

## Koya University Journal of Humanities and Social Sciences(KUJHSS)

### Letter of Appreciation

May 20, 2024  
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Assist. Prof. Dr. Amer Abdulla Majid  
Department of Business Management, Erbil Technical Management College  
Erbil Polytechnic University, Kurdistan Region, Iraq

Dear Assist. Prof. Dr. Amer Abdulla Majid,

On behalf of the Koya University Journal of Humanities and Social Sciences (KUJHSS) editorial board, we thank you for the time and the effort you put into reviewing the following article:

**“Factors affecting financial stability in Islamic banks: an applied study on a sample of Iraqi Islamic banks for the period 2018-2022”**

We greatly appreciate your valuable contribution and assistance and hope to call upon you to review future articles.

Sincerely,



Hana Mohammed Smail

Journal Manager

