

ISSN : 2661 – 7153

E-ISSN: 8982-2716

الإيداع القانوني: جاتفي 2018



مجلة الدراسات التجارية والاقتصادية المعاصرة

مجلة علمية دولية محكمة، تصدر عن الملحقة
الجامعية قصر الشلالة، جامعة ابن خلدون-
تيارت (الجزائر)

جاتفي 2026

المجلد (09) العدد (01)

JCBES Journal of Contemporary Business & Economic Studies vol(09) N°: 01 January 2026

Volume(09) Number (01)

January 2026

JOURNAL OF *Contemporary Business and Economic Studies*

JCBES



Ibn Khaldoun university -Tiaret

Ksar Challala annex

Journal of Contemporary Business and Economic Studies

A specialized international scientific journal

Volume (09) Issue (01) January 2026

Serial version No. 20

ISSN : 2661 – 7153 E- ISSN : 8972 – 2716

Legal Deposit: January 2018

مجلة الدراسات التجارية والاقتصادية المعاصرة



**Journal of Contemporary Business
and Economic Studies**

Journal of Contemporary Business and Economic Studies

An international scientific journal, specialized in publishing in the fields of economic sciences, commercial sciences and management sciences, Published by the University Annex « Kasr Chellala » Ibn Khaldoun University – Tiaret, People's Democratic Republic of Algeria

ISSN : 2661 – 7153

E- ISSN : 8972 – 2716

Legal Deposit: January 2018

Volume (09) Issue (01) January 2026

Serial version No. 20

The correspondence

Editor-in-chief Of JCBES

Kasr Chellala annex, Ibn Khaldoun university Tiaret , ALGERIA

Website:

www.jcbes.org

E-mail of the journal:

revuejcbes@yahoo.com revuejcbes@univ-tiaret.dz

The account of the journal on ASJP:

<https://www.asjp.cerist.dz/en/PresentationRevue/617>

**Distribution and subscription office
University Annex Library, Ksar Chellala**

All rights reserved to the journal

Journal of Contemporary Business and Economic Studies

**An international scientific journal, a free specialized court,
issued by Ksar Chellala, Ibn Khadoun university, Tiaret
ALGERIA**

Honorary Director of the Journal:

**Professor BELGOUMANE Berrezoug– The rector of IBN Khaldoun
University of Tiaret,**

Editor-in-chief

Dr. BERBER Noureddine Tiaret university

Journal Secretary

Dr. LAKEHAL El Amine Tiaret university

Editorial board:

DADDI ADDOUN Nacer -Higher School of Commerce algiers	Pr. NACCER Youcef - International Islamic University Malaysia
Pr. AHSINA Khalifa-Ibn Tofail university Morocco	Pr. KEDDI Abdelmadjid - Algiers 3 University
MOHAMED Abdulrahman- Bakht Elrida University Soudan	ABD EL SALAM Djihan – Cairo University Egypt
KERTOUS MOURAD- Brest university France	KACEM Elnaimi - Damascus University Syrie
AYA Aarrassmane - Tiaret university	BENBOUZIANE Mohamed – Tlemcen University
LARADI Sofiane - Blida 2 university	RATOL Mohamed – Chlef University
Pr. ADALA laadjal - Mostaganem university	Pr. AIT AISSA Aissa - Tiaret university
Pr. Essia Ries Sains university Malaysia	OUKIL Amar Sultan Qaboos University, Muscat, Oman
IDWARD Nashaat – Oubour Institutes of technology Egypt	Kaya Sid ali kamel - Business School Toulouse France
GABRIEL Wael Mohamed – Denra University Libya	OULD HAM Taleb Mostapha – Nouakchott Alasria Mauritania
DEBICHI Akila- Paris 8 University France	SADRAOUI Tarek - Mahdia university Tunisia
FARHI Faycel- montreal university Canada	ALABIRI Ilhem- Aliraqia university Irak
MOSTAPHA Sumaya- Kassala university Soudan	KADRI Elchoukri – AJLOUN university Jordan kingdom
PESCARU MARIA - PITEȘTI university, ROMANIA	SEMLALI Yahdia- King Faisal University KSA
BELDJILALI Fatiha - Tiaret university	MAZOUZ Luqman – Imam Abdulrahman Bin Faisal University KSA

