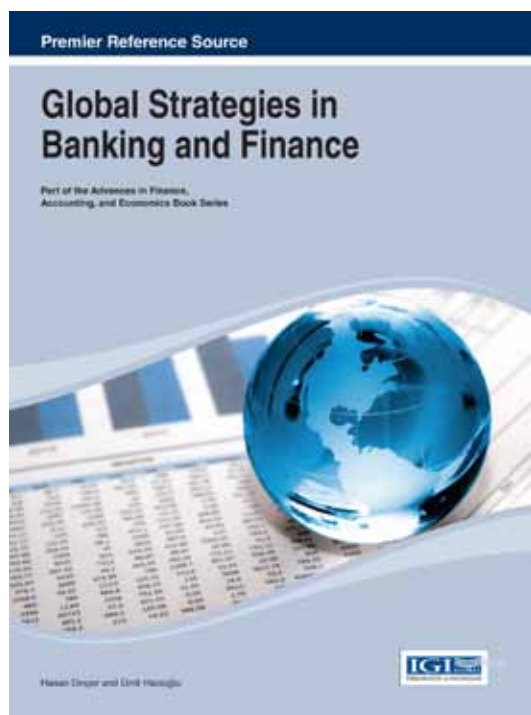


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Hasan Dincer is an assistant professor of finance at Beykent University, Faculty of Economics and Administrative Sciences, Istanbul- Turkey. Dr. Dincer has BAs in Financial Markets and Investment Management at Marmara University. He received PhD in Finance and Banking with his thesis entitled as “The Effect of Changes on the Competitive Strategies of New Service Development in the Banking Sector”. He has a work experience in Finance sector as portfolio specialist and his major academic studies focusing on financial instruments, performance evaluation, and economics. He is the executive editor of *International Journal of Finance and Banking Studies* (IJFBS) and the founder member of the Society for the Study of Business and Finance (SSBF).



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