

## Harvard Citation Style Guide (Harvard Referencing System)

### *Overview*

The Harvard Referencing style is widely used in **business, finance, economics, and social sciences**. It follows an **author-date system** for in-text citations and an **alphabetized reference list** and is particularly useful for research in **international finance, banking, and global financial publications**.

### *In-Text Citations*

- **Single Author:** (Smith, 2020)
- **Two Authors:** (Taylor & Brown, 2019)
- **Three or More Authors:** (Johnson et al., 2021)
- **Direct Quote:** (Smith, 2020, p. 45)

### *Reference List*

- **Book:**  
Smith, J. (2020) *Global Financial Markets*. New York: Academic Press.
- **Journal Article:**  
Taylor, R. & Brown, M. (2019) 'Risk Management in Investment Banking', *Journal of Financial Studies*, 15(2), pp. 100–115. Available at: <https://doi.org/10.1016/j.jfs.2019.02.005>.
- **Website:**  
Harvard University Library (2023) 'Harvard Citation Guide'. Available at: <https://www.mendeley.com/guides/harvard-citation-guide>.

### *Formatting*

- **Font:** Times New Roman, 12 pt
- **Spacing:** Double-spaced
- **Margins:** 1-inch
- **Indentation:** Hanging indent for references

### *Disciplines Using Harvard at UT Tyler*

- **Graduate Soules College of Business:** Finance M.S.

### *Resources*

- Harvard Citation Guide: <https://www.mendeley.com/guides/harvard-citation-guide>
- Harvard Citation Generator: <https://www.citethisforme.com/citation-generator/harvard>