Guidelines
for
Writing MS Thesis

Banking and Finance
Dr Hassan Murad School of Management
(HSM)

June 2021
1. Objectives

Thesis writing is a skill and many MS students face difficulties in deciding what to write in the various chapters/sections of their Thesis or Dissertations as well as how to structure their thesis in terms of planning of various chapters/sections.

The aim of this compilation is to guide our MS students in writing Research Proposal and MS Thesis, which will qualify to be called a substantive work of research and presentation. A guideline is being set to indicate what should be highlighted and where, in the light of relative importance of various chapters in the thesis/dissertation. The concerned MS directorate will check the approved manuscript to ensure compliance with the structure and style of the thesis while the content and subject specific material and its quality assurance is the responsibility of the supervisors and the Chairpersons of the Departments (COD’s). Conformity to these requirements is essential as thesis will be preserved and made available for public use in University Main Library, as well as on our official website, and will become part of the repository of knowledge for all to benefit.
2. The Thesis Writing Process

2.1 When Can a Thesis Be Started

After completing the course work of 24 credit hours with a minimum CGPA 3 out of 4 in MS, the scholar will be eligible to start work on MS thesis.

Each of the eligible participants shall register “Thesis” during the course registration period. After that they will receive email from department regarding the allocation of supervisor.

Once the supervisor/s is/are satisfied with the quality of research proposal, MS scholar shall submit a formal request to the concerned MS directorate through the respective department to arrange a seminar for research proposal defense. MS Scholar shall present research proposal in an open seminar.

2.2 General Requirements for MS Thesis

- Student must register in FN-799 (Thesis).

- Duly filled “Request for Allocation of Supervisor” must be submitted to the concerned MS directorate before starting the formal thesis work.

- MS thesis is equivalent to two MS courses of six credit hours in total.
3. MS Thesis

3.1 General Guidelines

☐ After the end term examination of the final semester, student must register in MS thesis and submit the approved Research Proposal to the concerned MS Supervisor within first 8 weeks, after registering for thesis.

☐ The final copy of the thesis for MS thesis defense must be submitted within 18 weeks from the date of approval of Research Proposal unless expressly approved by Supervisors

3.2 Choosing the Topic of a Thesis/Dissertation

☐ Reading research papers in some recent issues of international journals can provide excellent ideas about current research. Focus on the future research direction provided in indexed peer reviewed journals which can be a good point to start.

☐ An easier option is to discuss with some senior faculty members of the department about current research in their area of specialization and the research work they are presently engaged in.

☐ One may also get some ideas about the current research from the seminars offered in the school or from conferences, which one is able to attend.

☐ The candidate should pick a project/problem that is theoretically significant, researchable and relevant to the business world. Scientific rigor and practical relevance are the hallmarks of a good research thesis. Choose a problem where a senior faculty member of the department is already working or he/she has sufficient experience in. He/she may become your research
supervisor, someone you can talk to and from whom you can get some background information and guidance.

As part of the built up to defining the research topic you will need to focus on peer reviewed and recognized journals which are indexed in either of the following indexing systems that SCOPUS, ABI/inform and ISI. Select articles that have been published within the past five years to bring relevance into position.

4.1 Word Limit

The objective of MS thesis is to produce quality work. The thesis should be demonstrably creative, innovative, and original.

☐ The research proposal should stay within 8000 – 10,000 words limit citing a minimum of 20 referenced articles.

☐ Proposed word limits for MS thesis is between 16,000-20,000 words excluding references/bibliography as well as annexure and appendices. (Any change may depend on the scope of the project and requires supervisor’s approval)

☐ The thesis should have the following components.