Members of the scientific and advisory committee of the journal:

RATOL Mohamed	Chlef University	Algeria
AHMED SAADOUN Thair	Mosul University	Iraq
SADRAOUI Tarek	Mahdia university	Tunisia
KEDDI Abdelmadjid	Algiers 3 University	Algeria
LAHCHEM Kasmia	Blida 02 University	Algeria
TAGREROUT Mohamed	Chlef University	Algeria
BENBOUZIANE Mohamed	Tlemcen University	Algeria
LELLOUCHI Mohamed	Blida 02 University	Algeria
BENABDALLAH Mounia	Toulon University	France
AIT AISSA Aissa	Tiaret university	Algeria
JAMMAA BACHA Ibrahim	Koran University of Science and rooting	Soudan
ABD ELSALAM Djehan	Cairo University	Egypt
LARADI Sofiane	Blida 2 university	Algeria
MAZOUZ Luqman	Imam Abdulrahman Bin Faisal University	KSA
BERRADIA Hakim	Jouf University	KSA
BERBER Nouredine	Tiaret university	Algeria
BELDJILALI Fatiha	Tiaret university	Algeria
TAMMAR Amine	Blida 2 university	Algeria
AHSINA Khalifa	Ibn Tofail university	Morocco
BEN HADJ DJALOUL Yacine	Tiaret university	Algeria
BENMASSAOUD Adem	Blida 2 university	Algeria
SALLAM MOHAMED Imene	Ministry of Finance	Egypt
LAKEHAL El Amine	Tiaret university	Algeria
KRAMTIA Zahia	Blida 2 university	Algeria
GUELMINE Mohamed Hichem	Tizi Ouzou university	Algeria
DAHAK Abdennour	Tizi Ouzou university	Algeria
MEDJDOUB Khaira	Tiaret university	Algeria
MEKARSSI Lemya	Oum El Bouaghi university	Algeria
Merah Yacine	Tiaret university	Algeria
RABIA Lemya	Higher School of Digital Economics	Algeria
BOUDJENANE Khaldia	Tiaret university	Algeria
DIHILIS Samir	Djelfa University	Algeria
MAKHLOUFI Azouz	Laghouat University	Algeria
IDWARD Nashaat	Oubour Institutes of technology	Egypt
BOUSIF Said Ahmed	Tarf University	Algeria
ESSIA RIES	Sains University	Malaysia
ELDALDJAOUI Ahmed Abdessabour	Assiut University	Egypt
BOUCHENAF Reda	Blida 2 university	Algeria

NACCER Youcef	International Islamic University	Malaysia
MELALA Imane	Bordj Bou Arreridj University	Algeria
SARI Ismail	Setif 01 University	Algeria
BENIA Sabrina	Tiaret university	Algeria
MOSTAPHA Sumaya	Kassala university	Soudan
SOLTAN Abderahmene Fathi	Northen Technical University	Iraq
GABRIL Wael Mohamed	Omar Elmokhtar University	Libya
Melham Madjid	Quds Open University	Palestine
ZIANI Abdelhak	Tiaret university	Algeria
MEDAHI Mohamed	Bouira University	Algeria
Abd Elahdi Mokhtar	Tiaret university	Algeria

Terms and conditions of publication:

The Journal of Contemporary Commercial and Economic Studies JCBES publishes scientific articles that are concerned with the fields of economics, commerce, accounting, marketing and management, and are published in Arabic, French and English, with the need to respect the following conditions:

