



Editor's Note

The aim of the JOFEB is to provide an outlet for research in financial markets and financial institutions, especially banking. The Journal's objective is to be a forum where scholars publish theoretical and empirical research papers encompassing all research fields in finance and banking.

We particularly are interested in pushing the knowledge frontier in some emerging research themes that include financial regulation and its effectiveness post the Global Financial Crisis, Systemic/Counterparty Risk, Financial Technology (virtual currencies, digital wallets, value transfer networks, venture capital allocation mechanisms, crowd funding-peer to peer transfers, biometric technology/authentication), electronic personal financial management tools, data analytics, and RegTech (using new technologies to enhance regulation). In addition, we are interested in policy-oriented research in domestic and international financial institutions and markets, including but not limited to financial intermediation; financial markets, flow of funds, interest rate determination, market efficiency, financial intermediaries, bond markets, equity markets, mortgage markets and foreign exchange markets.

Papers studying banking and finance using different methodologies and using interdisciplinary studies and those applied to emerging markets are also welcome.

Sel DIBOGLU
Chief Editor

Department of Finance and Economics
University of Sharjah
Phone: +971 6 505 3580 — Fax: +971 6 558 5101
P.O. Box: 27272, Sharjah, United Arab Emirates
Web: www.sharjah.ac.ae
sdibooglu@sharjah.ac.ae