4.1 Component-wise Word Limits

<table>
<thead>
<tr>
<th>Component</th>
<th>Word Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>2500-3000</td>
</tr>
<tr>
<td>Literature Review</td>
<td>4000-6000</td>
</tr>
<tr>
<td>Theoretical Framework and Hypothesis Development (where required)</td>
<td>1000-2000</td>
</tr>
<tr>
<td>Methodology</td>
<td>2500-3000</td>
</tr>
<tr>
<td>Results and Discussion</td>
<td>3500-4500</td>
</tr>
<tr>
<td>Conclusion and Implications</td>
<td>1500-2000</td>
</tr>
<tr>
<td>Limitation and Future Research Direction</td>
<td>500-5000</td>
</tr>
</tbody>
</table>
It has to be noted that any candidate who exceeds the word limit should do so with explicit approval of the Supervisor. The deadline for submission will not change and remain within the 18 weeks as mentioned above unless the supervisors recommend extension based on the requirement of the research.

4.2 Manuscript Format

4.2.1 Paper Stock

☐ For copies submitted to the school, use 8 ½” x 11” high-quality, plain white paper.

4.2.2 Type-Face and Size, Printing

☐ Choose a 12-point type in New Time Roman font
☐ Print should be laser printing or inkjet printing
☐ Unless otherwise specified, use the same type-face and size throughout the document; including equations, tables, figures and appendices must use same type-face and size.

4.2.3 Margins

☐ Left margin - 1½ inches to allow for binding
☐ Top margin - 1 inch above the first line of type
☐ Right and bottom margin - should be at least 1 inch
☐ Indentations - five spaces in from the left margin
☐ Left and right justify all text

4.2.4 Layouts

☐ Copy must be typed on one side of page only.
4.2.5 Paginations

- The preliminary pages (pages up to the first page of the text) are numbered with lower-case Roman numerals (i, ii, iii, etc.); placed at the top of the page, at the right margin (1” down from the top edge and 1” from the right edge).
- Beginning with the first page of the text and continuing to the end of the manuscript, number pages in sequence in mathematical numerals (1, 2, 3, etc.); are placed at the top of the page, at the right margin (1” down from the top edge and 1” from the right edge).

4.2.6 Spacing

- Double-space the main body of the thesis
- Single-space long quotations, tables, footnotes, endnotes, bibliography entries
- Double-space between entries

4.2.7 Corrections

- All pages must be free from any visible attempts at secondary corrections. Do not use correction fluid (“white out”) or correcting tape because these corrections can bleed or flake away.

4.2.8 Styles

- The content, format and style of all elements of your thesis must strictly conform to the APA style (see: en.wikipedia.org/wiki/APA_style)
5. Parts of the Thesis in Required Order

5.1 Blank page

5.2 Title Page

The title page is not numbered. (see attached sample page in Appendix A: Ref: Thesis/Title/001)

5.2.1 Approval Page (see attached sample page in Appendix H:MS/TAP/H)

5.2.2. Dedication and/or Acknowledgment Pages

It is obligatory to make proper acknowledgements to everyone who helped you in any way during the course of your work including your Supervisor(s) and Supervisory Committee, and others in the department and elsewhere. In particular, the help received in the following forms should be acknowledged:

- Intellectual (guidance, assistance, advice)
- Technical (including materials, supplies)
- Financial (e.g., HEC, UMT)
- Departmental Support
- Any other facilitation: Access to specialized equipment and facilities etc.

5.3 Abstract

A good abstract explains in a few lines what was actually done and why the work is important. It gives a summary of the major results preferably with some numbers along with the error limits. The final sentences explain the major implications of the work. The abstract should be single spaced. The abstract page should not be numbered.

- A good abstract is concise, readable, and quantitative.
- Length should be limited to a maximum of one page and approximately 200 words.
Abstracts should not have any citations. 
Information in the title should not be repeated. 
Numbers should be used where appropriate. 

Brief answers to the following questions should be available in the abstract: 

- What exactly did you do? 
- Why did you do it? What question were you trying to answer? 
- How did you do it? Mention the methods very briefly. 
- What did you learn? State major results and conclusions. 
- Why does it matter? Point out at least one significant implication. 

5.4 Table of Contents (required) 

- All headings and subheadings should be listed with page numbers. 
- Subheadings should be indented. 

5.5 List of Figures, Illustrations, Charts, (must fit inside regular margins) 

- All figures should be numbered chapter-wise (Figure 1.1, 1.2, --; 2.1, 2.2, --; 3.1, 3.2, --; 4.1 – etc.) and listed with page numbers. 
- The list should include a short title for each figure but not necessarily the whole caption. 

