

Preface

With great pleasure and enthusiasm, I welcome readers and contributors to this second volume of the *International Journal of Economics and Finance (IJOEF)*. The encouraging reception of the inaugural volume is helpful to achieve targets for an open-access platform dedicated to advancement in different sectors, such as banking, finance, accounting and related disciplines. Volume 2 reaffirms our commitment to supporting rigorous research and strengthening collaboration among researchers, scholars and policymakers.

It is with great pleasure that we present Volume 2 of *IJOEF*. We are confident that the articles published in this volume will provide valuable knowledge, inspire thoughtful discussion and contribute to the advancement of research and practice in economics and finance.

The primary mission of *IJOEF* is to publish high-quality original research that advances understanding in economics and finance. The journal welcomes both theoretical and empirical contributions that offer meaningful insights and add value to ongoing scholarly discussions in these fields. To ensure the timely dissemination of research, *IJOEF* follows a continuous publication model. Every manuscript undergoes a rigorous double-blind peer-review process, allowing only well-founded, scientifically sound and original studies to be considered for publication. Our editorial practices are guided by the principles and recommendations of the Committee on Publication Ethics (COPE), reflecting our commitment to transparency, integrity and academic excellence.

I would like to express my sincere appreciation to our peer reviewers, editorial board members, *Co-Editor-in-Chief* and authors. Their expertise, dedication and commitment have played a vital role in shaping the journal and maintaining its standards. I am equally grateful to our readers, whose continued engagement, feedback and support inspire us to grow and improve.

Sincerely,

Dr. Ishtiaq Ahmad Bajwa

Editor-in-Chief: International Journal of Economics and Finance (IJOEF)

College of Business, Al-Yamamah University, Kingdom of Saudi Arabia (KSA)

Email: ishiforce@gmail.com