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**L-Università
ta' Malta**



**International
Strategic
Management
Association**

Organized by:

The Faculty of Economics, Management and Accountancy (FEMA), of the
University of Malta, Malta

The International Strategic Management Association, Greece

Co-Organizers:

The Institute of Management, University of Szczecin, Poland

The Faculty of Economics and Business Administration, West University
of Timisoara, Romania

William Paterson University of New Jersey, Cotsakos College of Business
USA

The Faculty of Social Sciences and Humanities, Academy of Silesia,
Poland

**Main Theme: “Smart Economies and Adaptive Enterprises: AI,
Innovation, Digital Assets, Decentralization, and Risks at the
Crossroads of Global Change”**

Submissions until September 1st 2026.

ICABE 2026: CONFERENCE PROGRAMME

DAY 1: Tuesday 22 September 2026

Aula Magna - UOM, Valletta Campus

<https://teams.microsoft.com/meet/329495536564820?p=dLCI07toUS8EnivWy9>

To connect, organizers must use the details below and then click on the room link.

URL: <https://www.microsoft.com/en-us/microsoft-teams/log-in>

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08:00 – 09:00 Registration

09:00 – 09:45 Session A1: Opening Addresses

(Chair: Prof. Dr. Simon GRIMA, Dean FEMA, President ICABE 2026)

Professor Dr. Frank Bezzina - Rector, University of Malta, Malta

Professor Dr. Waldemar Tarczynski - Rector, University of Szczecin, Poland

Professor Dr. Slawomir Bukowski - Rector, Casimir Pulaski Radom University, Poland

Professor Dr. Aleksander Ostenda - Rector, Academy of Silesia, Poland

Professor Dr. Armand Krasniqi - Rector, Haxhi Zeka University of Peja, Kosovo

Professor Dr. Sultan Abu-Orabi (online)- Rector, TISHK International University, Iraq

Professor Dr. Marilen Gabriel Pirtea - Rector, West University of Timișoara, Romania

Professor Dr. Salah Al Sharhan - Vice President of Academic Affairs, International University of Kuwait, Kuwait

Professor Dr. John Malindretos (online) - University Senate Member, William Paterson University of New Jersey, USA

H.E. Stella Bezirtzoglou - Ambassador of the Hellenic Republic Embassy of Greece in Valletta, Malta

Professor Dr. Eleftherios Thalassinios - President of International Strategic Management Association, Chair ICABE, Greece

Professor Dr. Simon Grima - Dean of the Faculty of Economics, Management and Accountancy, Chair ICABE, University of Malta, Malta

09:45-10:00 Coffee Break

10:00-11:00 Aula Magna - UOM Plenary Session A2:

“Smart Economies and Adaptive Enterprises”

(Chair: **Professor Dr. Rebecca Emilia DALLI-GONZI**, University of Malta,
MALTA rebecca.e.dalli-gonzi@um.edu.mt;))

10:00-10:20: Keynote 1: Prof. Dr. hab. **Slawomir I. BUKOWSKI**, Rector, Casimir Pulaski
Radom University, POLAND, s.bukowski@urad.edu.pl;

**“The Determinants of Innovativeness, International Competitiveness and Economic
Growth”**

10:20-10:40: Keynote 2: Prof. Dr. Hab. inz. **Kesra NERMEND**, Director, Institute of
Management, University of Szczecin, POLAND, kesra.nermend@usz.edu.pl;

**“Methodological Framework for G20 Membership Decision Support: Country Systemic
Relevance and Additional Value”**

10:40-11:00: Keynote 3: Prof. Jesús **LÓPEZ-RODRÍGUEZ**, Head of Regional Unit, Jean Monnet
Research Group on Competition and Regional Development in the EU (GCD), University A
Coruna, SPAIN, jesus.lopez.rodriguez@udc.es;

“Are Agglomeration Rents Taxable in Developing Economies? Evidence From Colombia”

11:00-11:05: Conclusions by the **Chair Professor Dr. Rebecca Emilia Dalli-Gonzi**

11:05-11:15: Coffee Break

11:15-12:45: Parallel Sessions A3, A4, A5, A6

Session A3: Lecture Hall Aula Magna: Chair-Moderator: **Prof. Eleftherios
THALASSINOS** (University of Piraeus, GREECE) thalassinos@ersj.eu;

**11:15-11:25: #679 The Competitiveness of the Visegrad Group Countries in the Global
Economy and the EU**

Elżbieta Siek (Casimir Pulaski Radom University, Poland) e.siek@urad.edu.pl;

Sławomir I. Bukowski (Casimir Pulaski Radom University, Poland) s.bukowski@urad.edu.pl;

11:25-11:35: #689 Multistage Bipolar Method and its application

Tadeusz Trzaskalik (University of Economics in Katowice, Poland)
tadeusz.trzaskalik@ue.katowice.pl;

11:35-11:45: #684 Human Capital, Debt Aversion, and Signalling

Slawomir I. Bukowski (Casimir Pulaski Radom University, Poland) s.bukowski@urad.edu.pl;

Maria Gagacka (Casimir Pulaski Radom University, Poland) m.gagacka@urad.edu.pl;

Przemysław Motyl (Casimir Pulaski Radom University, Poland) p.motyl@urad.edu.pl;

11:45-11:55: #707 Digital Infrastructure, Resource Efficiency, and Sustainable Competitiveness in Industrial Companies

Aneta Ejsmont (Professor, Warsaw University of Technology, Poland)

aneta.ejsmont@gmail.com;

Eleftherios Thalassinos (President ISMA, Greece) thalassinos@ersj.eu;

