

20 November, 2014

Dear Contributors to IJBF:

The editors of the *International Journal of Banking and Finance* (IJBF) are deeply indebted to you as the contributors of articles and for your continuing support of the journal. With your help, since its modest inception in 2003, IJBF took a bold stride to enhance quality and progressively reached volume 10, issue 2, in late 2013. Its print edition was supplemented with a comprehensive online edition that included all the back issues in 2009; and the number of issues per year expanded from 2 to 4 in the same year resulting in some 20 published papers a year.

The above progression has not been easy, particularly for a non-profit, no-fee, free access journal that is being supported by multiple sponsors. Starting in early 2013, initially frequent delays and thereafter complications in the print and distribution of the journal issues became so prevalent to render the system unsustainable. In as much as we tried to rectify the print problems, we did not succeed. We fielded your request to the publisher for the print copies on multiple occasions. In some respect, our success in timely release of the issues online came at the expense of severe support shortfalls in the print and distribution of the journal. In January 2014, the print production came to a near halt and stays unresolved.

Faced with the above situation, the editors cleared 185 papers out of a total of outstanding papers as at November, 2013, via desk editor replies and feedback. The remaining 65 papers that required external reviewers were kept hoping a solution for late printing could be reached. It is now with deep regret that we have to inform you our editorial process has come to an end. Our efforts over the last 12 months to resume timely print and delivery of the journal have been largely ignored by the print institution's leadership who funded the print production. Consequently, we request you to consider your submission as "withdrawn". While no action on your end is required, we encourage you to pursue disseminating your work elsewhere.

We apologize for any inconvenience that this reality will have caused you. I trust you are aware that the editors serve voluntarily and *pro bono* to serve the discipline, receive no financial remunerations or release time, and have no pull on the sponsoring institutions.

The electronic version of the journal will remain available on the [e-publications@bond](mailto:e-publications@bond) site.

Co-editors:

Mohamed Ariff, PhD

A. M. Parhizgari, PhD

Professor of Finance

Professor of Finance & International Business