- 1- The research submitted for publication in this journal must not have been published or submitted for publication in other journals or periodicals, or submitted and published in forums, conferences or symposia.
- 2- Commitment to scientific analysis and adherence to generally accepted scientific and methodological conditions.
- 3- Writing on the first page the title of the article in Arabic and English, the name, title, degree, institution of affiliation, and e-mail, and the abstract in two languages.
- 4- The research shall be accompanied by two abstracts; One of them is in the language of the research and the second is in English and obligatory within 100 words attached to the keywords.
- 5- Scientific sources are indicated in the body of the article in parentheses, and the references at the end of the article using the American Psychological Association's method of citing references (APA Style).
- 6- The article should be supported by original references, particularly for ideas, judgments, definitions, models, theories, results of previous studies, data sources, and figures.
- 7- Edit the article in Microsoft Word in Simplified Arabic font size 13, line spacing 1. Page size A4 (length 29.7 cm, width 21 cm) with margins framing in En miroir format by clicking on Mise en page and then Marges.
- 8- The article should not exceed 25 pages and not less than 12 pages, including figures, tables and references.
- 9- Pages are numbered in the middle at the bottom of the page.
- 10- The article should be free from punctuation, grammatical, and spelling errors.

All articles sent to the journal are subject to evaluation by the members of the scientific committee of the journal, and the researcher is notified electronically of the evaluation result through his account in the Algerian Scientific Journal Platform. The researcher must comply fully with what is stated in the author's guide and the author's instructions on the journal's account at (ASJP):

<https://www.asjp.cerist.dz/en/PresentationRevue/617>. Pledges are sent via e-mail signed by researchers via mail. In addition to any inquiries, revuejcbes@yahoo.com revuejcbes@univ-tiaret.dz

11- Articles are sent exclusively through the journal account on ASJP

is not responsible for scientific thefts, and what is contained in the articles is an expression of the opinion of its owners and does not represent the point of view of the magazine's management or the issuer represented by the Shallala Palace annex at Ibn Khaldoun University Tiaret.

Index of Volume (09) Issue (01) January (2026)

P(18-33)	A Fuzzy Logic Approach to Adjusting Monetary Policies in North African Countries ATMANE medin University of Eloued (Algeria) ABDALLAH Chekka University of Eloued (Algeria) Anna Min Du..... Edinburgh Napier University, (United Kingdom)
P(34-53)	Green Management and Energy Transition: Innovative Strategies based on Human Capital for Sustainable Organizational Performance Amira Chachoua..... University of Tlemcen, (Algeria) Mohammed Wadi..... Istanbul Zaim University, (Turkey) Belkacem Ferouani..... University of Tlemcen, (Algeria) Mohamed Sami Mahioui..... Centre of Peace and Security/ Centre for Business in Society, Coventry University, (UK) Fatiha Kouider El Ouahed.. Oran Graduate School of Economics, (Algeria) Ahmed Mattalah..... Laval University, , Quebec (Canada),
P(54- 76)	The Role of Artificial Intelligence in Enhancing Green Finance to Support the Renewable Energy Sector in Saudi Arabia Loqman Mazouz..... Imam Abdulrahman Bin Faisal University (Saudi Arabia) Naglaa F. Fahim..... Mansoura University, (Egypt)
P(77-98)	Asymmetric Effects of Monetary and Fiscal Policies on Economic Activity: Empirical Evidence from Malaysia Slimani Salim..... University of Bechar TAHRI Mohamed (Algeria) Benhamida Hichem..... University of Boumerdes (Algeria) Tabea Hirzel..... SMC University Canton of Zug (Switzerland)
P(99-116)	Orchestrating Sustainability: Meta-Governance as a Catalyst for Cross-Sectoral Collaboration on the SDGs Abdelheq Dahman..... Marmara University (Turkey)
P(117-133)	The Impact of Social Media Influencers on Consumer Buying Behavior: A Case Study of Social Media Users (Facebook, Instagram, TikTok, Twitter). GATCHA Kaoutar University of Ghardaia (Algeria) RAMDANI Kamel University of Ghardaia (Algeria)
P(134-152)	Measuring the impact of research and development spending on economic growth in China during the period (1996-2023) using ARDL methodology Hechiche Nour El Houda University of Algiers (03) (Algeria) Dahmani Smail..... University of Algiers (03) (Algeria)

