RISK GOVERNANCE & CONTROL: FINANCIAL MARKETS AND INSTITUTIONS

VOLUME 15, ISSUE 4, 2025

CONTENTS



$ \begin{tabular}{lllllllllllllllllllllllllllllllllll$	4
INTEGRATING BIOINFORMATICS OPTIMIZATION TECHNIQUES, SUPPORT VECTOR MACHINES, AND DEEP LEARNING MODELS FOR MINIMIZING RISKS OF FINANCIAL DATA ANALYSIS	8
Esin Benhür Aktürk, Mustafa Özyeşil	
UNDERSTANDING TAKAFUL INSURANCE ADOPTION: A SYSTEMATIC REVIEW OF ORGANIZATIONAL THEORIES AND BEHAVIORAL FACTORS	19
Hamid El Boudaly, Bouchaib Marnouch, Abdelbari El Khamlichi	
RISK MANAGEMENT, INTERNAL AUDIT FUNCTION, AND CORPORATE PERFORMANCE	33
Ahmad Saiful Azlin Puteh Salin, Zubaidah Ismail, Malcolm Smith, Suryani Abdul Raman, Norliana Omar, Siti Marlia Shamsudin	
THE EFFECT OF INTERNAL AUDIT ON ENHANCING THE QUALITY OF FINANCIAL REPORTS IN THE GOVERNMENT INSTITUTIONS: MEDIATING ROLE OF RISK MANAGEMENT	43
Ahmed Salman Almahuzi	
THE ROLE OF COMPETITION AND ECONOMIC FREEDOM IN BANK LENDING	54
Tsurayya Rafa Attaqiyya, Dadang Lesmana	
BRIDGING FINANCIAL GAPS: HOW FINTECH DRIVES GLOBAL FINANCIAL LITERACY AND DEVELOPMENT UNDER CURRENCY EXPOSURE CONSTRAINTS	65
Adilah A. Wahab, Siti Aisah Bohari, Pick-Soon Ling	
THE ROLE OF LEGAL ENFORCEMENT MEASURES IN MANAGING FINANCIAL MARKET RISKS: A COMPARATIVE ANALYSIS OF PUBLIC AND PRIVATE APPROACHES IN SAUDI ARABIA	76
Abdullah Faraj Al Dossari	
ASSESSING THE IMPACT OF FINANCIAL TECHNOLOGY ON THE EFFICIENCY OF BANKS: A SYSTEMATIC LITERATURE REVIEW APPROACH	85
Xiaomin Huang, Fathin Faizah Said	
THE PSYCHOLOGY OF THE MARKET: ARE COGNITIVE ILLUSIONS DRIVING RISK-RELATED INVESTOR BEHAVIOUR?	97
Hayam Wahba, Amr AbdulHamid, Rania Pasha	

MACROPRUDENTIAL POLICIES AND BANK EFFICIENCY NEXUS: THE MODERATOR ROLE OF COUNTRY GOVERNANCE	109
Jing Chen, Fakarudin Kamarudin, Bany Ariffin Amin Noordin, Lau Wei Theng, Heng Luo	
QUALIFYING DECENTRALIZED FINANCE AS A FINANCIAL ASSET: A MULTIPLE FREQUENCY ANALYSIS	122
Mohammad Rifqi Mahardhika, Moch Doddy Ariefianto	
INFLATION AND EXCHANGE RATE DYNAMICS PASS-THROUGH EFFECT: POLICY IMPLICATIONS	134
Sanderson Abel, Respect Kudzai Mauto, Leward Jeke, Pierre Le Roux	
GENERATIVE ARTIFICIAL INTELLIGENCE AND THE FUTURE OF FINANCIAL FORECASTING: EVIDENCE FROM LARGE LANGUAGE MODELS	142
Mfon Akpan	
BEYOND THE BALLOT: EXAMINING STOCK MARKET REACTION IN THE EMERGING MARKET	154
Joanna Valosca Manaindaan Hondrik Manossoh Olivia Franciska Christina Walanaitan	