

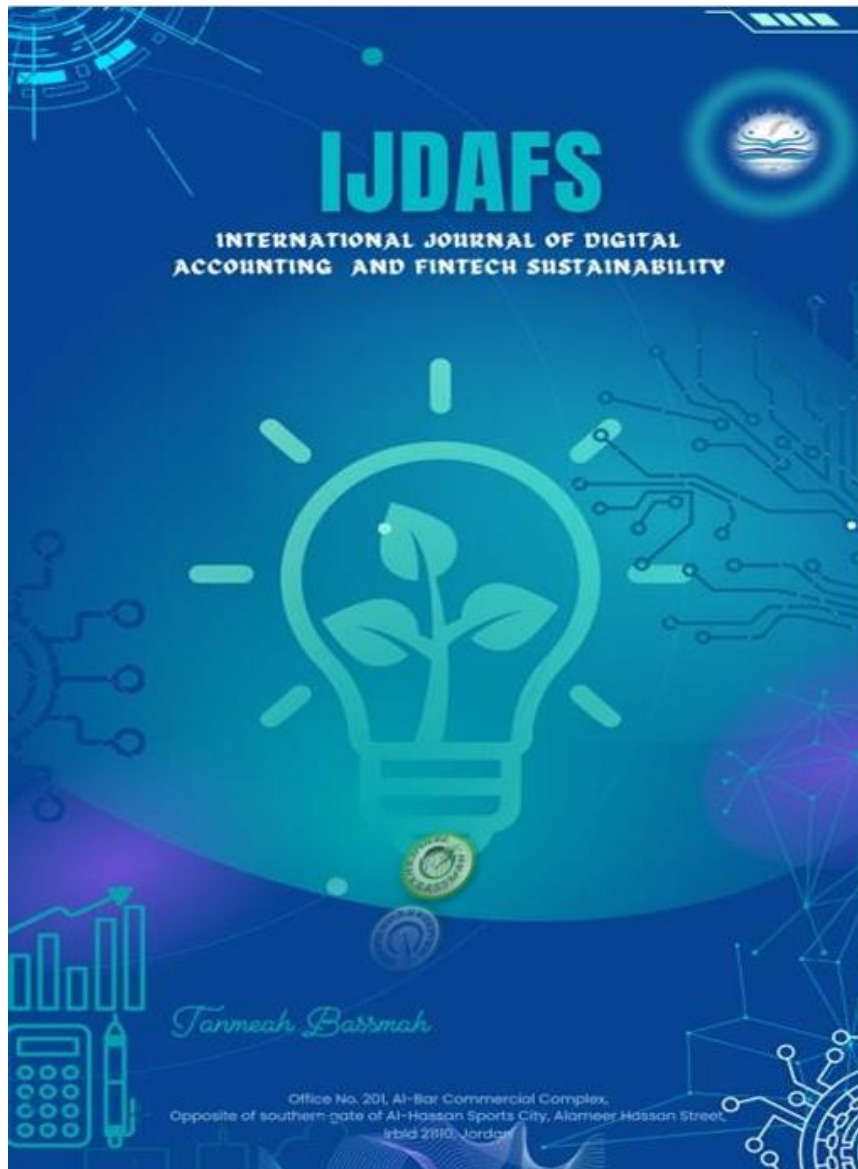
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Cover Page



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Ethical oversight

The policy of the journals, issued by "*TANMEAH BASSMAH PRESS - PUBLISHER*", concerning the oversight on how the ethical principles are observed is built on mutual trust of the publication process participants and hope for compulsory observance of all the publication ethics principles, described in the "Publishing policies" and "Editorial policies" of the company.

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Editorial Office Contact Form

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1. **Editor-in-Chief** is responsible for the Journal, defines its development strategy and determines its aims and scope, takes the final controversial decisions. Holds the editorial meetings and represents, suggests (for indexing, abstracting,...), promotes the Journal to the outside audience.
2. **Managing Editor** checks the manuscripts at the initial stage, supports the peer review process managing, assists authors and Editors, arranges the final documents for publishing process and has regulatory control over the deadlines.
3. **Section Editors** handle the peer review process on manuscripts assigned to them by the Editor-in-Chief.
4. **Editorial Board Members** review the manuscripts, involve independent reviewers, promote the Journal, and advise Journals strategy.