11:55-12:05: #735 Maritime Passenger Mobility in the European Union: Trends, Recovery and a Typology of Member States

Małgorzata Alicja Kozłowska (Uniwersytet Jana Kochanowskiego w Kielcach, Poland)

malgorzata.kozlowska.2@ujk.edu.pl;

Eleftherios Thalassinos (President ISMA, Greece) thalassinos@ersj.eu;

Zuzanna Alicja Kozłowska (Uniwersytet Marii Curie-Skłodowskiej w Lublinie, Poland)

kozuzia04@gmail.com;

12:05-12:15: #780 Global Models of Artificial Intelligence Regulations - Societal Balance of the Market, State Control and Civil Rights

Tamara Milenkovic Kerkovic (Professor, University of Nis, Faculty of Economics

Nis, Serbia) tamarakerkovic@gmail.com;

12:15-12:25: #748 From Leader Traits to Psychophysiological Responses: Conceptual Foundations of the Neuro-Trust Leadership Model (NTLM)

Karolina Beyer (University of Szczecin Institute of Management, Poland)

karolina.beyer@usz.edu.pl;

12:25-12:35: #801 Innovation Capability of Biomedical Engineering Enterprises Through Collaboration with Universities and R&D Institutions

Aneta Aleksander (Silesian University of Technology, Poland) aneta.aleksander@polsl.pl;

Arkadiusz Szmal (Silesian University of Technology, Poland) arkadiusz.szmal@polsl.pl;

Małgorzata Koszembar-Wiklik (Silesian University of Technology, Poland)

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Marek Krannich (Silesian University of Technology, Poland) marek.krannich@polsl.pl;

12:35-12:45: #781 (online) Corporate Climate Lobbying and Audit Risk

Dimitris Gounopoulos (University of Bath, UK) dg652@bath.ac.uk;

Poster presentation: #720 Rhetoric of Green Virtues: How Environmentalism Shapes Legitimacy in ESG Reporting

Agnieszka Karman (Maria Skłodowska Curie University, Poland)

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Małgorzata Rutkowska (Wrocław University of Science and Technology, Poland)

malgorzata.rutkowska@pwr.edu.pl;

12:45-13:30 Lunch Break

Session A4: Lecture Hall 101: Chair-Moderator: **Prof. Yurii VITKOVSKYI**, Vice Dean, Faculty of Social Sciences and Humanities, Academy of Silesia, POLAND, yurii.vitkovskyi@akademiaslaska.pl;

11:15-11:25: #681 Crypto-Assets as Safe Havens or Risk Amplifiers? An Analysis of Bitcoin's Role During Geopolitical and Macroeconomic Shocks

Łukasz Zięba (Casimir Pulaski University of Radom, Poland) l.zieba@uthrad.pl;

11:25-11:35: #705 Navigating the ESG Landscape: Exploring Sustainability Implications in the EU Financial Services Sector

Mark Laurence Zammit (University of Malta, Malta) mark.l.zammit@um.edu.mt;

11:35-11:45: #709 Legislative Landscape of Building Renovation: Alignment Between EU Directives and Maltese Policy Frameworks

Joseph Falzon (Professor, Perit University of Malta, Malta)

architectjosephfalzon@gmail.com;

Rebecca E Dalli Gonzi (Professor, Perit University of Malta, Malta)

rebecca.e.dalli-gonzi@um.edu.mt;

Simon Grima (Professor, Dean, University of Malta, Malta) simon.grima@um.edu.mt;

11:45-11:55: #710 Policy Coherence and Barriers in the Building Renovation Chain: Insights from Maltese Stakeholders

Joseph Falzon (Professor, Perit University of Malta, Malta)

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Simon Grima (Professor, Dean, University of Malta, Malta) simon.grima@um.edu.mt;

Rebecca E Dalli Gonzi (Professor Perit, University of Malta, Malta)

rebecca.e.dalli-gonzi@um.edu.mt;

11:55-12:05: #724 Knowledge-Driven Circular Transformation and Employment Inclusion Across EU Member States

Puiu-Lucian Georgescu (REXDAN Research Infrastructure, Dunarea de Jos University of Galati, Romania) gpl20022003@yahoo.com;

Monica Laura Zlati (Dunarea de Jos University of Galati, Romania)

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Valentin Marian Antohi (Dunarea de Jos University of Galati, Romania)

valentin_antohi@yahoo.com;

Nicoleta Barbuta-Misu (Dunarea de Jos University of Galati, Romania, and Transilvania University of Brasov, Romania) Nicoleta.Barbuta@ugal.ro;

12:05-12:15: #715 Sustainability of Latvia's Fintech Companies Under Enhanced Regulation, Market Uncertainty, and Technological Risks

Inese Mavlutova (University of Latvia, Latvia) inese.mavlutova@lu.lv;

Andis Jekabsons (University of Latvia, Latvia) mh80060@students.lu.lv;

Andris Natrins (University of Latvia, Latvia) andris.natrins@lu.lv;
Atis Verdenhofs (University of Latvia, Latvia) atis.verdenhofs@lu.lv;
Liga Vinkele (University of Latvia, Latvia) Liga.vinkele@lu.lv;

12:15-12:25: #752 Beyond Age-Based Vulnerability: Digital Literacy, Persuasion Knowledge and the Detection of AI-Generated Advertising

Franco Curmi (University of Malta, Malta, Malta) franco.curmi@um.edu.mt;
Ivan De Battista (University of Malta – MCAST, Malta) ideba01@um.edu.mt;

12:25-12:35: #771 Beyond Traditional Banking: Non-Bank Financial Intermediation and Entrepreneurship

