UNIVERSITY OF NEW YORK TIRANA

Faculty of Economy and Business

Master Thesis Manual

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1. Introduction

The rules and regulations of the second cycle of studies at the University of New York, Tirana (from now on UNYT) define the rights and obligations that are created between the subjects involved in the master thesis, the rules for organizing the writing and defence process, as well as their relations with the governing bodies and other structures in the core unit (Department) and a main unit (Faculty) of the University of New York, Tirana. This manual aims to provide the necessary framework for the smooth running of the master thesis writing and defence process and to provide the same rules for the organization of the process from an academic and administrative point of view.

2. Writing a master thesis

The successful completion of a master's thesis is a prerequisite for completion of the master's program and acquisition of the master's degree. The main aim of this thesis is to choose a specific problem and solve it using scientific literature (and/or empirical findings). By writing a thesis, you demonstrate that you have understood important theoretical contexts and methods and can analyze a particular problem, as well as understand the results of your analysis and provide recommendations/solutions about the phenomena/problem.

2.1. Master Thesis Prerequisites

Master of Science in Finance and Accounting: To be registered and start working on a master's thesis topic, a student needs to complete all the courses of his/her program.

Master of Science in Business Administration: To be registered and start working on a master's thesis topic, a student must not have more than two courses left (consult program regulation).

2.2. Choice of Topic

The choice of topic is an especially important point. Choosing a topic that interests you in collaboration with your supervisor would be best. It may be an issue you have always wanted to tackle or a current problem you were confronted with during your studies.

2.2.1. Choosing a Topic

When choosing a topic, please keep the following criteria in mind:

- The topic should arouse your interest and curiosity.
- Ideally, the project will be of practical relevance and refer to recent developments.
- The sources used should be easy to find and easily accessible.
- The topic should be within your supervisor's area of expertise.

2.2.2. Broad or Narrow Topics

A piece of advice from the *Humanities Faculty of Stanford University* that can be applied to all topics:

For example, the subject of **geology** needs to be narrower. **Vulcanology**, as a branch of geology, still needs to be narrower. **Mexico's volcanoes** could form a sensible, if somewhat superficial paper. Further delimitation would lead to a more valuable analysis: **The history of Popocatepetl** (which one of Cortez's conquistadors probably climbed in 1519 and which only violently erupted in 1702). Another concise

subject that spans a lesser time would be **the eruption and the apparent extinction of Paricutin** (from February 20^{th, 1943,} until March 4^{th, 1952}). (Cooper & Robins, 1967, p. 3; cited by Eco, 1998, p. 18)

2.2.2.1. Arguments against choosing a broad topic.

- You will soon find that there is too much literature and material available.
- It will be challenging to decide what is relevant and what is superfluous (risk of reading and citing the wrong sources).
- Research will be very time-consuming due to the lack of focus.
- The bachelor graduation project will be extremely long.

2.2.2.2. Arguments in favor of choosing a narrow topic.

- The available literature/material is acceptably sufficient.
- The author can thoroughly review the relevant research and literature.
- The author becomes an expert in a narrow, precise area, which may be helpful when dealing with his/her supervisor.
- The bachelor graduation project will be more precise and more concise.

2.2.3. Submission of the Master Thesis Topic

The form used to submit the Master Thesis topic to the supervisor needs to include the following information:

- 1. Name of the student
- 2. Student ID number(s)
- 3. Study program.
- 4. Working title
- 5. Description of the thesis
- 6. Signature of student
- 7. Signature of the supervisor

The supervisor will inform you of the confirmation/changes in your topic and supervision. Once both are confirmed, the supervisor will set a deadline to submit the research drafts.

2.3. Procedure for Writing a Master Thesis

2.3.1. Establishing Contact

Following the assignment of the supervisor by the Program Director, the supervisor establishes contact with the student under supervision. In collaboration and under the supervisor's guidance, the students choose a topic for the thesis and prepare a proposal. The proposed subject will be discussed during the initial contact between the student and the supervisor, approved by the supervisor, and laid out in a manageable format.