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The Editorial Board consists of international experts in their fields. All members of the Board occupy the positions in educational and research institutions. The roles of the Editorial Board members are the following:

- provide expertise in definite research field;
- judge the submitted manuscripts and involve in the process independent reviewers;
- advise on journal policy and scope and participate in the journal development;
- propose subject definition and conference choice for special issues. Also, editorial members may be guest editors of special issue;
- promote the journal at conferences, seminars, workshops, and relevant public events;
- attract new potential authors.

Guest editors play a vital role in ensuring the quality of special content publications, such as Special Issues. Guest editors overlook the process, from proposal to publication.

The Editorial Board is reviewed every two years, which means exclusion of inactive members and addition of the new ones.

We appreciate applications from the editorial candidates. To submit an application, please send an e-mail to a Managing Editor of the selected journal and attach a file with your CV (containing the current place of work, occupation, education, the scope of your scientific interest, types of activity, list of publications, list

of the journals in which you occupy the positions of an editor or a reviewer, e-mail for contact and a link to personal page at you university).

Duties of editors

We strongly recommend that Editors get acquainted with and follow COPE [Core practices](#).

The editors of the journal are responsible for deciding which of the articles submitted to the journal will be published. The editor may confer with the members of the Editorial Board in making this decision.

Fair play. The editors evaluate manuscripts without regard to the nature of the authors or the host institution including race, gender, religious belief, ethnic origin, citizenship, or political philosophy of the authors.

Confidentiality. The editors, members of the Editorial Boards, and any editorial staff must not disclose any information about a submitted manuscript to anyone except the authors of the paper, reviewers, potential reviewers, and the publisher, for appropriate reasons.

Disclosure. Unpublished materials disclosed in a submitted paper should not be used in the own research of the editors or the members of the Editorial Board without the express written consent of the author.

Guidelines for Reviewers

TANMEAH BASSMAH PRESS - PUBLISHER clearly understands the importance of an effective peer review process when authors choose to submit their manuscripts to one of our journals. We try hard to establish and sustain peer-review integrity on every journal and a vital part of this means ensuring that reviewers have the appropriate resources to carry out their work as efficiently and effectively as possible. The reviewing process varies from journal to journal, but this guide serves as an overview of what's involved when becoming a reviewer with *TANMEAH BASSMAH*.

We strongly recommend that our reviewers are familiar with and follow [COPE Ethical Guidelines for Peer Reviewers](#).

Key points

- Peer reviewers play an important role in ensuring the integrity of the scholarly record.
- The peer review process depends to a large extent on the trust and willing participation of the scholarly community and requires that everyone involved behaves responsibly and ethically.
- Journals have an obligation to provide transparent policies for peer review, and reviewers have an obligation to conduct reviews in an ethical and accountable manner.
- Clear communication between the journal and the reviewers is essential to facilitate consistent, fair and timely review.
- Peer review, for the purposes of these guidelines, refers to reviews provided on manuscript submissions to journals, but can also include reviews for other platforms and apply to public commenting that can occur pre- or post-publication.
- Reviews of other materials such as preprints, grants, books, conference proceeding submissions, registered reports (preregistered protocols), or data will have a similar underlying ethical framework, but the process will vary depending on the source material and the type of review requested.
- The model of peer review will also influence elements of the process.

Potential reviewers should provide personal and professional information that is accurate and a fair representation of their expertise, including verifiable and accurate contact information.

During the peer review process, Referee Report preparation, and after reviewing we expect from our reviewers following:

1. Confidentiality

- In order to maintain the integrity of the review process, the reviewers shouldn't discuss the reviewed manuscript with anyone without specific permission from the Editor.
- The reviewers are welcome to solicit input from one or two colleagues in performing the review, but this should only be done with explicit permission from the Editor. In addition, colleagues'

(with names and affiliations) involvement should be mentioned in the *Comments to Editors* section of the Referee Report.

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- If any clarifications from the author/authors are needed, they should be included into the *Comments* section of the Referee Report.

2. Standards of objectivity

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3. Timeliness

- It is necessary to respond to an invitation to peer review within a reasonable time-frame.
- If the reviewers feel qualified to assess a particular manuscript, they should agree to review only in case of possibility to return a review within the proposed or mutually agreed time-frame.
- The reviews should be completed by the deadline indicated in invitation. If any difficulties arise that may prevent from submitting the Referee Report in time, the reviewers are obliged to contact the Handling Editor immediately.