Constantin-Marius Apostoaie (Alexandru Ioan Cuza University of Iași, Romania) marius.apostoaie@uaic.ro;
Irina Bilan (Alexandru Ioan Cuza University of Iași, Romania) irina.bilan@uaic.ro;

12:35-12:45: #800 Crowdfunding as an alternative source for financing sports clubs – opportunities and limitations

Agnieszka Majewska, (Prof. US, University of Szczecin, Institute of Economics and Finance, Poland) agnieszka.majewska@usz.edu.pl;

12:45-13:30 Lunch Break

Session A5: Lecture Hall 102: Chair-Moderator: **Dr. Marcin BUDZIŃSKI**,
Dean of the Faculty of Social Sciences and Humanities, Academy of Silesia,
POLAND, marcin.budzinski@akademiaslaska.pl;

11:15-11:25: #503 Local Government Expenditure and Entrepreneurial Activity in Romania: Evidence from a County-Level Panel Analysis

Irina Bilan (Alexandru Ioan Cuza University of Iasi, Romania) irina.bilan@uaic.ro;
Elena Suman (Alexandru Ioan Cuza University of Iasi, Romania) elena.suman@uaic.ro;

11:25-11:35: #687 ESG Performance and the Financial Performance of European Mergers and Acquisitions (M&As)

Nikolaos Kiosses (Post-doctoral researcher, Department of Business Administration, University of Macedonia, Greece) nkiosses@uom.edu.gr;

11:35-11:45: #640 Job Loss and Online Labour Productivity: Evidence from a Natural Experiment

Evangelos Mourelatos (University of Oulu, Finland) vagmourelatos@gmail.com;
Tarif Khan (University of Oulu, Finland) tarif.khan@oulu.fi;
Jaakko Simonen (University of Oulu, Finland) kbp85@hotmail.com;

11:45-11:55: #676 Public Debt, Domestic Revenue Mobilisation and Fiscal Sustainability in Ghana: Balancing Economic Growth with Long-Term Financial Stability

Alfred Attuquaye Botchway (Professor Emeritus, Ghana) botchwayalfred@yahoo.com;
Samuel Lartey (Professor, University of Ghana, Ghana) sammylaatey@gmail.com;

11:55-12:05: #704 Energy Efficiency in the EU

Alexandra Livada (Athens University of Economics and Business, Greece) livada@aueb.gr;
Mariol A. Jonuzaj (Athens University of Economics and Business, Greece)

12:05-12:15: #716 Assessing the Effects of Economic Growth, Energy Transition, and Circularity on Material Footprint in the European Union

Valentin Marian Antohi (Dunarea de Jos University of Galati, Romania) valentin_antohi@yahoo.com;
Nicoleta Barbuta Misu (Dunarea de Jos University of Galati, Romania/Transilvania University of Brasov, Romania) nicoleta.barbuta@ugal.ro;
Puiu Lucian Georgescu (REXDAN Research Infrastructure, Dunarea de Jos University of Galati, Romania) lucian.georgescu@ugal.ro;
Monica Laura Zlati (Dunarea de Jos University of Galati, Romania) monica.zlati@ugal.ro;
Costinela Fortea (Dunarea de Jos University of Galati, Romania/Transilvania University of Brasov, Romania) costinela.fortea@yahoo.com;

12:15-12:25: #776 The Impact of Public Debt Size on Treasury Bond Yields in Poland (2000–2025)

Karol Jozwicki (Casimir Pulaski Radom University, Poland) karol@jozwicki.pl;

12:25-12:35: #745 Competency Gaps and Staff Training Needs for Industry 5.0

Teresa Kupczyk (Humanitas University, Poland) teresa.kupczyk@humanitas.edu.pl;
Piotr Oleśniewicz (Humanitas University, Poland) piotr.olesniewicz@humanitas.edu.pl;
Małgorzata Smolarek (Humanitas University, Poland) malgorzata.smolarek@humanitas.edu.pl;
Ewa Kraus (Humanitas University, Poland) ewa.kraus@humanitas.edu.pl;
Marcin Zawada (Częstochowa University of Technology, Poland) marcin.zawada@pcz.pl;

12:35-12:45: Discussion

12:45-13:30 Lunch Break

Session A6: Lecture Hall 103: Chair-Moderator:
Professor Agata SZYMANSKA, University of Lodz, POLAND
agata.szymanska@uni.lodz.pl;

11:15-11:25: #762 Advice to Trade: How Generative AI Can Help or Harm Investors and Stock Markets. A Review of the Evidence

Vjollca Hasani Limani (Professor of Finance and Vice Dean for Scientific Affairs, Faculty of Economics, University of Tetova, North Macedonia) vjollca.hasani@unite.edu.mk;

Brikend Aziri (Professor of Management and Dean of the Faculty of Economics, University of Tetova, North Macedonia) brikend.aziri@unite.edu.mk;

11:25-11:35: #643 The Role of Emerging Technologies in Management Accounting

Vesna Sesar (University North, Croatia) vesna.sesar@unin.hr;

11:35-11:45: #661 What Drives Unsustainable Dividend Payments? Evidence From European Listed Firms

Aleksandra Pieloch-Babiarz (Dr. University of Lodz, Faculty of Economics and Sociology, Poland) aleksandra.pieloch@uni.lodz.pl;

11:45-11:55: #695 The Role of Labor Market Institutions in Shaping EU Entrepreneurship

Irina Bilan (Alexandru Ioan Cuza University of Iasi, Romania) irina.bilan@uaic.ro;
Sebastian Lazar (Alexandru Ioan Cuza University of Iasi, Romania) slazar@uaic.ro;