5.6 List of Tables 

- All tables should be numbered chapter-wise (Table 1.1, 1.2, --; 2.1, 2.2, ---; 3.1, 3.2, ----, 4.1 – etc.) and listed with page numbers. 
- The list should include a short title for each table.
5.7 Summary of Pagination

<table>
<thead>
<tr>
<th>Page/Section</th>
<th>Type of Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blank Page</td>
<td>None</td>
</tr>
<tr>
<td>Title Page</td>
<td>None</td>
</tr>
<tr>
<td>Approval Page</td>
<td>None</td>
</tr>
<tr>
<td>Dedication</td>
<td>None</td>
</tr>
<tr>
<td>Abstract</td>
<td>Begin with lower case Roman numeral (i, ii, iii)</td>
</tr>
<tr>
<td>Acknowledgements (Optional)</td>
<td>Continues with lower case Roman numerals</td>
</tr>
<tr>
<td>Table of Contents</td>
<td>Continues with lower case Roman numerals</td>
</tr>
<tr>
<td>List of Tables</td>
<td>Continues with lower case Roman numerals</td>
</tr>
<tr>
<td>List of Figures</td>
<td>Continues with lower case Roman numerals</td>
</tr>
<tr>
<td>Introduction</td>
<td>Begins with Mathematical numerals (1, 2, 3, etc.);</td>
</tr>
<tr>
<td>Literature Review</td>
<td>Continues with Mathematical numerals</td>
</tr>
<tr>
<td>Methodology and Data Collection</td>
<td>Continues with Mathematical numerals</td>
</tr>
<tr>
<td>Results</td>
<td>Continues with Mathematical numerals</td>
</tr>
<tr>
<td>Conclusion and Policy Recommendations</td>
<td>Continues with Mathematical numerals</td>
</tr>
<tr>
<td>References</td>
<td>Continues with Mathematical numerals</td>
</tr>
<tr>
<td>Appendices</td>
<td>Continues with Mathematical numerals</td>
</tr>
</tbody>
</table>
6. Format for the Thesis

6.1 Chapter Headings and Titles

Each chapter of the thesis must begin on a separate page. The chapter heading must be placed one inch from the top margin, left-justified, boldface 14 pt. capitalized lowercase followed by mathematical numeral to indicate the chapter number. The chapter heading must be placed one inch below from the chapter heading, left-justified, boldface 14 pt. capitalized lowercase.

6.2 Section Headings and Titles

Each section of the thesis, with the exception of the first section for each chapter, should begin 1 inch from the previous section. The very first section in a chapter should be positioned 2 inches from the chapter title. Section titles should be left justified, boldface 14 pt. capitalized lowercase preceded by the chapter and section numbers separated by a decimal point.

6.3 Subdivisions

All subsequent subdivision titles such as those of subsections should be unnumbered in left-justified 12 pt. boldface, lower case capitalizing the only the first word, without punctuation.

6.3.1 Text

All text must be justified on both sides and must be positioned 1 inch from the section or subdivision heading.

6.3.2 Citations in Text

Follow APA format (see: www.waikato.ac.nz/library/study/guides/apa.shtml)

6.3.3 Equations

Equations should be numbered consecutively throughout the thesis and the number must be shown in parenthesis at the right-hand edge of the paper opposite the equation without being preceded by a dotted line. In thesis manuscripts in which large numbers of equations are involved, equations can be numbered consecutively according to chapter. In the text, the
equation must be referred to as, for example, Eq. (1). Generally, symbols used in an equation must be defined immediately following the equation where first used. The form should be the same as in the list of symbols. Fonts used for typesetting equations should be consistent with those used in the text.

6.3.4 Tables

Whenever possible, tables should be in the portrait orientation. The caption for tabular material must be capitalized lower case lettering centered across the page. Tables in landscape orientation should be placed on a separate page. Captions of tabular material in landscape orientation should also be in landscape orientation. Table captions must appear at the top of the table. In the text of the thesis, tables should be referred to only in the form, Table. 1. Column headings should be brief but explicit and units should be included where appropriate.