2.3.2. Change of Master Thesis

A change of master thesis topic after submission of approval from the supervisor requires the reapproval of the supervisor and, in case of considerable changes, a renewed approval by the Program

Director.

In case of a negative assessment of a submitted thesis, the supervisor may ask the student to change the original topic.

2.3.3. Length of the Master Thesis

The Master's thesis will be written and submitted by one student only. The student must write 25,000 – 35,000 words, excluding references and the cover page.

2.3.4. Language of Master Thesis

The Master Thesis must be written in the English language. Special attention must be paid to linguistic accuracy and proper style. For this purpose, it is advisable to use the Writing Centre's services, if needed.

2.3.5. Termination of Supervision

If no substantial progress has been made and/or if a student does not follow the deadlines set out by the supervisor, then the supervisor may end the supervision. The student needs to be assigned to another supervisor by the program director to extend the completion of the master's thesis. All communication between involved parties should be processed officially and with transparency.

If the student processes the termination of the supervision, they need to communicate it officially and state the reason.

3. Researching and Writing the Master Thesis

Suppose the student(s) choose to solve a specific problem using empirical findings (based on data collected from human subjects and/or organizations). In that case, details about the instrument (e.g., questionnaire and/or interview guideline), data collection method (e.g., how to distribute the questionnaire) and data analysis method must be discussed with the supervisor before the implementation. If the student(s) needs to collect data from human subjects, the supervisor has to send the drafted questionnaire and/or interview guidelines to the Ethics Committee for approval.

If the student(s) choose to solve a specific problem using scientific literature, the most important data source is the literature already published on the topic. Apart from the information taken from books and periodicals, specialist magazines can also be used as sources. A wide variety of books and journals are available in the UNYT's Library.

3.1. What Makes a Good Master Thesis?

- The author identifies an interesting research problem, defines it clearly, and states its (practical) relevance.
- The author illustrates how the problem is gradually solved in a clear, comprehensive, and persuasive manner throughout the thesis.
- The author clearly connects the practical problem and theory (i.e., a genuine connection exists between theory and practice).
- The results are precise and are discussed accurately.
- The thesis is well-rounded, not addressing superfluous tangents but presenting a clear line of argumentation.

• The thesis is formally correct in language and grammar, citation standards, bibliography, and layout.

Students are recommended to have their thesis critiqued by another person regularly. For this purpose, discussions with the supervisor will be beneficial.

For the master thesis, it does not suffice to provide a mere list of various literature sources one after the other. Instead, the sources must be critically incorporated into the paper and be independently processed and interconnected. The supervisor will support and help improve the thesis with constructive criticism, advice, and aid.

Upon completion, the linguistically (i.e., grammatically and orthographically) flawless master thesis must be submitted to the supervisor for assessment.

3.2. Submitting and assessing the Master Thesis

3.2.1. Submission

The submission date of the master thesis is set according to the academic calendar of UNYT, into which defence seminars and graduation are announced. The master thesis must be submitted and receive a passing grade before graduation is possible.

The following documents are to be submitted to the supervisor:

• An electronic copy of the master thesis (unless stated otherwise by the supervisor), along with a written statement (affidavit) from the student confirming that he/she wrote the paper independently and did not use resources or aids other than those cited in the thesis.

3.2.2. Master thesis assessment and defence

At the end of the writing process, the master thesis is evaluated by the supervisor and Defense Committee members in an assessment report, which includes an originality report from Turnitin.

The assessment criteria and their respective weightings are as follows:

- Aim and Methodology 20%
- Literature Review 20%
- Findings/ 30%
- Recommendations & Bibliography: 20%
- Overall format: 10%

Students are requested to defend their thesis in front of a Thesis Committee composed of the lead supervisor and two other professors. The defence is a public event. Therefore, other professors and students are invited to take part. Each of the three Thesis Committee Members submits an independent evaluation of the thesis. The final thesis grade is an average score of the three independently submitted at the Records.

