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Preparation and Organization

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Correspondence and Subscriptions:

All articles should be sent to: Head of the Journal of Banking Economics and Management on
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E-mail: lab.fbm@univ-biskra.dz

Tél/Fax: 033543215

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Opening speech

We are pleased to issue the second issue of the thirteenth volume of the Journal of Banking Economics and Management, classified (C) among the journals of the National Platform for Scientific Journals, under the serial number: 25 for the month of December 2024, and we place it in the hands of the magazine's esteemed readers, students, professors and researchers from inside and outside the country. In the interest of the magazine's staff in the regular periodic issuance of its issues, we can only in this regard thank the entire review and arbitration body from inside and outside the country for their continuous cooperation with us in reading, reviewing and reviewing

The issue contains a collection of articles in foreign languages, where these articles dealt with various areas of the journal, and were subjected to more serious evaluations by members of the review and arbitration board.

We sincerely apologize for rejecting some research papers for purely scientific considerations and out of respect for the opinions of reviewers and arbitrators.

And after... We are pleased to put in the hands of readers this new issue of the journal.

Editor-in-Chief – December 2024

Speech by Dr. Guessouri Insaf