

Special Issue

Business Processes and Process, Marketing, Organizational and Product Innovations

Message from the Guest Editor

Innovation is a positive change caused by creative human activity, but also by accidental use of opportunities enabling better use of existing resources, which results in increased utility. Creating something new usually means a technological innovation that involves technical, organizational, and commercial steps that must be taken before a new product can be introduced to the market. The renewal and expansion of a range of products and services and related markets, the creation of new methods of production, supply and distribution, the introduction of changes in management, work organization, working conditions and the skills of the workforce are the drivers of innovation. This Special Issue welcomes conceptual papers of around 3000 to 5000 words, as well as full-length articles on various topics that pertain to Business and Marketing Innovation. Abstract length should be 200 to 250 words, and there should be 4 to 6 keywords. Both empirical and theoretical papers will be considered.

Guest Editor

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Message from the Editor-in-Chief

Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

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