3.3. Rewriting the Master Thesis

The master's thesis is considered the final successful step to fulfilling the requirements for obtaining

the master's diploma.

Failing to:

- a. follow the schedule of activities as arranged with the supervisor,
- b. submit the thesis within the deadline,
- c. submit the thesis of sufficient quality,
- d. defending the thesis before the Committee

will result in not completing the master thesis as an obligation to complete the second cycle study program. In this case, the student must follow the process again according to the supervisor's guidelines or the Committee's requirements during the defence process.

The thesis must be rewritten if it receives a failing grade (including cases of proven academic misconduct). It can be re-defended in the upcoming defence session set in the academic calendar.

3.4. Description of Roles Assigned to Supervisor and Author

The roles of the student and supervisor of a master's thesis can be described as follows:

3.4.1. The Student's Tasks

The student alone is responsible for the master thesis. Apart from the main content-related work, this responsibility includes timely completion and conformity to the rules of academic honesty:

- Identifying and delimiting the topic
- Showing initiative when dealing with management (requesting supervision, proposing a topic, making appointments, etc.)
- Searching for academic sources
- Developing a research design and conducting the research
- Writing the thesis by academic writing standards
- Reaching an agreement with the supervisor on important issues
- Incorporating feedback and receiving further criticism.

3.4.2. The Supervisor's Tasks

The role of the supervisor is that of a mentor. The supervisor assists the author in the process of writing a thesis and offers advice and assistance, such as:

- Providing constructive feedback on the content of the thesis
- Giving support in the face of problems, decisions, etc.
- Answering questions
- Evaluating the thesis using a detailed assessment report.

The author and the supervisor should schedule meetings to review progress, discuss emerging problems, and plan the following steps to enable this process. The supervisor may record the details (time, duration, points discussed, activities agreed on) to document his/her role in the process and the student's research progress. In addition to the meetings, the supervisor will make him/herself available to answer inquiries by phone or e-mail within reason.

The supervisor will read the research proposal, review the table of contents, and check the appropriateness of sources. However, they do not have to read the thesis (or parts of it) and provide feedback before submission.

3.5. Organization and Structure

Coherently structuring the master thesis is of paramount importance. The outline in Appendix 1 provides how one **could** structure the master thesis.

- Cover Sheet (see master thesis template in Appendix 1)
- Copyright page
- Approval sheet
- Dedication
- Table of Contents
- List of Figures
- List of Tables
- List of Abbreviations
- Acknowledgments
- Publications (optional)
- Field of Study (optional)
- Abstract of the thesis
- Chapter 1: Introduction and Aims
- Chapter 2: Methodology
- Chapter 3: Discussion of Relevant Literature
- Chapter 4: Methodology
- Chapter 5: Results and analysis
- Chapter 6: Interpretation, Discussion, Conclusions and Policy Recommendations
- Chapter 7: References
- Appendixes: Statistics, Reports, Tables, Graphs etc.

3.6. Linguistic Accuracy and Clarity

The thesis must be written appropriately and adequately in terms of grammar, punctuation, spelling and language. The student should use prosaic, objective wording and pay special attention to clarity when writing it. "Academic" is by no means equivalent to "incomprehensible." The more complex the subject matter is, the more important it is to express oneself clearly.

3.6.1. Abbreviations

Abbreviations should be used sparingly and with deliberation. Saving space is rarely justified when it comes to the cost of readability. Abbreviations should only be used in cases where they are the norm in a particular case. This can save a considerable amount of space and eliminate awkward repetitions.

Abbreviations of commonly used expressions can be used without an explanatory note. It is undoubtedly helpful to use ambiguous or less commonly used abbreviations with an explanation in their introduction. All other abbreviations must be introduced *before* their initial use in the text. In other words, you should use the full form of the abbreviated expression and then indicate the abbreviation in parentheses. After this initial introduction, the abbreviation can be used on its own. As described above, a list of abbreviations must be inserted at the beginning of the thesis.