11:55-12:05: #742 From Intangible Resources to Competitiveness: The Role of Organizational Resilience in European Banks

Norbert Arszulowicz (Bialystok University of Technology, Poland)
norbertarszulowicz@gmail.com;

12:05-12:15: #634 Determinants of Public Expenditure in the Face of Global Challenges: An Empirical Analysis

Agata Szymańska (University of Lodz, Poland) agata.szymanska@uni.lodz.pl;

12:15-12:25: #785 Meeting the Challenge of an Ageing Workforce in Greek Firms

Nancy Papalexandris (Athens University of Economics and Business, Greece)
npapal@aueb.gr;

12:25-12:35: #764 Catching Up or Cashing In? European Funds and Development Across EU Member States

Diana Balan (Doctoral School of Economics and Business Administration, Faculty of Economics and Business Administration, West University of Timisoara, Romania)
diana.balan01@e-uvt.ro;

Ana-Cristina Nicolescu (Faculty of Economics and Business Administration, West University of Timisoara, Romania) cristina.nicolescu@e-uvt.ro;

12:35-12:45: #770 Navigating the EU Low-Carbon Transition: The Interplay of Carbon Pricing, Governance and Digitalization

Cristina Criste (East-European Center for Research in Economics and Business, Faculty of Economics and Business Administration, West University of Timisoara, Romania)
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Alina Ionascu (East-European Center for Research in Economics and Business, Faculty of Economics and Business Administration, West University of Timisoara, Romania)

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Mirela Valceanu (Doctoral School of Economics and Business Administration, Faculty of Economics and Business Administration, West University of Timișoara, Romania) mirela.valceanu@e-uvt.ro;

12:45-13:30: Lunch Break

13:30-14:30 Aula Magna - UOM Plenary Session A7:

“AI and Innovation”

(Chair: Professor Dr. Simon **GRIMA**, University of Malta, **Malta**, simon.grima@um.edu.mt;)

13:30-13:50: Keynote 4: Prof. Emeritus Dimitrios MADITINOS, Democritus University of Thrace, GREECE, dmadi@mst.duth.gr;

“Capabilities, Limitations, and Challenges of Artificial Intelligence in Preventive and Reactive Policing of Urban Areas”

13:50-14:10: Keynote 5: Dr. Dominik A. ROZKRUT, and **Dr. Monika ROZKRUT**, Institute of Economics and Finance, University of Szczecin, POLAND, dominik.rozkrut@usz.edu.pl;

“Mapping AI Innovations in Official Statistics: An Emerging Landscape”

14:10-14:30: Keynote 6: Prof. Hasan ALKAS, Rhine-Wall University, GERMANY, hasan.alkas@hsrw.eu;

“Key Enabling Technologies: Assessing a Technology-Oriented Industrial Policy Approach”

14:30-14:45: Coffee Break

14:45-16:00: Aula Magna - UOM Plenary Session A8:

“Workshop IMC Initiative”

(Chair: Professor Dr. El **THALASSINOS**, thalassinos@ersj.eu;))

Introductory Speeches:

14:45-15:00: Prof. Dr. Antonis SIMINTIRAS, (online) International University of Kuwait, KUWAIT, Antonis.simintiras@iuk.edu.kw;

“Toward a Theory of Mindful Consumption Under Uncertainty”

15:00-15:15: Prof. Dr. Salah AL SHARHAN, Vice President of Academic Affairs, International University of Kuwait, KUWAIT, vpaa@iuk.edu.kw;

“Consumption Logic Dominance Index (CLDI): Toward a Dynamic Adaptive Consumption Logic Model”

15:15-15:30: Dr. Ioannis TACHMATZIDIS, President, Malama -Institute for Psychological Applications, GREECE, tachmatz@hotmail.com;

“Strategic Initiatives on Mindful Consumption and Sustainability”

15:30-16:00: Open Discussion

16:00: End of Day 1

Free afternoon

DAY 2: Wednesday 23 September 2026

Lecture Halls: Aula Magna, 101, 102, 103, UOM, Valletta Campus

<https://teams.microsoft.com/meet/369419865710669?p=vMmyXZhvMUGVXtwce9>

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Email: teams@makerspace.edu.gr

Password: icabe26!

09:00-10:30: Parallel Sessions B1, B2, B3, B4

Session B1: Lecture Aula Magna: Chair-Moderator: **Prof. Eleftherios THALASSINOS** (University of Piraeus, GREECE) thalassinos@ersj.eu;

09:00-09:10: #560 Decision-Making Processes at Public and Private Universities in Poland

Dr. Aleksander Ostenda (Prof. AŚ - Faculty of Social Sciences and Humanities, Academy of Silesia, Poland) aleksander.ostenda@wst.pl;

Mgr Dominika Kalita (Faculty of Social Sciences and Humanities, Academy of Silesia, Poland) dominika.kalita@akademiaslaska.pl;

Dr Bożena Wroniszewska-Drabek (Akademia Humanitas, Poland) bozena.wroniszewska@humanitas.edu.pl;

09:10-09:20: #690 Building Career Confidence: Determinants of Career Success Beliefs among Polish and Ukrainian University Students

Elżbieta Salata (Casimir Pulaski Radom University, Poland) e.salata@urad.edu.pl;
Maria Gagacka (Casimir Pulaski Radom University, Poland) m.gagacka@urad.edu.pl;

09:20-09:30: #717 Economic Growth, Capital Accumulation and Consumption Footprint for Environmental Sustainability in the European Union

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Valentin Marian Antohi (Department of Business Administration, Dunarea de Jos University of Galati, Romania) valentin_antohi@yahoo.com;

