

EDITORIAL PREFACE

Dear readers of the International Journal of Insurance and Finance

It gives us great pleasure to welcome you in the third issue of our new journal in the field of insurance and finance. As indicated in the earlier issues, the journal was aimed to contribute the fields of insurance and finance. This journal presents papers intended to advance scientific knowledge of the insurance industry and finance sector as well as to stimulate dialogue between scientists and practitioners in both two sectors.

Using a double blind reviewing process, IJIF will continue to publish original scientific papers. Scientists and practitioners in the field of insurance and finance are encouraged to submit their papers to our new journal online via the link <https://www.ijif.net>

IJIF has started its publication life since 2021 as peer-reviewed journal to publish articles written in English with this concept, and still continues to maintain this feature for now. We strongly believe that all actors of these fields, such as researchers, professionals, students and politicians, will continue to benefit from IJIF articles published.

Starting from the second issues, IJIF are still being indexed or abstracted by Crossref, IZOR, ISI, DOAJ, Euro Pub, ASOS and Ideal Online databases.

We would like to thank the leading companies of the finance and insurance sector operating in the national and international arena, for their trust in IJIF, after the first issue of our journal was published. In addition, we are pleased to have valuable number of submitting articles by scientists and practitioners to our journal as the recognition of our journal becomes more widespread.

Finally, we would like to thank to our authors, the advisory and referee boards who contributed to the third issue; Türk Reasürans, ANA and Quick insurance companies as well as TARSİM, Sigortam.net, SDM, Sivas Soft and Yapı Kredi Bank, Türk Ekonomi Bank and Ziraat Bank for their support to publication of this issue.

As the journal editors we will be honored to welcome to all national and international valuable scientists and practitioners who will submit and publish the articles of in the fourth issue.

Kind Regards,

Ahmet Şengönül

Ahmet Genç

Fuat Çamlıbel