3.7. Layout

- Submit the master thesis on A4 paper (double-sided printing).
- Use line spacing 2 in running text.
- Use the following fonts and font sizes: New Roman (10-12 pt).
- Include a margin of approximately 4 cm on the left-hand side of the page.
- Number each page consecutively.

3.8. Formatting

The following guidelines will be helpful in the process of formatting your graduation project.

3.8.1. Headings and Running Text

Headings serve to structure a text and reflect the importance of individual sections. Different heading levels must show various levels of structure. Paragraphs/sections that are of equal importance should receive headings of the same level. Please consult the Appendix 1 for detailed formatting.

3.8.2. Footnotes

Citations in footnotes are primarily found in German-speaking countries, while **in-text citations** – also known as the Harvard referencing system (see below) – are more common internationally. Both variants have advantages; most supervisors will leave this decision to you. In either case, brief remarks/comments, amendments to content, and cross-references should be placed in the footnotes.

3.8.3. Appendices

Appendices contain material that should be shorter to be included in the text or would interrupt the flow of the presentation if it were cited in detail. Such texts include minutes of meetings, questionnaires, interview outlines/records and the like. In the running text, you should refer to material in your appendices with the word "Appendix" and consecutive capital letters beginning with "A" (e.g., "see Appendix B"). Each appendix must start on a new sheet.

3.8.4. Figures and Tables

Figures (i.e., illustrations, diagrams, charts, graphs, etc.) and tables are used to give a compact overview of the material. Each figure and table is an integral component of the paper and should be presented uniformly, especially regarding descriptions, structure, format and labels. The following points are especially important in the context of figures and tables:

- Each figure and table must be interpreted/discussed, meaning the core information must be presented in the text.
- Wherever a figure or table is interpreted in the text, it must be referred to clearly by writing "see Figure 2" or a similar reference.
- Every figure and table must be understandable on its own. For this reason, all abbreviations

- (apart from the usual statistical abbreviations) must be explained, and the unit(s) of measurement must be stated.
- Every graduation project must include separate lists of figures and tables. These are to be inserted at the beginning of the paper after the table of contents. The number, title and page number must be indicated for each item in these lists.

Longer figures and tables and those whose content is not necessarily discussed in the text (e.g., because the figure fills up an entire page, but only two values are mentioned) can be placed in the appendix.

3.8.5. Numbering

All figures and tables must be assigned consecutive numbers which reflect the order in which they appear in the graduation project. Use Arabic numerals for this purpose. Figures are to be numbered separately from tables. Depending on the style guide used, students may want to number charts and diagrams separately and provide separate lists of charts and graphs (instead of figures) at the beginning of the graduation project.

3.8.6. Titles

Each figure and table should have a succinct and descriptive title.

3.8.7. Use of Word Processing Functions

Today's word-processing programs make creating captions for figures and tables possible. This can be done using the "References" tab > "Insert Caption" button in Word. The figures and tables are then numbered automatically. In addition, this function makes it relatively easy to compile lists of figures and tables automatically. Cross-references to figures and tables can also be inserted using the "Insert" tab > "Cross-reference" button. If the sequence of figures or tables changes later, the cross-references will be updated automatically.

3.9. Citation of Sources

3.9.1. Plagiarism

To foster academic honesty and keep high quality, UNYT has issued a brochure clarifying its policy on plagiarism through its Code of Ethics.

Any thesis will almost inevitably be built on the work of other authors. Otherwise, academic progress would be unthinkable; one must "reinvent the wheel" every time.