Nicoleta Barbuta – Misu (Department of Business Administration, Dunarea de Jos University of Galati, Romania, and Transilvania University of Brasov, Romania) nicoleta.barbuta@ugal.ro;

Puiu Lucian Georgescu (REXDAN Research Infrastructure, Dunarea de Jos University of Galati, Romania) lucian.georgescu@ugal.ro;

Monica Laura Zlati (Department of Business Administration, Dunarea de Jos University of Galati, Romania) sorici_monica@yahoo.com;

09:30-09:40: #719 Divergent Circularity Pathways and Persistent National Patterns in the EU-27: A Multivariate Assessment, 2010–2023

Monica Laura Zlati (Dunarea de Jos University of Galati, Romania) sorici_monica@yahoo.com;

Costinela Fortea (Dunarea de Jos University of Galati, Romania, and Transilvania University of Brasov, Romania) costinela.fortea@yahoo.com;

Valentin-Marian Antohi (Dunarea de Jos University of Galati, Romania) valentin_antohi@yahoo.com;

Nicoleta Barbuta – Misu (Dunarea de Jos University of Galati, Romania, and Transilvania University of Brasov, Romania) nicoleta.barbuta@ugal.ro;

Puiu Lucian Georgescu (REXDAN Research Infrastructure, Dunarea de Jos University of Galati, Romania,) lucian.georgescu@ugal.ro;

09:40-09:50: #723 Assessing Energy Transition Drivers of Greenhouse Gas Emissions Across the European Union

Nicoleta Barbuta-Misu (Dunarea de Jos University of Galati, Romania, and Transilvania University of Brasov, Romania) misunicoleta@yahoo.com;

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Fortea Costinela (Dunarea de Jos University of Galati, Romania, and Transilvania University of Brasov, Romania) costinela.fortea@ugal.ro;

Antohi Valentin-Marian (Dunarea de Jos University of Galati, Romania) valentin.antohi@ugal.ro;

9:50-10:00: #763 Compliance Before Capability: Digital Corporate Governance and Legal Transplantation in a Late-Digitalising Economy

Armand Krasniqi (University of Prishtina, Kosovo) armand.krasniqi@unhz.eu;

Alma Shehu Lokaj (University Haxhi Zeka), Kosovo alma.shehu@unhz.eu;

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Mersiha Kacamakovic (University Haxhi Zeka, Kosovo) mersiha.kalac@unhz.eu;

10:00-10:10: #561 National Approaches of UN SDGs and Strategic Awareness - Comparative Analysis across 12 Global Metropolitan Areas

Dr. Marcin Budziński (Faculty of Social Sciences and Humanities, Academy of Silesia, Poland), marcin.budzinski@akademiaslaska.pl;
Prof. Yuri Vitkovskyi (Faculty of Social Sciences and Humanities, Academy of Silesia, Poland), yurii.vitkovskyi@akademiaslaska.pl;

10:00-10:20: #677 Who Pays the Price? Distributional Effects of Inflation on Household Consumption in the European Union

Prof. Piotr Misztal (Casimir Pulaski Radom University, Faculty of Economics and Finance, Poland) p.misztal@urad.edu.pl;
Prof. Małgorzata Porada-Rochon (The University of Szczecin, Institute of Economics and Finance, Poland) malgorzata.porada-rochon@usz.edu.pl;

10:20-10:30: #518 Neurophysiological Correlates of Students' Cognitive Functioning: A QEEG Profile Analysis in the Context of Learning Processes

Malgorzata Nermend (University of Szczecin, Poland) Malgorzata.nermend@usz.edu.pl;

Poster presentation: #747 The Circular Economy as a Response to the Environmental, Economic, and Social Challenges of the Modern Economy

Małgorzata Rutkowska (Wrocław University of Science and Technology, Poland) malgorzata.rutkowska@pwr.edu.pl;
Jolanta Pakulska (Cardinal Stefan Wyszyński University in Warsaw, Poland) jolanta.pakulska@gmail.com;
Radosław Ryńca (Wrocław University of Science and Technology, Poland) radoslaw.rynca@pwr.edu.pl;

10:30-10:45 Coffee Break

Session B2: Lecture Hall 101: Chair-Moderator: Prof. Dr. Mirela CRISTEA, University of Craiova, ROMANIA, simona.cristea@edu.ucv.ro;

09:00-09:10: #685 Distributional Differences in the Sustainability-Financial Performance Relationship: Evidence from the Primary Agri-Food Sector

Mirela Cristea (University of Craiova, Romania) simona.cristea@edu.ucv.ro;
Raluca Mihaela Drăcea (Bucharest University of Economic Studies, Romania) raluca.dracea@eam.ase.ro;
Gratiela Georgiana Noja (West University of Timisoara, Romania) gratiela.noja@e-uvt.ro;
Anca Băndoi (University of Craiova, Romania) anca.bandoi01@yahoo.com;
Ina Nimerenco (Bucharest University of Economic Studies, Romania) ina.nimerenco@eam.ase.ro;

09:10-09:20: #514 Restructuring Corporate Ownership Networks: A Reproducible Multi-Objective Model of Parent Income and Direct-Capital Efficiency

Loukas Anagnostopoulos (Ph.D., candidate, Panteion University of Athens, Greece)
Theofanis Petropoulos (Ph.D., candidate, Department of Tourism Management, University of West Attica, Athens, Greece) f.petropoulos@panteion.gr;
Konstantinos Liapis (Professor, Panteion University of Athens, Greece)
konstantinos.liapis@panteion.gr;

