

FOREWORD GUEST EDITOR

Dear respected readers,

It is my great honor and pleasure to have this opportunity to present to you this issue of *UTMS Journal of Economics*. I would like to express my gratitude to the Editor in Chief and the entire Editorial Board for the nomination to be a guest Editor.

This issue consists of ten scientific articles written by 21 authors from several countries. These articles provide an interesting mix of topics regarding stock and capital market efficiency, tourism, regional economic growth, small and medium sized enterprises, banking industry, international law and quality management in higher education. All these articles make a significant contribution in their fields of research. I would like to thank the authors for their scientific work and contribution they made and congratulate them on succeeding to pass the process of double-blind peer review. Furthermore, I would like to thank all the reviewers for their observations and suggestions,

I hope, both scientific and also general public, will find this issue interesting and useful in their work.

Dear readers, I hope that you will enjoy reading this issue of *UTMS Journal of Economics*.

Thank You!

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Guest Editor
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