However, there are clear rules for handling other people's ideas, findings, and words. One of the most important standards is correctly citing any ideas developed by others and used as a basis for a paper. Students who a) employ the "copy and paste" strategy and copy a paper (or parts of it) from the Internet; b) incorporate ideas or translations from foreign-language texts without citing those sources; or c) pass another person's work off as their own in any other way (e.g., by using a "ghost writer") violate these standards. Such violations are summarized under the concept of plagiarism. Plagiarism generally refers to the deliberate or accidental appropriation of other people's words and/or ideas (i.e., passing someone else's work off as your own), a clear violation of academic standards. It often violates copyright regulations, a punishable offence (Höllerer and Kloibhofer 2006, p. 60f.).

For further information on the consequences of plagiarism, see the UNYT Code of Ethics.

To identify cases of plagiarism as such, a cursory glance at the related literature or simple research using an online search engine or database often suffices. Stylistic changes, mainly to elaborate concepts or statements that lack relevance to the problem at hand, are usually evident to lecturers and supervisors, and those are generally the first signs of plagiarism and/or copying.

In addition, many universities already use special software, making it easier to detect cases of plagiarism. Of course, deciding where the adoption of external ideas stops and one's work begins is not always easy. Writing an independent thesis is certainly not an easy task. In the process, you must remember that the essence of your work is not to seek out information but rather to carry out an independent analysis of content related to the research issue at hand, to show that you have understood it, and to demonstrate how it is applicable.

If you take the ideas above and advice to heart, you can handle this task efficiently—without copying (Höllerer and Kloibhofer 2006, p. 60f.).

3.9.2. Text Citation: Source Data

Direct quotes are consistently reproduced verbatim and placed in quotation marks. Generally, more extended quotes (if necessary) are formatted differently for better accentuation, often indented on both sides and preceded by a colon. Citations are also needed for paraphrases, summaries and indirect references because they involve using an external body of thought. **Using another person's words or ideas (in any form) without acknowledgement/citation is plagiarism (see above).**

This thesis will use the American Psychological Association (APA Style; http://www.apastyle.org) as a citation style.

3.10. References

The references at the end of the thesis contain essential information for the reader to identify and find the sources cited in a library. Only those works cited in the text can be included in the references. Each source referenced in the text must be listed in the references and vice versa. Therefore, students must carefully examine whether each reference is presented in both places and ensure that the source cited in the text corresponds to its presentation in the references. Works are to be mentioned in alphabetical order (by author's last name) in the references, using APA style.

Appendix 1: Sample Master Thesis Template

UNIVERSITY OF NEW YORK TIRANA

Thesis Title

A Thesis submitted in partial satisfaction of the requirements for the degree Master of Science in Finance and Accounting or Master of Science in Business Administration (select one)

in

Degree title (major)

by

Name

The committee in charge:

Professor First Last, Chair/Co-Chair (select correct title)

Professor First Last, Co-Chair (if applicable)

Professor First Last

Note: Committee members must be listed alphabetically by **last name**. Include the "Professor" title if all committee members are Professors. If they are not all professors, then there are no titles.

Copyright / © (select one)

Name, 2024

All rights reserved.

The Thesis of Name is approved and is acceptable in quality and form for publication on microfilm and electronically.

University of New York Tirana

2024

DEDICATION (optional)

Any format for justification, spacing, writing style, text size and font is acceptable for this page; however, all text must fit within the 1-inch margins. Any formatting is also acceptable if you choose to have an Epigraph page.

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Note: The "Thesis Approval Page" header is white on page iii, so the header does not appear on the page itself but appears in the Table of Contents. Do not delete this text.

Delete any Table of Contents entries you are not using, like Dedication, List of Abbreviations, etc.

How to use the headers to auto-populate the Table of Contents:

- Use Heading Level 1 for any Chapter titles. This must be used to auto-populate the chapter number in figures/tables.
 Use Heading Level 2 for preliminary page headers (like List of Figures, Vita, etc.).
 Use Heading Level 3 for any chapter headers. Levels 4-9 can be used for sub-headers, but only Headings 1-3 will appear in the Table of Contents.
- 2. To choose the Heading Level, highlight the text you want listed as a header, then go to References Tab > Add Text > Level 1. Or go to the Home Tab, go to "Styles", and choose the Heading level.
- 3. go to References Tab > Update Table near the Table of Contents to update the table.

