**Paper Format**

**Nigerian Journal of Accounting & Finance (NIJAF)**

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**\*\*Paper Margins:**

2.19cm on the Top, 2.03cm; “Bottom”, 2.16cm “Left”; 2.16cm “Right”; Gutter “0” and Gutter position “Left”

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**\*\*Paper Layout:**

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**Author’s name:** font size 12, **bold,** center alignment (Capitalized every first letter of a Name)

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**Abstract:** font size 12, Justify alignment (Abstract words limit is between 150-300)

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**Heading 1:** left alignment, **bold,** size 12 and CAPITALIZED

Text starts with .2pt intent of first line . . .

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Text starts with No intent of first line . . .

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***Heading 1.1.1.1:*** *left alignment,* ***bold,*** *Italic, size 11, No first line intent .2pt:* text starts . . .

**Table heading:** Top of table, Center alignment, size 12, bold.

**Table numbering:** Number the tables consecutively

**Table text:** 10 Size

**Table alignment:** left

**Table Style:** APA 6th or 7th editions style

**Figures heading: bottom of the figure, center alignment, size 10, bold**

Figures alignment: center

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1,*2,&3 Emails*: [*aaaa@mautech.edu.ng*](mailto:aaaa@mautech.edu.ng)*;* [*cccccc@yahoo.com*](mailto:cccccc@yahoo.com)*;* [*eeeee@gmail.com*](mailto:eeeee@gmail.com)

ABSTRACT

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**Keywords:** Word, Word, Word, Word, Word.

1. INTRODUCTION

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2. LITERATURE REVIEW

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3. METHODOLOGY

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Model Specification

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4. RESULTS AND DISCUSSION

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**Table 1**

**Result of Panel Corrected Standard Errors (PCSEs) regression**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variables** | **Expected signs** | **Coefficients** | **t-stats** | ***p*-value** | **Collinearity** |
| **VIF** |
| Intercept | ? | -0.766 | -3.06 | 0.002\*\*\* |  |
| BSZE | + | 0.123 | 2.73 | 0.006\*\*\* | 1.11 |
| BCOMP | + | 0.108 | 1.87 | 0.062\* | 1.11 |
| BKNW | + | -0.004 | -0.77 | 0.439 | 1.16 |
| BDIL | + | -0.041 | -1.99 | 0.046\*\* | 1.07 |
| LEVR | - | -0.062 | -5.97 | 0.000\*\*\* | 1.17 |
| FAGE | + | 0.002 | 9.15 | 0.000\*\*\* | 1.07 |
| Mean VIF |  |  |  |  | 1.13 |
| No. of groups 30  No. of observations 150  Wald chi2 (6) 7300.24\*\*\*  R2 0.2802 | | | | | |

Source: Authors’ analysis.

Note: \*\*\*, \*\*, and \* is significant at the 0.01, 0.05, and 0.1 levels (two-tailed) respectively.

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5. CONCLUSION AND RECOMMENDATIONS

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Acknowledgement (Optional)

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