## RISK GOVERNANCE & CONTROL: FINANCIAL MARKETS AND INSTITUTIONS

**VOLUME 15, ISSUE 3, SPECIAL ISSUE, 2025** 

## **CONTENTS**



EDITORIAL: Risk management, financial stability, and economic growth	172
THE PREDICTION OF FINANCIAL FAILURE RISK IN INSURANCE COMPANIES LISTED IN THE AMMAN STOCK EXCHANGE USING THE ALTMAN MODEL	176
Nawaf Abdullah Al Jundi, Anas Ahmad Bani Atta, Riham Hamzeh AlKhuffash	
BIBLIOMETRIC ANALYSIS OF RISK GOVERNANCE AND FINANCIAL STABILITY IN ISLAMIC BANKS	187
Bouchaib Marnouch, Hamid El Boudaly, Abdelbari El Khamlichi	
RURAL BANK RESILIENCE AND PERFORMANCE: A STUDY OF GOVERNANCE, RISK MANAGEMENT AND COMPLIANCE	203
Lena Erdawati, Hamidah, Gatot Nazir Ahmad, Dede Sunaryo, Hendra Galuh Febrianto	
THE ROLE OF BANK SIZE IN LIQUIDITY MANAGEMENT: INSIGHTS FROM EMERGING MARKETS	214
Chisinga Ngonidzashe Chikutuma	
THE EFFECT OF ACCOUNTING CONSERVATISM AND FINANCIAL CONSTRAINTS ON DIVIDEND POLICY	226
Hussein Zuhair Abdulameer Zainy	
INSIGHTS INTO FINTECH LEADERSHIP COMPOSITION FOR RISK GOVERNANCE	236
Zakia Siddiqui, Claudio Andres Rivera	
ASSESSING FINANCIAL INCLUSION BASED ON THE HUMAN DEVELOPMENT INDEX	250
Hanan Amin Barakat, Lamees El Araby, Hisham Saad	
MODELING LISTED PRIVATE EQUITY INVESTMENTS IN THE EMERGING MARKET: A VOLATILITY AND STRATEGIC RISK PERSPECTIVE	258
Chricencia Makanyara Murape, Raphael Tabani Mpofu	
FINTECH INTEGRATION IN THE FINANCIAL MANAGEMENT OF ISLAMIC SOCIAL ENTERPRISES	272
Nurul Aini Muhamed, Muhammad Iqmal Hisham Kamaruddin, Sofiah Md Auzair, Saunah Zainon	
THE FINE LINE BETWEEN STRATEGY AND MANIPULATION: UNRAVELING BANKRUPTCY RISK IN THE EMERGING MARKET	280
Lely Noor Janna, Paulus Theodorus Basuki Hadiprajitno	
FORECASTING FINANCIAL TURBULENCE: AN EVALUATION OF CORPORATE BANKRUPTCY RISK IN BANKING FIRMS	290
Tapas Kumar Sahoo, Pawan Kumar, Arijeet Das, Kanika Jindal, Abdul Ghani Faiyyaz	
BANK CREDIT'S ROLE IN INFLUENCING ECONOMIC GROWTH IN THE EMERGING MARKET	300
Leward Jeke, Christopher Reginald John Erasmus, Sanderson Abel, Simion Matsvai, Julius Mukarati	
UNDERSTANDING THE DETERMINANTS OF DIGITAL ADOPTION IN FINANCIAL INSTITUTIONS: AN APPLICATION OF THE TECHNOLOGY ACCEPTANCE MODEL	311
Manjida Ahmed, Nikhat Mushir, Mohd. Anas, Mosab I. Tabash, Linda Nalini Daniel, Hamza Naim	