

Dear Readers,

You are holding the 4th issue in 2020 of the Tér-Gazdaság-Ember Journal. The issue consists of four scientific studies, one research in progress paper, one case study, one informing study and the issue ends with a laudation for the occasion of the retirement of the Chair of the Editorial Board, Prof. Dr. János Rechnitzer from Széchenyi István University.

The first study illustrates an approach of digitalisation, the next one describes the socialist banking system in Albania and in Yugoslavia. We continue with a marketing paper related to consumer attitudes towards e-advertising from an intercultural perspective. The next study gives a description of donor policies, challenges and dilemmas related to good governance. The following paper gives an overview of an ongoing research on self-directed learning readiness in virtual teams. Then we present a bibliometric case study and an informing study on transdisciplinary problem solving.

The issue ends with a laudation (written by Dr. Mihály Ladós) dedicated to the work of the chair of the editorial board, Prof. Dr. János Rechnitzer. Professor Rechnitzer retired this year from the Széchenyi István University and the journal and the university would like to express their gratitude by presenting the milestones of his life and work. Professor Rechnitzer now is working as a professor emeritus at our university and he is a Chair of the Editorial Board.

Győr, 15 December 2020

Adrienn Reisinger Editor in Chief