4. Competing interests

- It is important to remain unbiased by considerations related to the nationality, religious or political beliefs, gender and/or other characteristics of the authors, origin of a manuscript or by commercial considerations.
- We kindly ask our reviewers to reveal any potential competing interest that may bias the review of the submitted manuscript (including any financial interest in the publication or non-publication of the manuscript; a recent or ongoing collaboration with the authors; a history of dispute with the authors).
- If the reviewer is currently employed at the same institution as any of the authors or has been recent (e.g., within the past 3 years) mentors, mentees, close collaborators or joint grant holders, the invitation of the manuscript reviewing should be rejected.
- The reviewers should not agree to review a manuscript just to gain sight of it with no real intention of submitting a Referee Report.
- The reviewers are not precluded from reviewing the manuscript because of previously reviewing a version of it for another journal. However, this should be noted in the *Comments to Editors* section.

Plagiarism statement

All manuscripts that are being sent for an external peer review, are screened for originality. By submitting their manuscripts to the journal authors are agreeing to any necessary originality checks the manuscript may have to undergo during the publication process.

The Publishing Company " *TANMEAH BASSMAH* " advocates adherence to the principles of ethics and integrity of science.

Plagiarism implies the use another author's work without permission or acknowledgement. Plagiarism may have different forms from copying word by word to rewriting. While defining plagiarism the following definitions are taken into account:

- i. **Literal copying:** Copying the work word by word, in general or in parts, without permission or acknowledgement of the source. Literal copying is clearly plagiarism and is easily detected by plagiarism software.
- ii. **Substantial copying:** Replicating substantial part of the work without permission and confirmation of the source. In determining what is "substantial", both the quantity and the quality of the copied content are relevant. Quality is measured by relative value of copied text comparing to the whole text. Where the essence of the work was copied, even not very big part of it, plagiarism is identified.
- iii. **Paraphrasing:** Copying may be made without literal replicating, used in the original work. This type of copying is known as paraphrasing and it may be the most difficult type of plagiarism to reveal.

Plagiarism in all its forms is unacceptable and will lead to immediate rejection of the paper along with possible sanctions against authors.

Research misconduct policies

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It is important that all authors are declared in the list of authors and are declared in the Cover letter form, sent along with a submitted paper. To be considered the author, a person should be responsible for particular research aspect or preparation for work or make particular contribution to the concept, project, fulfilment, or research explanation, and it must be confirmed in the final work form. Insignificant contribution may not be considered as an authorship. A person who provides insignificant contribution or appropriate data or other type of help may be considered as "contributor" by author/co-authors, and may be declared in the paper in acknowledgement section. According to our policy, author/co-authors of submitted paper must fill in the Cover letter form to identify all participants, as well as confirm their consent to publish the paper.

Duplicate submission

Authors must present manuscripts which are unique and must not be submitted to any other journal (except for some unusual circumstances and only with reviewer's approval). Sometimes authors may ignore this requirement, submitting the same document to several journals or submitting several documents on the basis of one and the same research. As in plagiarism duplicate submission may take different forms: literal copying, partial, but substantial copying or even paraphrased copying of the research. The publisher sticks to the policy which forbids publication of multiple papers on the basis of a single research. Infringement of this policy will result in immediate rejection along with possible sanctions against authors.

Citation manipulation

Submitted manuscripts that are found to include citations whose primary purpose is to increase the number of citations to a given author's work, or to articles published in a particular journal, will result in immediate rejection along with possible sanctions against authors.

Data falsification

If the falsified or fabricated data of experimental results (this also includes manipulation of images) will be found in the submitted paper, it will result in an immediate rejection along with possible sanctions against authors.

Sanctions

The following sanctions may be imposed in case of infringement of abovementioned policies:

Immediate rejection of the manuscript.

Publication embargo against all authors of the manuscript. The term of the embargo may vary, but the minimum is 24 months.

Prohibition against all of the authors from serving on the Editorial Board of any journal published by *TANMEAH BASSMAH*.

Conflicts of interest

It is very important for a scientific journal to be scrupulous and always adhere to the best publishing practices and principles of publication ethics. Therefore, all processes related to the review and publication of articles should be as clear and transparent as possible.