P(153-170)	Measuring the Impact of Digital Banking Services on the Financial Performance of Banks: An Applied Case Study on the Banque Extérieure d'Algérie (BEA) Using Lasso and ARDL-Lasso Methods Nassir Guerguet University of Biskra (Algeria) Sriti Mohamed Ali University of Biskra (Algeria) Samia Ayed Al Jaeed University of Taif (Saudi Arabia)
P(171-190)	Modern Trends in Artificial Intelligence Applications in Human Resource Management: An Analytical Study Nassir Guerguet University of Biskra (Algeria) Sriti Mohamed Ali University of Biskra (Algeria) Samia Ayed Al Jaeed University of Taif (Saudi Arabia)
P(191-209)	Financial portfolio management between Markowitz analysis and behavioral finance NOUREDDINE Abdelkader..... University Center of Aflou (Algeria) BOUFATAH Belkacem..... University Center of Aflou (Algeria)
P(210-220)	The Impact of Women's Empowerment in Entrepreneurship on the Sustainability of Small and Medium Enterprises During Economic Crises. Khathir Chine University Center of Illizi (Algeria) Delloul Safa University of Algiers 3 (Algeria) Hamdaoui Houssein Eddine University of Santiago de Compostela, Santiago de Compostela, (Spain)
P(221-239)	A Multi-Digit Benford's Law Approach for Detecting Income Smoothing Sub-Variables: An Advanced Quantitative Analysis of Saudi Listed Companies Bashir Bakri Agib Babiker..... University of the Holy Quran and Islamic Sciences, (Sudan) On Secondment to Taif University Ali Abbas Ali Awad Elseed..... Al-Neelain University, (Sudan)
P(240-255)	The impact of strategic orientation on the financial performance of banks: Evidence from Malaysian banks during the period 2006–2023 Boutelhig Nadjla Mohamed Cherif Messaadia University, Souk Ahras (Algeria) Abdi Mohamed said Mohamed Cherif Messaadia University, Souk Ahras (Algeria)
P(263-271)	Hybrid selves: Navigating personal and professional identity in blended workspaces - Case studies from Microsoft, Deloitte, and the NHS Trust – Sonia BETGHA Mohammed BOUDIAF M'Sila university(Algeria) Ameerh Hatif Haddawee..... Al-Furat Al-Awsat Technical University, Kufa (Iraq)

P(272-295)	Corporate Social Responsibility in Banks: An ISO 26000-Based Evaluation BELGOUMENE Mokhtar Abdelghani Ecole Nationale Polytechnique (Algérie) BITCHIKH Karima Ecole Nationale Polytechnique (Algérie) MAACHE Ines Ecole Nationale Polytechnique (Algérie)
P(296-308)	Modern Decision-Making Models for Enhancing Risk Management and Occupational Safety in Hospitals: A Critical Analytical Review. Mansouri Touria University of Sidi Bel Abbes, (Algeria) Abdelrazek Wahba Sayed Ahmed Sayed..... Jeddah International College, (Saudi Arabia)
P(309-324)	AI, Consumer Trust, and Brand Loyalty: A Bibliometric Analysis of Marketing's Changing Landscape GRAA Amel..... Djillali Liabes University (Algeria) FRIOUI Samira..... Independant researcher (Algeria) SOUIKI Boumediene Montpellier University (France)
P(325-345)	Technological innovation and growth of non-hydrocarbon SMEs in Algeria: An empirical estimation HAFSI Kenza EDL, University of Bejaia (Algeria) GANAH Brahim EDL, University of Bejaia (Algeria)
P(346-364)	Ecotourism in the Arab World: A Bibliometric Analysis of Trends, Gaps, and Research Prospects Boussadia zahia Tissemsilt university, (Algeria) Rindawati Maulina The central bank of Indonesia, (Indonesia) Ziane Berroudja Ali..... Tissemsilt university, (Algeria) Ahmed Salmi Alger 3 university, (Algeria)
P(365-389)	Islamic FinTech: Paving the Way for Sustainable and Ethical Finance DOUIS ABDELKADER TIARET University (Algeria)

Opening Editorial

In this issue, **20 articles** have been accepted for publication, reflecting a diverse range of research themes and analytical approaches.

