CONTENTS

Peter A. Pinto Basheer M. Khumawala	Understanding the cost of change function: A basis for using an effective small step change strategy	3-14
Abdulkader M.A. Abdullah	Capital structure and debt maturity: Evidence from listed companies in saudi arabia	15-33
Jamal Ibrahim Bdour Munther Tala! Al-momany Mahmoud Hasan Qaqish	Perceptions of government employees about the introduction of accrual-based accounting into the jordanian public sector	34-66
HendA. Jolo	Human capital formation: The case of Qatar	67-93
Muhammad Asad Sadi Joan C. Henderson	Tourism in saudi arabia and its future development	94-111
The following papers were accepted for publication in 2000		
Talib A wad Saif Alsowaidi	Effectiveness of monetary and fiscal policies: The case of Qatar	112-129
Khalid Al-Sulaiti Abdullah Al-Khulaifi Fawzi Al-Khatib	Banking services and customer1S satisfaction in qatar: A statistical analysis	130-154