6.3.5 Figures

All figures must be scaled to fit within the standard margins. Figure captions must appear at the bottom of the figure, centered across the page. In the text of the thesis, figures should be referred chapter wise to as, for example, Fig. 1.1, 1.2, etc. Figures may appear within the text, or on occupy a separate page which generally follows the page where first mention of it is made.

6.3.6 References

References are given in body of the text, and take the form of the author’s surname followed by the date of the publication, all within parentheses, e.g., (Johnston, 1965). If there is more than one entry under a particular author, the entries should be arranged in date order (e.g., Johnston, 1965, 1971). If two such entries relate to the same year, they should be arranged in the order in which they were published, with an identifying letter added to the date, e.g., (Johnston, 1964a, 1964b, 1971).

There are several equally acceptable styles of citing and listing references. We recommend following the APA style throughout the thesis.

(see:www.waikato.ac.nz/library/study/guides/apa.shtml)
6.3.7 Appendices

Each appendix to a thesis should be assigned a letter designation, for example, Appendix A. Equations and captions for tables and figures must be numbered consecutively in Arabic numbers with each appendix; the number being preceded by the letter. With the exception for the use of capital Roman letter for purposes of designating appendices, rules for chapter heading and titles should be followed for appendices.
7. Submission of Thesis to the Respective Directorate (MS office)

7.1 Final Submission of Bound Manuscripts

You are required to submit three (3) signed, bound manuscripts to the concerned MS directorate/office on or before thesis submission deadline for the tenure in which you plan to complete the thesis. See the academic calendar for the tenure-specific deadline. The concerned office distributes the three manuscripts to the school, library, to the advisor.

7.2 Electronic Copy of Thesis

Together with the bound copies, you are required to submit one (1) electronic copy of the manuscript in portable document format (PDF) stored on a write CD to the concerned department. The entire manuscript should be contained on a single file, and should include all photographs, illustrations, tables and figures as they appear in the bound manuscript. The electronic copy should include a scanned copy of the approval page.

7.3 Binding

You may use any book binder of your own choice. Keep submission deadlines in mind when choosing a binder. The student is responsible for all production phases and should be aware that neither the UMT nor any of its separate offices is responsible for matters involving the student and non-university agencies associated with production of the thesis. The student is responsible for correction of all errors in production and any errors must be rectified prior to acceptance of the thesis by the concerned MS directorate.

7.3.1 Spine

The spine is stamped in gold as follows:
Example:

<table>
<thead>
<tr>
<th>Name</th>
<th>Thesis Title</th>
<th>Degree</th>
<th>Year*</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADEEL RIAZ</td>
<td>A STUDY OF STRESS MANAGEMENT IN BANKING SECTOR</td>
<td>MS</td>
<td>2010</td>
</tr>
</tbody>
</table>

* Year in which degree was conferred.

### 7.3.2 Cover

Hard cover must be bound in maroon color cloth for MS degree and embossed in gold, and should contain the title of the thesis, and full name of the student. Thesis title should appear two inches from top of the page. Student’s full name should appear two inches from the bottom of the page.
8. Examination Procedure

Once the supervisor approves the MS thesis for final submission, the candidate is required to submit 3 copies of MS thesis to the concerned office. On the basis of the Evaluation Report by external experts the student will be required to take a Viva examination. The examiners will include external and internal examiner.

8.1 Appointment of Examiners

☐ After submission of the thesis to the concerned office by the candidate his/her supervisor shall submit a panel of three experts as examiners for MS thesis

☐ The rector shall appoint an external examiner out of the panel submitted by the supervisor.

The examination committee for MS thesis is comprised of:

a. External Examiner (One)

b. Supervisor

c. Observer/Moderator (One)

d. Dean, HSM

8.2 Thesis Defense

☐ The date for defense shall be fixed by the concerned MS office in consultation with the examiner.