The first article, titled "***A Fuzzy Logic Approach to Adjusting Monetary Policies in North African Countries***" by Atmane Medin, Abdallah Chekka, and Anna Min Du, proposes fuzzy logic as an advanced mathematical tool for dealing with uncertainty in monetary and exchange rate analysis. Focusing on Algeria and Tunisia, the authors employ trapezoidal membership functions to classify exchange rate dynamics into low, medium, and high volatility regimes. The results reveal pronounced volatility in the Algerian exchange rate compared to a relatively more stable Tunisian context, illustrating how fuzzy logic allows partial membership across regimes and provides richer insights than conventional crisp classifications. The study demonstrates that this approach enhances forecasting accuracy, supports more nuanced risk assessment, and offers valuable guidance for adaptive and flexible monetary policy design in North African economies.

The second article, "***Green Management and Energy Transition: Innovative Strategies Based on Human Capital for Sustainable Organizational Performance***" by Amira Chachoua et al., examines the strategic role of green human capital in supporting energy transition within the Algerian energy sector, with particular emphasis on SONATRACH. Using a qualitative research design based on in-depth interviews conducted during an international conference, the study captures diverse perspectives from practitioners and academics across several countries. The findings underscore that investing in green skills, environmental awareness, and sustainable leadership enhances organizational competitiveness, reduces carbon emissions, and strengthens resilience in the face of energy transition challenges, positioning human capital as a central pillar of sustainable industrial transformation.

The third contribution, "***The Role of Artificial Intelligence in Enhancing Green Finance to Support the Renewable Energy Sector in Saudi Arabia***" by Loqman Mazouz and Naglaa F. Fahim, explores the growing intersection between artificial intelligence, green finance, and renewable energy development within the framework of Saudi Vision 2030. Relying on an econometric analysis using least squares estimation for the period 2019–2024, the study assesses the impact of AI readiness, economic growth, and oil prices on renewable energy expansion. The results indicate that artificial intelligence exerts a positive influence on renewable energy growth, although its statistical significance remains limited in the short term. These findings suggest that AI represents an emerging strategic enabler whose full impact is likely to materialize over longer horizons, particularly when supported by dedicated infrastructure and regulatory frameworks.

The fourth article, ***"Asymmetric Effects of Monetary and Fiscal Policies on Economic Activity: Empirical Evidence from Malaysia"*** by Slimani Salim, Benhamida Hichem, and Tabea Hirzel, investigates the non-linear transmission of macroeconomic policies in an emerging economy context. Applying the nonlinear autoregressive distributed lag (NARDL) model to monthly data spanning 2010–2023, the study reveals strong asymmetries in monetary policy effects, with contractionary measures generating more pronounced and persistent negative impacts on industrial production than expansionary actions. Fiscal policy effects, by contrast, appear largely symmetric. The analysis further highlights the asymmetric role of exchange rate movements, emphasizing the vulnerability of industrial activity to currency depreciation. These results carry important implications for policy sequencing, coordination, and macroeconomic stabilization strategies.

The fifth article, ***"Orchestrating Sustainability: Meta-Governance as a Catalyst for Cross-Sectoral Collaboration on the SDGs"*** by Abdelheq Dahman, offers a conceptual and analytical exploration of meta-governance as a higher-order governance mechanism capable of steering complex and fragmented policy environments. Drawing on governance theory and institutional analysis, the study shows that effective meta-governance enhances coherence among hierarchical, market-based, and networked governance arrangements. The findings stress the importance of institutional resilience, inclusive leadership, and reflexive policy design in overcoming coordination failures, symbolic participation, and power asymmetries, thereby strengthening collective action toward achieving the Sustainable Development Goals.

The sixth article, ***"The Impact of Social Media Influencers on Consumer Buying Behavior"*** by Gatcha Kaoutar and Ramdani Kamel, examines the mechanisms through which trust in social media influencers shapes consumer decision-making processes. Based on survey data collected from 426 Algerian users across major social media platforms, the study employs Confirmatory Factor Analysis and Structural Equation Modeling to validate its conceptual framework. The results indicate that influencer credibility and expertise are the most influential determinants of pre-purchase engagement, which subsequently drives post-purchase outcomes such as brand loyalty, repurchase intention, and consumer advocacy. The findings provide valuable insights for digital marketing strategies in emerging markets.