LIST OF FIGURES

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Figure 2.2: Figure caption example. Figure captions go below the figures	24

How to:

- 1. The List of Figures is created with the Table of Figures feature and the "Insert Caption" button.
- 2. When inserting a caption for a figure, go to References Tab > Insert Caption. Be sure to choose the label "Figure". This will pull the caption into the List of Figures. The chapter numbers should automatically generate if you use the Headings as instructed.
- 3. To update the List of Figures, click on the figure captions above, then click "Update Table" near the Insert Caption button.
- 4. To update the Table of Contents, List of Figures, and List of Tables simultaneously, press ctrl+A/command+A and then F9.
- 5. If including Supplemental Figures, use the label "Supplemental Figures". This will be labelled as "Supplemental Figure 1.1".

Notes:

- Single space for each entry. Double space in between entries.
- Maximum 4 lines per entry in the list above. You may have to truncate your entries to achieve this
- The numbering format may be denoted by chapter (1.1, 1.2, 1.3, 2.1, 2.2, etc.) or continuous (1, 2, 3, 4, etc.). The format used in the list above must be consistent with the format used in captions found in the body of the text. This template defaults to 1.1, 1.2, 1.3.

LIST OF TABLES

Table 2.1: Table caption example. Table captions go above tables. If any caption is more than four lines long, all captions must be single-spaced. In general, we recommend single-spacing captions......24

How to:

- 1. The List of Tables is created with the Table of Figures feature and the "Insert Caption" button.
- 2. When inserting a caption for a table, go to References Tab > Insert Caption. Be sure to choose the label "Table". This will pull the caption into the List of Tables. The chapter numbers should automatically generate if you use the Headings as instructed.
- 3. To update the List of Tables, click on the table captions above, then click "Update Table" near the Insert Caption button.
- 4. To update the Table of Contents, List of Figures, and List of Tables simultaneously, press ctrl+A/command+A and then F9.
- 5. If including Supplemental Tables, use the label "Supplemental Tables". This will be labelled as "Supplemental Table 1.1".

Notes:

- Single space within each entry. Double space in between entries.
- Maximum 4 lines per entry in the list above. You may have to truncate your entries to achieve this.
- The numbering format may be denoted by chapter (1.1, 1.2, 1.3, 2.1, 2.2, etc.) or continuous (1, 2, 3, 4, etc.). The format used in the list above must be consistent with the format used in captions found in the body of the text. This template defaults to 1.1, 1.2, 1.3.

LIST OF ABBREVIATIONS

EX Example entry

EX Example entry

ACKNOWLEDGEMENTS

Add your acknowledgements here and indent the first line of all new paragraphs. The Acknowledgements text is double-spaced, and the text justification should match your dissertation text.

I want to thank Professor Eta Theta for supporting me as my committee chair. Through multiple drafts and many long nights, their guidance has proved to be invaluable.

Note: Only the first page of the Abstract has a large top margin of at least 2.5". Keep blank space before the Abstract page header.

ABSTRACT

Text goes here Text goes here.

Keywords: (include 5-6 important key terms from the research study)

Thesis Title

by

<mark>Name</mark>

Master of Science in Finance and Accounting or Master of Science in Business Administration *(select one)* in Degree title (major)

University of New York Tirana, 2024

Professor First Last, Chair/Co-Chair (select correct title)
Professor First Last, Co-Chair (if applicable)
Professor First Last, Co-Chair (if applicable)

Add your text here and indent the first line of all new paragraphs. The Abstract text is double-spaced, and the justification should match your dissertation text. The font size is 10-12pt. All text must fit within the 1-inch margins.

INTRODUCTION

Add your text here and indent the first line of all new paragraphs. All text is double-spaced. All text and hyperlinks must be in the same font, in the same font size (10-12pt), and black-coloured text. All text must have the same justification, whether left justified or fully justified. All text, figures/tables, captions, and equations must fit within the 1-inch margins.