09:20-09:30: #513 A Measurement of Value Creation through Movements in Enterprise Value: Evidence from Listed Companies on Athens Stock Exchange

Dimitrios Kafritsas (PhD Candidate, Panteion University of Athens, Greece)
Dr Christos Galanos (Academic Teaching Fellow in Accounting, Panteion University of Athens, Greece) christos.galanos@gmail.com;
Konstantinos Liapis (Professor of Accounting and Business Administration Panteion University of Athens, Greece) konstantinos.liapis@panteion.gr;

09:30-09:40: #691 House Management in Victorian Britain: Gender Roles vs Social Roles

Agata Buda (Casimir Pulaski University of Radom, Poland) abuda@urad.edu.pl;

09:40-09:50: #694 Global Economic Uncertainty as a Determinant of Investment Risk in Selected Digital Assets: Evidence from Bitcoin and Ethereum

Joanna Bukowska (Casimir Pulaski Radom University, Poland) j.bukowska@urad.edu.pl;

09:50-10:00: #515 Firm-Value Determinants in a Crisis-Prone Equity Market: Evidence from the Athens Stock Exchange

Paris Patsis (Dr., Panteion University of Athens, Greece) paris.patsis@gmail.com;
Theofanis Petropoulos (Ph.D., Candidate, Department of Tourism Management, University of West Attica, Athens, Greece) f.petropoulos@panteion.gr;
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konstantinos.liapis@panteion.gr;
Angelos Liapis (Ph.D., candidate, Athens University of Economics and Business, Greece)
liapis.angelos@aueb.gr;

10:00-10:10: #516 Investigation of the Effects of Infrastructure Projects Using Gravity Models: The Case of a Region

Panagiotis Mpakas (PhD Candidate - Panteion University of Athens, Greece)
pmpakas@yahoo.gr;
Konstantinos Liapis (Professor of Accounting and Business Administration – Panteion University of Athens, Greece) konstantinos.liapis@panteion.gr;
Antonis Rovolis (Professor of Urban Economics - Panteion University of Athens, Greece)
rovolis@panteion.gr;

10:10-10:20: #768 First-Wave CSRD Reporting: A Bert-Based Compliance Awareness Approach

Diana Dumitrescu (West University of Timisoara, Romania) diana.dumitrescu@e-uvt.ro;
Nicolae Bobitan (West University of Timisoara, Romania) nicolae.bobitan@e-uvt.ro;

10:20-10:30: #900 Artificial Intelligence in Education and Scientific Research

Eleftherios Thalassinos (University of Piraeus, Greece) thalassinos@ersj.eu;
Honorata Dudek-Frysiak (SGH Warsaw School of Economics, Poland)
hdf@frysiak.net;

10:30-10:45 Coffee Break

Session B3: Lecture Hall 102: Chair-Moderator: **Professor Alexandra LIVADA**, Athens University of Economics and Business, Athens, **GREECE**,
livada@aueb.gr;

09:00-09:10: #512 Financial Digitalization and Economic Growth: Comparative Evidence from South Asian Developing Countries

Invited Guest: **Prof. Dr. Ercan Ozen** (USAK University, Faculty of Applied Sciences, Department of Finance and Banking Turkiye) ercan.ozen@usak.edu.tr;
Bishnu Prasad Khanal (PhD candidate, Department of Economics, SR University, Warangal, Telangana, India, Bank officer, NIC ASIA Bank Ltd., Nepal) Khanalbishnu2046@gmail.com;

09:10-09:20: #790 Forecasting South African Inflation and GDP Growth Using Univariate Markov Chains: Evidence from Regime Transition Analysis

Vincent Bogosinyana Masala (North West University, Mmabatho, South Africa)
Naphtaly N. Maruma (North West University, Mmabatho, South Africa)
Kolentino N. Mpeta (North West University, Mmabatho, South Africa)
kolentino.mpeta@nwu.ac.za;

09:20-09:30: #754 Smart Economies Without Smart Governance? A Computational Mapping of AI-Driven Circular Economy Research

Daniela Maria-Magdalena Toth (West University of Timisoara / Faculty of Economics and Business Administration, Romania) daniela.toth@e-uvt.ro;
Claudiu Brandas (West University of Timisoara / Faculty of Economics and Business Administration, Romania) claudiu.brandas@e-uvt.ro;
Andreia Schneider (West University of Timisoara / Faculty of Economics and Business Administration, Romania) andreia.schneider@e-uvt.ro;
Otniel Didraga (West University of Timisoara / Faculty of Economics and Business Administration, Romania) otniel.didraga@e-uvt.ro;

09:30-09:40: #632 The Effects of Frustration-inducing Sludge on Disclosure Decisions

Christos Themistocleous (Cyprus University of Technology, Cyprus)
cthemistocleous@gmail.com;

09:40-09:50: #706 BNPL as an Over Indebtedness Driver

Janina Harasim (University of Economics in Katowice, Poland) janina.harasim@uekat.pl;

Monika Klimontowicz (University of Economics in Katowice, Poland)
monika.klimontowicz@uekat.pl;

Justyna Majewska (University of Economics in Katowice, Poland)
justyna.majewska@uekat.pl;

09:50-10:00: #731 Municipal Circular Economy Index: Assessment Methodology and Results in Latvia, 2026

Dzintra Atstaja (University of Latvia, Latvia) dzintra.atstaja@lu.lv;

10:00-10:10: #633 XAI in Crowdfunds: What Impacts Success Across Kickstarters' Projects Categories

Gregoriades Andreas (Cyprus University of Technology, Cyprus)
andreas.gregoriades@cut.ac.cy;