The seventh article, ***"Measuring the Impact of Research and Development Spending on Economic Growth in China"*** by Hechiche Nour El Houda and Dahmani Smail, presents an in-depth econometric analysis of the relationship between R&D expenditure and economic growth over the period 1996–2023. Using the ARDL methodology, the authors identify a complex non-linear relationship characterized by lag effects, sign rotations, and an S-shaped trajectory. The results suggest that the growth-enhancing impact of R&D intensifies after critical thresholds are reached, reflecting stages of technological maturity and the emergence of

disruptive innovation. This contribution provides important insights into the timing and scale of optimal innovation investment.

The eighth contribution, "***Measuring the Impact of Digital Banking Services on the Financial Performance of Banks***" by Mohamed Bouatelli, offers an applied econometric investigation of digitalization in the Algerian banking sector through a case study of the Banque Extérieure d'Algérie. Employing Lasso regression and the ARDL-Lasso model, the study assesses the impact of various digital banking indicators on return on assets. The findings reveal that active customer use of digital payment instruments, particularly CIB cards, has a significant positive effect on financial performance, while other digital services show limited influence. This highlights the critical role of effective adoption rather than mere technological availability.

The ninth article, "***Modern Trends in Artificial Intelligence Applications in Human Resource Management***" by Nassir Guerguet, Sriti Mohamed Ali, and Samia Ayed, provides a comprehensive descriptive-analytical overview of the expanding role of artificial intelligence in human resource management at the global level. Drawing on recent data from international professional organizations, the study shows that AI adoption in HR is primarily driven by efficiency gains, workload reduction, and personalization of employee experiences. At the same time, the findings point to persistent ethical, legal, and governance challenges, particularly regarding data protection, algorithmic bias, and the need to preserve human judgment in sensitive decision-making processes.

The tenth article, "***Financial Portfolio Management between Markowitz Analysis and Behavioral Finance***" by Nouredine Abdelkader and Boufatah Belkacem, revisits the evolution of portfolio management theory by bridging normative and descriptive paradigms. Through an analytical and conceptual discussion, the study argues that while Modern Portfolio Theory offers indispensable quantitative optimization tools, its assumptions of rational behavior are systematically contradicted by observed investor biases. By integrating insights from behavioral finance into traditional portfolio models, the authors propose a synthesized framework that enhances both explanatory power and practical relevance, leading to portfolios that are efficient yet behaviorally robust.

The eleventh contribution, "***The Impact of Women's Empowerment in Entrepreneurship on the Sustainability of SMEs during Economic Crises***" by Khathir Chine, Delloul Safa, and Hamdaoui Housseem Eddine, offers an in-depth examination of the role of women-led entrepreneurship in enhancing the sustainability of small and medium-sized enterprises during periods of severe economic disruption. Drawing on regression and ANOVA

techniques applied to secondary data covering major global crises, the study demonstrates that women's empowerment is not merely a social objective but a critical economic lever. The results confirm that female leadership significantly strengthens SME resilience, stimulates innovation capacity, and improves adaptive performance in turbulent environments, thereby positioning women-led enterprises as key actors in crisis management and long-term economic stability.

The twelfth article, "***A Multi-Digit Benford's Law Approach for Detecting Income Smoothing Sub-Variables***" by Bashir Bakri Agib Babiker and Ali Abbas Ali Awad Elseed, advances the methodological frontier of forensic accounting and financial auditing. Focusing on Saudi listed companies, the authors develop a refined multi-digit Benford's Law framework capable of detecting subtle and complex income-smoothing behaviors that often escape traditional single-digit tests. The empirical results demonstrate the superior sensitivity and reliability of multi-digit measures in identifying manipulation patterns, offering regulators, auditors, and financial analysts a robust quantitative tool to enhance transparency and strengthen market discipline.

The thirteenth article, "***The Impact of Strategic Orientation on the Financial Performance of Banks***" by Boutelhig Nadjla and Abdi Mohamed Said, investigates the long-term relationship between strategic management practices and banking performance in Malaysia over the period 2006–2023. Using advanced panel data estimation techniques, the study reveals that banks with clearly articulated strategic orientations—particularly those emphasizing market focus, innovation, and long-term planning—achieve significantly higher and more stable financial performance. The findings underscore the central role of strategic clarity and consistency in navigating competitive and regulatory pressures within the banking sector.

