

*Bismillahirrahmanirrahim.  
Assalamu'alaikum Wr. Wb.*

Alhamdulillah, all praise is due to the presence of Allah SWT who always bestows His blessings on all of us. Journal of Business, Management and Banking (JBMP) in this edition is the Twelve edition of a periodic scientific journal published by the Management Study Program, Faculty of Business, Law and Social Sciences, University of Muhammadiyah Sidoarjo (UMSIDA).

We publish the results of qualitative and quantitative research in various themes, conceptual articles and book reviews related to the field of management science through JBMP which is published 2 (two) times a year. Likewise with suggestions and constructive criticism from readers, we hope for the improvement of the quality of JBMP in the next edition. Hopefully what we present to the reader can be useful. Aamiin.

*Wassalamu'alaikum Wr. Wb.*

*Editor*