After your Abstract, the page numbers reset at 1, 2, 3.

Note: Introduction and Conclusion sections are optional. Please work with your faculty advisor and committee to determine if these sections are required for your thesis. If you don't have an Introduction page, then Chapter 1 would be page 1.

INSERT CHAPTER TITLE

Add your text here and indent the first line of all new paragraphs. All text is double-spaced. All text and hyperlinks must be in the same font, in the same font size (10-12pt), and black-coloured text. All text must have the same justification, whether left justified or fully justified. All text, figures/tables, captions, and equations must fit within the 1-inch margins.

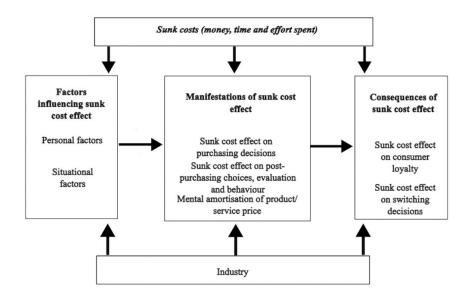


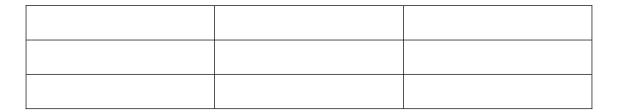
Figure 1.1: Figure caption example. Figure captions go below the figures.

The text of the chapter continues here.

INSERT CHAPTER TITLE

Add your text here and indent the first line of all new paragraphs. All text is double-spaced. All text and hyperlinks must be in the same font, in the same font size (10-12pt), and black-coloured text. All text must have the same justification, whether left justified or fully justified. All text, figures/tables, captions, and equations must fit within the 1-inch margins.

Table 2.1: Table caption example. Table captions go above tables. If any caption is more than four lines long, all captions must be single-spaced. In general, we recommend single-spacing captions.



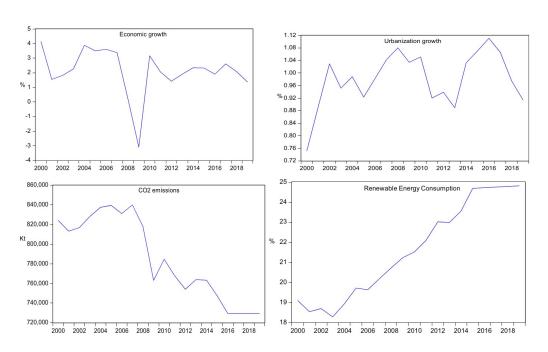


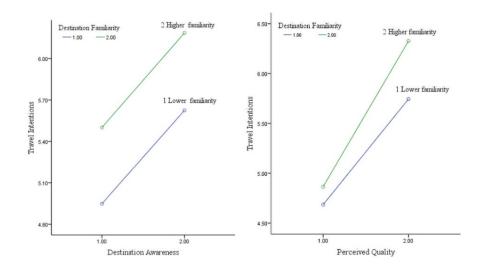
Figure 2.2: Figure caption example. Figure captions go below the figures.

Note: Within the main text, if any one figure, table, etc., the caption is more than 4 lines, single space all captions. Single spacing in all captions is generally recommended.

The text of the chapter continues here. The last paragraph of the text should be the chapter acknowledgements, if necessary. The chapter acknowledgements paragraph should be the same as the corresponding paragraph in the Acknowledgements section on the preliminary pages.

Chapter 2, in total, is a reprint of the material as it appears in Numerical Grid Generational in Computational Fluid Mechanics. Smith, Laura; Smith, Jane D., Pineridge Press, 2019. The dissertation author was the primary investigator and author of this paper.

Supplemental Table 2.1: Table caption example. Table captions go above tables.



Supplemental Figure 2.1: Figure caption example. Figure captions go below the figures.

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- An APA (American Psychological Association) reference list must:
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