Christos Themistocleous (Cyprus University of Technology, Cyprus)
cthemistocleous@gmail.com;

10:10-10:20: #760 The Impact of Digital Financial Services on Youth Financial Inclusion in Kosovo

Vjosa Hajdari (Haxhi Zeka University of Peja, Kosovo) vjosa.hajdari@unhz.eu;

Mersiha Kalac Kacamakovic (Haxhi Zeka University of Peja, Kosovo) mersiha.kalac@unhz.eu;

Alma Shehu Lokaj (Haxhi Zeka University of Peja, Kosovo) alma.shehu@unhz.eu;

Blerona Dizdari (Haxhi Zeka University of Peja, Kosovo) dizdariblerona@gmail.com;

10:20-10:30: Discussion

10:30-10:45 Coffee Break

Session B4: Lecture Hall 103: "Employability Research Study"

Chairs-Moderators:

Prof. Anne Marie THAKE, University of Malta, MALTA,
anne.thake@um.edu.mt;

Prof. Inna ROMĀNOVA, Director, Research Institute, University of Latvia, LATVIA, inna.romanova@lu.lv;

09:00-09:10: #408 Challenges and Opportunities of Employability in the EU: The Main Trends

Simon Grima (University of Malta, Malta) simon.grima@um.edu.mt;

Inna Romānova (University of Latvia, Latvia) inna.romanova@lu.lv;

Anne Marie Thake (University of Malta, Malta) anne.thake@um.edu.mt;

09:10-09:20: #403 Employability in Poland: Challenges, Opportunities and Policy Responses in the European Union Context

Agata Szymańska (University of Lodz, Poland) agata.szymanska@uni.lodz.pl;
Aleksandra Majchrowska (University of Lodz, Poland) aleksandra.majchrowska@uni.lodz.pl;
Radosław Piwowski (University of Lodz, Poland) radoslaw.piwowski@uni.lodz.pl;
Tomasz Dorożyński (University of Lodz, Poland) tomasz.dorozynski@uni.lodz.pl;

09:20-09:30: #404 Beyond Full Employment: Rethinking Employability and Workforce Resilience in Malta's Small Open Economy

Anne Marie Thake (University of Malta, Malta), anne.thake@um.edu.mt;

09:30-09:40: #402 Employability, Labour Market Transformation, and European Union Convergence: Evidence from Romania

Grațîela-Georgiana Noja (West University of Timisoara, Romania) gratiela.noja@e-uvt.ro;
Mirela Cristea (University of Craiova, Romania) mirelas.cristea@gmail.com;
Alexandra-Mădălina Țăran (West University of Timisoara, Romania)
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Alina Ionașcu (West University of Timisoara, Romania) alina.ionascu@e-uvt.ro;
Eleftherios Thalassinios (University of Piraeus, Greece) thalassinios@ersj.eu;
Tomasz Dorożyński (University of Lodz, Poland) tomasz.dorozynski@uni.lodz.pl;

09:40-09:50: #405 Labour Market Trends and Employability Potential in Latvia

Sandra Jekabsone (University of Latvia, Latvia) sandra.jekabsone@lu.lv;
Karlis Purmalis (University of Latvia, Latvia) karlis.purmalis@lu.lv;
Irina Skribane (University of Latvia, Latvia) irina.skribane@lu.lv;
Oskars Niks Mālnieks (University of Latvia, Latvia) oskars_niks.malnieks@lu.lv;

09:50-10:00: #406 Closing Italy's Employability Gap: Structural Barriers and Policy Priorities in the EU Context

Stefania Cosci (LUMSA University of Rome, Italy) s.cosci@lumsa.it;
Loredana Mirra (Tor Vergata University of Rome, Italy) loredana.mirra@uniroma2.it;
Paolo Paesani (Tor Vergata University of Rome, Italy) paolo.paesani@uniroma2.it;

10:00-10:10: #409 Employability as Institutional Capability: Governing Slovenia's Triple Transition

Žiga Kotnik (University of Ljubljana, Slovenia) ziga.kotnik@fu.uni-lj.si;
Katja Debelak (University of Ljubljana, Slovenia) katja.debelak@fu.uni-lj.si;
Albulena Shala (University of Pristina, Kosovo) albulena.shala@uni-pr.edu;
Vlora Berisha Dranqilli (Haxhi Zeka University, Kosovo) albulena.shala@uni-pr.edu;

10:10-10:20: #407 More Jobs, Thinner Hours: The Conversion Gap in Germany's Labour Market

Thomas Burkhardt (University of Koblenz, Germany) tburkha@uni-koblenz.de;
Heiko Neuhaus (University of Koblenz, Germany) hneuhaus@uni-koblenz.de;

10:20-10:30: Conclusions by the Chairs

10:30-10:45: Coffee Break

10:45-12:45 Aula Magna - UOM Plenary Session B5:

“Digital Assets and Decentralization”

Chair-Moderator: **Prof. Dr. Aleksander OSTENDA**, Rector Academy of Silesia, **POLAND** aleksander.ostenda@wst.pl;

10:45-11:05: Keynote 7: Prof. Dr. Gratiela Georgiana NOJA, Vice Dean, West University of Timisoara, ROMANIA, gratiela.noja@e-uvt.ro;

“Adaptive Enterprises in the Green Transition: Rethinking Corporate Resilience through Advanced Robust and Quantile-Based Evidence”

11:05-11:25: Keynote 8: 11:40-12:10: Prof. Dr. Salah AL-SHARHAN, VPAA, International University of Kuwait, KUWAIT, vpaa@iuk.edu.kw;

“From Information Processing to Epistemic Knowing”