☐ The presentation of final thesis shall be made in front of the public. However, the final evaluation of the presentation and oral defense by the student will be conducted by the examination committee appointed for this purpose.
The Board of Examiners shall either

a. Approve the thesis without any change

b. Approve the thesis with minor changes

c. Approve the thesis with major changes.

8.3 Declaration of Result

The panel of examiners will submit the result to the concerned MS office.

The MS directorate or CoD office shall forward to the Controller of Examinations the names and particulars of successful candidates for award of the Degree of MS.

On receipt of the names of successful candidates from the Director Program or Departmental Head, the Controller of Examinations shall issue a result notification.
9. Student Checklist

9.1 Manuscript Organization

☐ Use 8½” x 11” high-quality, plain white bond paper with minimum 20-lbs weight

☐ Print text on one side of paper only

☐ Standard type-face (Times Roman) of uniform size; tables, figures and appendices may use a same type-face and size

☐ Left margin - 1½ inches to allow for binding

☐ Top margin – 1 inch above the first line of type

☐ Right and bottom margin - should be at least 1 inch

☐ Indentations – five spaces in from the left margin

☐ Left justify all text

☐ Spacing according to your discipline’s style manual or general guidelines outlined in this guide

☐ Pagination according to format outlined in this guide

☐ No unacceptable corrections to copy
9.2 Thesis Components

☐ Blank page

☐ Title Page (see attached sample in Appendix A: Ref: Thesis/Title/001)

☐ Acceptance Page (see attached sample in Appendix B: Ref: Thesis/RCC/002)

☐ Examination Sheet (see attached sample in Appendix C: Ref: Thesis/App/003)

☐ Dedication and/or Acknowledgment Pages (optional)

☐ Abstract of Thesis (narrative description of work – 200 words or less)

☐ Table of Contents (required)

☐ List of Tables, Illustrations, Charts, or Graphs (must fit inside regular margins)

☐ Text

☐ Bibliography and/or References

☐ Appendix (if applicable)

9.3 Copies to be submitted (At Student’s Expense, All On Thesis Paper)

☐ 1 electronic copy in PDF format for Graduate Office

☐ 1 bound copy for University Library

☐ 1 bound copy for concerned MS directorate

☐ 1 bound copy for Supervisor

☐ 1 bound copy for Student
Annexure

This section contains the examples of all preliminary and other pages which must be included in the finished manuscript. In addition to these instructions, all administrative forms related to the thesis represented in this section. These forms should be submitted at (or before) the recommended timelines.
Appendix A

Sample Title Page

UNIVERSITY OF MANAGEMENT AND TECHNOLOGY  UMT

Place Thesis Title Here

Submitted to
Dr Hassan Murad School of Management
(HSM)
in Partial Fulfillment of the Requirements
for the Degree of
MASTERS OF SCIENCE

by

Name of Student - ID

Month, Year (Degree Conferred)
Appendix B

Research Completion Certificate

It is certified that the research work contained in the thesis “_____________” has been conducted under my supervision to my satisfaction by

Mr/Ms., ID., of program.

Signature__________________________

Date____________________________

Supervisor’s Name__________________
The Thesis titled

[Place Thesis Title Here]

by

[Student Name]
ID # []

has been examined by the undersigned panel of examiners and has received full approval for acceptance in partial fulfillment for the degree of
MS [Discipline]

Dated this ............................................

Supervisor

Co Supervisor

Examiner

Chairperson,
[Department Name]
Dr Hassan Murad School of Management (HSM)
University of Management & Technology

Dean,
Dr Hassan Murad School of Management (HSM)
University of Management & Technology

Dr Hassan Murad School of Management (HSM) University of Management and Technology
Appendix D

Declaration

I __________________________ ID #________________ Session____________, hereby certify that this thesis is being submitted in partial fulfillment of the requirements for the _______ degree in _________________

This thesis is my original work, and the data/material presented herein has not been used for the acquisition of any other degree from any institution.

The Similarity Index is below permissible limit.

Researchers Signature _______________________

Date ____________________

Researchers (Name) ______________________

Confirmed by

Supervisors Signature ______________________