The editorial board, journal staff, authors, editors and reviewers constantly interact at different stages of writing, processing, peer review, editing and publishing the article, and their relationship is not always easy and during which various situations may arise (that is, when a person has competing interests or loyalty caused by his obligations to several persons or organizations/university), when a person cannot give proper respect to the actual or potentially conflicting interests of both parties. A conflict of interests can be based on financial relations (such direct conflicts of interest are usually easy to identify), ideological, religious, and intellectual differences, academic gain, competition and rivalry.

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When submitting the manuscript, authors must exclude a possible conflict of interest or attest it to the journal by filling out the appropriate form when sending the manuscript to the journal, which excludes the possible data manipulation. The authors are fully responsible for disclosing all relationships, facts, actions, and influence of third parties that may affect their research.

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If there is a conflict of interest before the article publication, whether it has been attested by an author, a reviewer, Editorial Board members, editors, or the Managing Editor or the staff of the journal, or if there has been an information leak, then a conflict of interests statement should be published in the article; in addition, the editor may request and publish related documents so that the reader has complete information and can judge for himself the possibility and nature of the impact of the conflict of interest on the published results.

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Plagiarism complaints

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Research standards violations

Undisclosed conflicts of interest

Reviewer bias or competitive harmful acts by reviewers

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All complaints will be acknowledged (within three working days if by email). If possible, a definitive response will be made within two weeks. If this is not possible an interim response will be given within two weeks. Interim responses will be provided until the complaint is finally resolved. If the complainant remains unsatisfied, complaints will be escalated to the editor, whose decision is final.

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- interact with us through social networks;
- provide us with your contact details when registering or using any of the websites, applications or services that we provide, or when you update this information; and
- contact us off-line, for example, by phone, fax, SMS, email or by mail.

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- provide you with any information we are required to send to you according to our regulatory or legal obligations; identify, prevent, investigate or eliminate committed crimes, illegal or prohibited activities or protect our legal rights in any other way (including communication with regulators and law enforcement agencies);
- contact us to find out if you want to participate in our customer research (for example, comments on using our applications, products and services);
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Your personal information security is important to us. If you provide confidential information, such as a credit card number, we encrypt this information in our registration form or order using secure socket level technology. Manuscript Administration System undertakes to process your customer information with high standards of information security.

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Data science

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- developing and providing new functionalities and services (including statistical analysis, benchmarking and forecasting); and
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We may also disclose information about you (i) if we are required to do that by law, regulation or litigation (for example, a court order or request for summons), (ii) in response to requests from government authorities, for example, law enforcement agencies, or (iii) when we believe

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You have the following rights:

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- the right to have any information provided on an automated basis returned to you in a structured, commonly used and machine-readable format or sent directly to another company where it is technically feasible ("data portability");
- when your information processing is based on your consent, the right to withdraw this consent in accordance with legal or contractual restrictions;
- the right to oppose any decisions based on the automated processing of your personal data, including profiling.

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Contents

The Impact of Blockchain Technology on Financial Reporting Practices in UAE

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CHRONICLE

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ABSTRACT

The motivation for conducting this study stems from the increasing interest in blockchain technology and its potential to revolutionize financial reporting practices. Given the UAE's progressive stance on technology adoption and its strategic initiatives to integrate blockchain across various sectors, this paper aims to explore the specific impacts of blockchain on financial reporting accuracy, transparency, and fraud reduction within the region. The population for the study includes financial reporting professionals, auditors, regulatory authorities, financial technology experts, and academics within the UAE. From this population, a representative sample was drawn to ensure diverse perspectives and comprehensive insights. The study tool utilized is a structured questionnaire designed to capture detailed information on the respondents' perceptions and experiences with blockchain technology in financial reporting. The questionnaire was rigorously tested for reliability and validity. The results of the study reveal strong positive correlations between blockchain technology and the accuracy ($O = 0.714$), transparency ($O = 0.698$), and fraud reduction ($O = 0.702$) of financial reporting, with all relationships being statistically significant ($P < 0.000$). These findings underscore the transformative potential of blockchain technology in enhancing financial reporting practices by providing an immutable, transparent, and tamper-proof ledger. Future contributions of this research include providing a robust empirical foundation for further studies on blockchain technology in financial reporting. It highlights the need for expanded research across different regions and contexts to validate the findings and explore the long-term impacts of blockchain adoption. Additionally, the study suggests practical recommendations for organizations in the UAE to leverage blockchain technology for improved financial reporting accuracy, transparency, and security, thereby fostering greater trust and efficiency in financial practices.

