions must be explained briefly under introduction with proper citations of supported literatures.

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11. Review of literatures are not summary of an article/thesis or book. The variables, methodology, findings, gap etc. should be highlighted. Articles of Scopus indexed journals, reputed publishers must be reviewed.

12. Objectives must be clear and in line of the title of the article. Suitable hypotheses (if any) must be developed in support of literature and in accordance with the objectives.

13. Methodology part is the crucial part. Justification of variables, models, tools, data period etc. must be adhered by citing supported literatures. Pre-requisites of a statistical tool must be satisfied before its application.

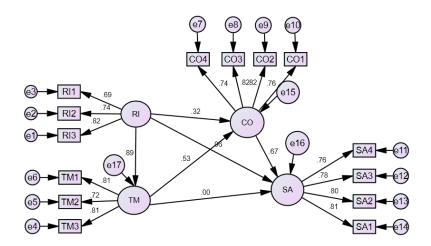
14. Descriptive statistics are always desired.

15. Table and Figures must be presented in the following format.

| Constructs | Cronbach's Alpha | Composite | Average Variance |
|------------|------------------|------------------|------------------|
| | | Reliability (CR) | Extracted (AVE) |
| RI | 0.80 | 0.79 | 0.57 |
| TM | 0.82 | 0.82 | 0.61 |
| CO | 0.85 | 0.80 | 0.62 |
| SA | 0.86 | 0.86 | 0.61 |

Table 1: Reliability and Validity Estimate

Source: Authors' own findings



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Figure 1 : Path Analysis of the Model

Source : Authors' own findings

16. Results of models must be lucidely explained.

17. Major findings and implication must be compared with other literatures with proper citation within the paragraph. A format is given below for better understanding.

| Construct | Codes | Factors | |
|--|--------|--|--|
| Electronic-Customer | e-CRM1 | There is easy communication between customer and bank. | |
| RelationshipManagement | | Bank adheres customer quarries through phone calls and emails. | |
| (Sivaraks et | e-CRM3 | Bank provides safe and secure e banking services. | |
| <i>al.</i> ,2011;Chen and Chen, 2004;Navimipour and Soltani, 2016) | e-CRM4 | ATMs are easily available in nearby locations. | |
| Employee Behaviour | EB1 | Customers are dealt with personal attention. | |
| (Anand et al.,2012;Visalakshi and | EB2 | Behavior of the officials are fair while dealing with complaints. | |
| Kasilingam, 2016) | EB3 | Employees are fairly knowledgeable to answer the queries of customers. | |
| | EB4 | Employees have a sound technical knowledge. | |
| Service Quality | SQ1 | Bank renders hassle free services. | |
| (Alolayyyan et al.,2018; | SQ2 | Banking services are speedy in nature. | |
| Anosike and Eid, | SQ3 | Bank provides statement periodically. | |
| 2010;Minb and Huu, | SQ4 | Bank charges less transaction cost. | |
| 2016;Kant <i>et al.</i> ,2017;Ai- Hawari and Ward, 2006) | SQ5 | Availability of customer-friendly transaction environment. | |
| | BS1 | Bank performs social services within the locality. | |
| Bank Sustainability | BS2 | Pro-environmental practices are adopted. | |

Appendices 1: Selection of Constructs.

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| (Igbudu et al., 2018) | BS3 | Bank creates awareness among customers relating to new products and services. |
|-----------------------|-----|---|
| | BS4 | Investments and savings are fairly profitable. |

18. Conclusion must be matched with the purpose and findings of the study.

19. Questionnaire (if any) with constructs and citaions must be shown under appendices.

20. Authors should follow APA 7th edition for referncing. The authors should book mark the citations as it is made in the appendics shown in point no 17.

The editorial team of the Journal are continiously working for better quality research papers. The authors should cooperate in the process. The acceptance of manuscripts will be finalised after a critical review. The managing editor reserved all rights to modify or reject a research article without assigning reason thereof.

Thanks and Regards

Editorial Team

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