The fourteenth contribution, "***Hybrid Selves: Navigating Personal and Professional Identity in Blended Workspaces***" by Sonia Betgha and Ameerh Hatif Haddawee, addresses the evolving dynamics of identity construction in hybrid and remote work environments. Through international case studies, the article explores how employees negotiate the boundaries between personal and professional roles in digitally mediated workplaces. The analysis highlights organizational design, flexible work arrangements, and mental health support systems as decisive factors in sustaining employee well-being, engagement, and quality of work life in an era of blended workspaces.

The fifteenth article, "***Corporate Social Responsibility in Banks: An ISO 26000-Based Evaluation***" by Belgoumene Mokhtar Abdelghani, Bitchikh Karima, and Maache Ines, provides a structured assessment of CSR practices within the banking sector using an ISO 26000-based gap analysis framework. The results indicate an overall CSR maturity level of

64%, reflecting moderate institutionalization of responsible practices. Governance emerges as a core strength, while operational formalization and stakeholder integration remain areas requiring further development. The study offers practical insights for banks seeking to align social responsibility with strategic and regulatory expectations.

The sixteenth article, "**Modern Decision-Making Models for Enhancing Risk Management and Occupational Safety in Hospitals**" by Mansouri Touria and Abdelrazek Wahba Sayed Ahmed, delivers a comprehensive review of contemporary decision-support models in healthcare management. The study emphasizes the growing effectiveness of hybrid decision-making approaches that integrate AI-driven analytics with human managerial judgment. Such models are shown to enhance risk anticipation, improve occupational safety outcomes, and foster proactive safety cultures within hospital environments, particularly under conditions of uncertainty and operational complexity.

The seventeenth contribution, "**AI, Consumer Trust, and Brand Loyalty: A Bibliometric Analysis of Marketing's Changing Landscape**" by Graa Amel, Frioui Samira, and Souiki Boumediene, maps the intellectual structure and evolution of global research on artificial intelligence in marketing between 1986 and 2023. The bibliometric findings reveal a rapid expansion of scholarly interest in AI-enabled personalization, data privacy, and trust-building mechanisms. The study identifies emerging research clusters and highlights the growing strategic importance of ethical AI deployment in sustaining consumer trust and long-term brand loyalty.

The eighteenth article, "**Technological Innovation and Growth of Non-Hydrocarbon SMEs in Algeria**" by Hafsi Kenza and Gana Brahim, empirically examines the role of technological innovation in driving the growth of Algerian SMEs outside the hydrocarbon sector. While the results confirm that innovation generates positive productivity and competitiveness effects, the study also reveals structural constraints related to financing, coordination, and institutional support. The authors argue for the establishment of a more inclusive and coherent national innovation system to fully leverage SMEs as engines of diversified economic growth.

The nineteenth article, "**Ecotourism in the Arab World: A Bibliometric Analysis of Trends, Gaps, and Research Prospects**" by Boussadia Zahia et al., analyzes 558 academic publications published between 2000 and 2024. The study identifies leading countries, institutions, and authors, as well as dominant thematic areas such as sustainability, community development, and environmental conservation. It also highlights significant research gaps and outlines promising future directions, positioning ecotourism as a strategic lever for sustainable development in the Arab region.

The twentieth and final article, "***Islamic FinTech: Paving the Way for Sustainable and Ethical Finance***" by Abdelkader Douis, explores the convergence of financial technology and Islamic finance principles. Through a comparative analysis of Islamic and conventional crowdfunding platforms, the study examines how blockchain and artificial intelligence can be leveraged to enhance transparency, trust, and efficiency. The proposed strategic framework aligns ESG principles with the objectives of Sharia, offering a forward-looking model for promoting sustainable, ethical, and socially responsible digital finance.

The Editorial Board hopes that this issue will enrich academic debate, inform policy formulation, and provide practical insights for researchers, practitioners, and decision-makers. By addressing both theoretical and applied dimensions, the contributions collectively reinforce the journal's commitment to advancing high-quality research that responds to contemporary economic and societal challenges.

Editorial Board