

# Chartered Banker

## Assignments: Referencing Guide

### Introduction

For any module that is assessed by an assignment, the Assignment Assessment Criteria requires that sources of information are acknowledged and appropriately referenced. This is important because it shows what you have read and acknowledged the sources you have used. If you reference your work adequately, your assignments will be of a higher academic quality and will earn you marks. Most importantly, it will help you avoid instances of plagiarism or collusion.

*Plagiarism* is where another person's work, excerpts or ideas and/or AI-generated content, excerpts or ideas are presented without appropriate referencing, credit or acknowledgement.

*Collusion* is when two or more students submit work which is so similar in concept, content, wording and / or structure that the similarity extends beyond what could be termed mere coincidence.

Students should note that all assignments are subject to checks for plagiarism and collusion using sophisticated computer software.

These two academic offences are treated extremely seriously and students suspected of committing an academic offence **may be subject to the Institute's disciplinary procedures**.

The Chartered Banker uses the Harvard Referencing system. Harvard Referencing is a flexible referencing method used across various disciplines. It requires in-text citations with the author's name and publication year, along with a reference list.

If you prefer, you can use an alternative common referencing convention from the following list:

- **MLA (Modern Language Association):** Primarily used in the humanities, MLA style provides guidelines for citing sources in research papers, essays, and other scholarly works. It emphasises author-page citations within the text and a detailed Works Cited page at the end.
- **APA (American Psychological Association):** Widely used in the social sciences, APA style focuses on author-date citations in the text and a comprehensive reference list. It includes guidelines for formatting papers, headings, and other elements.
- **Chicago (Turabian) Style:** Commonly used in history and some humanities fields, Chicago style offers two citation formats: notes and bibliography (footnotes or endnotes) and author-date. It provides guidelines for citing sources and formatting papers.
- **Oxford Style:** A note citation system, Oxford style uses footnotes or endnotes to reference sources. It's commonly used in the humanities and allows for detailed explanations or comments alongside citations.

- MHRA (Modern Humanities Research Association) Style: Primarily used in English and other humanities disciplines, MHRA style combines author-date citations with footnotes or endnotes. It provides guidelines for referencing and formatting scholarly works.

Harvard Referencing does not use footnotes. **If you use an alternative referencing convention, you must ensure your footnotes are counted within your word count.** Only necessary referencing information may be placed into a footnote in your assignment.

This short guide will help you to reference your work in accordance with key aspects of the Harvard Referencing system. You will find information and worked examples of other common referencing conventions online if you chose to use one of these as an alternative to Harvard.

Referencing involves two components: an in-text citation within the main body of your text and a reference list at the end. You need to reference other people's work or ideas, or those of AI-generated content whether you use a direct quote or paraphrase.

## Citation

*Citation* is a note within the main text that recognises and acknowledges the source of the information. The citation can be placed at the start, within, or at the end of a sentence.

Where it is placed within or at the end of the sentence, the citation format is (Author, date, page number\*).

For example:

'Around US\$800 million was secured for climate change transition funding (Pears and Shields, 2024, p.76)'.

Where the citation is placed at the start of a sentence, the citation format is Author (date).

For example:

'Pears and Shields (2024, p.76) report that around US\$800 million was secured for climate change transition funding'.

\*The page number is only required where one is available. For example, website information will not contain a page number. An academic article will.

## Three or more authors

Where there are more than two authors, use the main author in the citation followed by *et al.*, then the date. For example: (Goleman *et al.*, 2002).

## How to cite AI-generated content

The same citation conventions apply, for example: (Microsoft Bing, 2024)

Please note that content generated from AI is non-recoverable – it cannot be retrieved or linked to in the same way that other digital sources can. Therefore, when AI tools have been used as a source of information, you must acknowledge this by stating the name of the AI tool used and the date the content was generated.

You must retain a copy of the question(s) asked of the AI tool and the online content generated for reference and authentication purposes; these should be made available to the Institute if requested. These must be in a non-editable format such as a screenshot.

## Reference list

This is a list of all references provided at the end of an assignment which covers all the cited sources in alphabetical order.

### How to reference a book

The format is:

Surname(s), initials, date in brackets. *Title in italics*. Place published: Publisher. For example:

Green, C. H. & Howe, A. P. (2012). *The Trusted Advisor Fieldbook: A Comprehensive Toolkit for Leading with Trust*. USA: John Wiley & Sons, Inc.

If the book is a revised edition, use:

Pears, R. & Shields, G. (2010) *Cite them right: The essential referencing guide (Palgrave Study Skills)*. 8th ed. UK: Palgrave Macmillan.

Campbell, D., Edgar, D. & Stonehouse, G. (2011) *Business Strategy*. 3<sup>rd</sup> ed. USA: Palgrave Macmillan.

Note that, unlike citations, where there are three or more authors, all authors are mentioned in the reference list.

### How to reference an article

The format is:

Surname(s), initials, date in brackets. Title of article, *journal title in italics*, volume in bold (issue in brackets), page numbers.

For example:

Clutterbuck, D. (2010) Coaching reflection: the liberated coach, *Coaching: An International Journal of Theory, Research and Practice*, **3**(1), pp.73-81.

Kaplan, R. S. & Norton, D. P. (2000) Having Trouble with Your Strategy? Then Map It, *Harvard Business Review* (September – October, 2007), pp.167-176.

## How to reference an online resource

The format is:

Surname(s) and initials (or company), date in brackets, title of article/resource in italics, [format]. URL reference, date accessed.

For example:

Lean Enterprise Institute Inc. (2009) *What is Lean?* [online]. Available from: <http://www.lean.org/WhatsLean/> [Accessed: 1 July 2024].

Rock, D. (2011) Your Brain at Work, *Psychology Today* [online]. Available from: <http://www.psychologytoday.com/blog/your-brain-work/201103/the-neuroscienceleadership> [Accessed: 1 July 2024].

Kirkbride, P. S., Durcan, J. & Obeng, E. D. A. (1994) Change in a chaotic world, *Journal of Strategic Change* (3), pp.151–163 [online]. Available from <http://onlinelibrary.wiley.com/doi/10.1002/jsc.4240030306/abstract> [Accessed: 1 July 2024].

The Carbon Trust (2006) *Carbon footprints in the supply chain: the next step for business* [pdf]. Available at: <https://www.fao.org/3/at345e/at345e.pdf> [Accessed: 1 July 2024].

## How to reference AI-generated content

The format is the same as for other online sources:

Surname(s) and initials (or company), date in brackets, title of article/resource in italics, [format]. URL reference, date accessed. For example:

Microsoft Bing (2024) *How to reference AI-generated content* [online]. Available at: <https://www.bing.com/chat?form=NTPCHB> [Accessed: 1 July 2024].

## Referencing Requirements

The requirements for your assignment are:

- 1) Any references, including citation / quotation / paraphrasing / etc, in the main text;
- 2) alphabetical reference list / bibliography at the end of the assignment.

Please note that citations (and any footnotes) in the text are included in your word count. The reference list at the end of the assignment is excluded from your word count.