

Poštovani itaoci,

Pred Vama se nalazi peti broj asopisa „Društveni ogledi“. Sa osnovnom namjerom unaprje enja nau no-istraživa kog rada u oblasti pravnih i drugih srodnih društvenih nauka, asopis je za kratko vrijeme postao respektabilan i privla an širokom krugu istraživa a i nau nika u BiH i inostranstvu.

Sa ciljem da asopis „Društveni ogledi“ postane jedna od vode ih nau nih publikacija u BiH i regionu, uredništvo asopisa je od samog po etka poduzimalo korake ka njegovom unaprje enju i me unarodnom indeksiranju. asopis je trenutno indeksiran u osam me unarodnih nau nih baza podataka što ga svrstava u vode e nau ne publikacije regionala.

Peti broj asopisa predstavlja tematsko izdanje iz oblasti zaštite potroša a sa posebnim osvrtom na korisnike finansijskih usluga. Autori iji su radovi objavljeni u tematskom izdanju asopisa, iste su prezentirali na me unarodnoj nau no-stru noj konferenciji: „*Uslka ivanje zakonodavstva sa Acquis-em*“, koja je održana 16. decembra 2015. godine na Internacionalnom Bur univerzitetu.

Na kraju, želim se toplo zahvaliti kolegama sa pravnih fakulteta iz Bosne i Hercegovine – lanovima ure iva kog odbora asopisa, kao i kolegama iz Centra za društvena istraživanja, izdava ima asopisa.

Glavni urednik
Prof. dr. Abedin Biki

FOREWORD BY CHIEF EDITOR

Respected Readers,

It's a great pleasure to introduce the fifth issue of Journal „Social Perspectives“. With the main idea of scientific research advancing in the field of legal and other related social sciences, the journal has quickly become respectable and attractive to a wide range of researchers and scientists in Bosnia and Herzegovina as well as abroad.

With the aim for „Social Perspectives“ to become one of the leading scientific publications in Bosnia and Herzegovina and the region, editorial board of the journal has been, from the very beginning, taking steps towards its development and international indexing. The journal is already indexed in eight international scientific databases, thus becoming one of the leading legal publications in the region.

Fifth issue of the Journal is a special edition from the field of customer's protection with the main reference to the users of financial services. Authors, whose papers has been published in this issue, presented their manuscripts at International Scientific Conference *“Harmonization of Legislation with Acquis”*, held on 16th December 2015 at International Burch University.

Finally, my special gratitude goes to colleagues from law schools in Bosnia and Herzegovina – members of journal's editorial board, as well as colleagues from SSRC, publishers of the journal.

Editor-in-chief
Prof. Dr. Abedin Biki