

# **International Journal of Trade, Economics and Finance**

## **CONTENTS**

---

---

### **Volume 13, Number 5, October 2022**

The relationship between State Budget Expenditures and Economic Growth. The Case of Uzbekistan.....	135
<i>Akmal Allakuliyev and Fayzullokh Sattoriy</i>	
The Determinants of Audit Quality: South African Evidence .....	143
<i>Steven Firer</i>	
Fama and French Three Factor Model's Performance in the COVID-19 Pandemic: A Case Study for Technology, Healthcare and Finance Sectors .....	150
<i>Huy L. G. Vo</i>	
Research on the Impact of Fintech Investment on the Profitability of Internet Banks in China.....	155
<i>Li Yuman and Zhang Rubing</i>	
Developing Countries, Technical Non-Tariff Measures and South-South Trade: A Structural Gravity Analysis .....	162
<i>Ayesha Fatma and Nalin Bharti</i>	
Improving Marketing Efficiency in the Retail Bicycle Industry Through Geospatial Segmentation .....	168
<i>Mitchell C. Beckner, Ross A. Jackson, and Kevin S. Steidel</i>	
Expected Consumer Values of Participating Banking Products in Morocco .....	174
<i>A. Elkassimi, H. Berbou, and S. Ouiddad</i>	