The Role of Financial Technology (Fintech) in Promoting Financial Inclusion A Literature Review

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Access to financial services, Mobile banking, Digital payments, Peer-to-peer lending, Microfinance, Economic development, Regulatory frameworks.

ABSTRACT

This literature review aims to examine the role of Financial Technology (Fintech) in promoting financial inclusion. As access to financial services remains a critical issue globally, particularly in underserved and marginalized communities, understanding how Fintech can contribute to expanding financial inclusion is imperative. The aim is to analyze existing literature to identify the mechanisms through which Fintech initiatives promote financial inclusion, as well as the challenges and opportunities associated with their implementation. Employing a systematic literature review approach, this research synthesizes findings from a wide range of academic papers, reports, and case studies related to Fintech and financial inclusion. The review encompasses studies that explore various aspects of Fintech, including mobile banking, peer-to-peer lending, digital payments, and microfinance, in the context of promoting financial inclusion. The literature review reveals that Fintech plays a significant role in promoting financial inclusion by overcoming traditional barriers to access, such as geographical distance, high transaction costs, and lack of formal identification. Fintech innovations enable the provision of affordable and accessible financial services to underserved populations, thereby fostering financial empowerment and economic development. However, the review also identifies challenges related to regulatory frameworks, cybersecurity risks, and digital literacy, which must be addressed to maximize the impact of Fintech on financial inclusion. The findings offer valuable insights for policymakers, financial institutions, and Fintech providers seeking to leverage technology to advance financial inclusion objectives.

Green Human Resource Management Towards Digital Transformation in Municipalities in Irbid Governorate

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Green Human Resource Management, Digital Transformation, Municipalities Performance, Effective Decision-Making and PLS4.

ABSTRACT

This paper aims to investigate the green human resource management towards digital transformation in municipalities in Irbid governorate. More specifically, the study focused on managing green human resources through selection, appointment, training, development, motivation, rewards, and performance appraisal. The first and second order construct towards digital transformation in order to improve municipalities performance. Nevertheless, partial least squares (Smart -PLS-4.0.8.7) were used to test the hypotheses, the results indicate that green human resource management positively affect the digital transformation, green human resource management also positively affect the municipalities performance. In addition, digital transformation mediates the effect of green human resource management on municipalities performance. However, the importance of the practical study for decision makers in the higher administrations in Irbid municipality is represented by providing them with the importance of green human resource management and its role in improving performance through digital transformation, the results of this study also contribute to providing decision makers and policy makers with creating a green business environment that contributes to preserving and preserving the organization's property.

The moderating role of digital leadership between digital transformation and performance of vocational education teachers in public schools

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Digital Leadership, Digital Transformation, Vocational Education, Public Schools, Educational Technology, Government, and Teacher Performance.

ABSTRACT

This This paper aims to investigate the moderating role of digital leadership in the relationship between digital transformation and the performance of vocational education teachers in public schools. The research focuses on male and female vocational education teachers within government schools affiliated with the education directorates in Irbid Governorate, encompassing a total population of 447 teachers, with 199 males and the remainder females. A sample size of 105 teachers was selected through a simple random sampling method. Employing a descriptive analytical approach, data was processed using the Statistical Package for the Social Sciences (SPSS-29). The findings reveal statistically significant differences in the impact of digital transformation on the performance of vocational education teachers based on years of experience and academic qualifications. However, no significant differences were found related to the gender variable. Importantly, the study demonstrates that digital leadership enhances the positive effects of digital transformation on teachers' performance, underscoring its critical role. The study concludes that digital leadership plays a vital role in optimizing the benefits of digital transformation for vocational education teachers' performance in public schools, suggesting this area warrants further research. Additionally, the study recommends strengthening teacher support and encouragement through administrative efforts, enhancing teacher competencies, and providing a conducive classroom environment. Teachers should be motivated and provided opportunities to pursue further studies relevant to their specialization.

JEL Classification: M15, J24 & I21

NEXT ISSUE (IN PROCESS)

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The Future of Finance Embracing Sustainability and Innovation

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