11:25-11:45: Keynote 9: Dr. Ioannis TACHMATZIDIS, MALAMA Institute, GREECE, tachmatz@hotmail.com;

“Istamology on Redefining Economic Crisis: From Recurring Periodic Cycles to Game Theory Interests”

11:45-12:45: Session B6: Aula Magna - UOM

Graduate Students Session: Open to PhD and MSc/MA students

Graduate Studies Evaluation Committee: Professors:

Simon Grima (**Malta**), Inna Romanova (**Latvia**), El Thalassinios (**Greece**), Gratiela Georgiana Noja (**Romania**), Malgorzata Tarczynska-Luniewska (**Poland**), Thomas Burkhardt (**Germany**), Jesús López-Rodríguez (**Spain**)
Only registered students (instructions on the website of the conference)

12:45-13:30: Lunch Break

13:30-14:30 Aula Magna - UOM Plenary Session B7:

“Risks and Global Change”

Chair-Moderator: **Professor Dr. Inna ROMĀNOVA**, University of Latvia, LATVIA inna.romanova@ul.lv;

13:30-13:50: Keynote 10: Dr. hab. **Malgorzata TARCZYNSKA-LUNIEWSKA**, Prof. US,
Institute of Economy and Finance, University of Szczecin, POLAND,
malgorzata.tarczynska-luniewska@usz.edu.pl;

“Beyond ESG Scores: Sustainability Data Quality, Corporate Resilience and Investment Decisions”

13:50-14:10: Keynote 11: Prof. Dr rer. pol. Habil. **Thomas BURKHARDT**, Director, Institute of Management, Chair of Finance, University of Koblenz, GERMANY, tburkha@uni-koblenz.de;

“Service Quality in Private Banking – Challenges and Selected Results”

14:10-14:30: Keynote 12: Prof. Dr. **Antonis SIMINTIRAS (online)**, International University of Kuwait, KUWAIT, antonis.simintiras@iuk.edu.kw;

“Τὸ Μέσον and the Crisis of Limit: Aristotle, Neoliberal Subjectivity, and Metaphysics of Excess”

14:30-14:45: Coffee Break

14:45-16:00: Plenary Session B8: “Workshop: INSPIRE Initiative”
(Chair-Moderator: **Professor Dr. Simon GRIMA**, Dean FEMA University of Malta, **MALTA**, and University of Latvia, **LATVIA**))

Introductory Speeches:

Prof. Dr. hab. **Gratiela Georgiana NOJA**, Vice-Dean, West University of Timisoara, ROMANIA

“From Shared Vision to Collaborative Impact: Advancing Sustainability, Policy, Innovation, and Research through the INSPIRE Network”

Prof. **Simon GRIMA**, Dean, Faculty of Economics, Management, and Accountancy, University of Malta, MALTA, and University of Latvia, LATVIA

“Concluding, New Initiatives”

16:00: End of Day 2

Free afternoon

17:30 (sharp) Departure for Medina-Rabat (Meet point in the link below)

<https://maps.app.goo.gl/XJGtQy5cC5oSptGm6>

18:00-19:00 Guided City tour in the historical Medina-Rabat

19:00 Gala Dinner in Medina-Rabat

10:30: Return to Valletta

DAY 3: Thursday 24 September 2026: Online Teams Meetings

The Links to connect will be sent to participants by the session Chairs

09:30-13:30 Online Parallel Sessions C1, C2, C3, C4

09:30-13:30 Session C1: Chair-Moderator:

**Professor Theodore STAMATOPOULOS, University of West Attica,
Athens GREECE, stamth@uniwa.gr;**

<https://teams.microsoft.com/meet/386129181003069?p=tCLXRaBgn6MLGXFqyB;>

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URL: <https://www.microsoft.com/en-us/microsoft-teams/log-in>

Email: teams@makerspace.edu.gr

Password: icabe26!

#501 GERT - as a Necessary Component of Automated Project Management Systems

Arkadiy I. Maron (PhD, Associate Professor, School of Applied Mathematics, HSE Tikhonov Moscow Institute of Electronics and Mathematics (MIEM HSE), Member of Sovnet (IPMA Russia), Moscow, Russia) amaron@hse.ru;

Maxim A. Maron (PhD, Head of Analytical Department, “Cifra” Bank (old “Freedom Finance”), Moscow, Russia)

Timofey Ya. Shevgunov (PhD, Associate Professor, Department of Business Informatics, HSE Graduate School of Business, Moscow, Russia)

#662 Spatial Inequality in Electric Vehicle Charging Infrastructure

Anna Borucka (Military University of Technology, Poland) anna.borucka@wat.edu.pl;

Mariusz Klimas (Military University of Technology, Poland) mariusz.klimas@stud.dent.wat.edu.pl;

Robert Szczur (Military University of Technology, Poland) robert.szczur@wat.edu.pl;

Olga Niewiada (Pomeranian Higher School in Starogard Gdanski, Poland)

niewiada.olga@gmail.com;

#664 Algorithmic Management in Gig Rewards: Insights from Malaysia

Nik Hazimah Nik Mat (Universiti Malaysia Terengganu, Malaysia)

nikhazimah@umt.edu.my;

#670 Does Investor Sentiment Affect Sectoral Stock Returns? Evidence from a Frontier Market

Monty Adittya (Associate Professor, Department of Finance and Banking, Jatiya Kabi Kazi Nazrul Islam University, Bangladesh, Pakistan) adittya@jkkniu.edu.bd;

madittyakrems@gmail.com;

#680 Beyond Green Patent Intensity: Do OECD Patent Systems Reflect Strong Sustainability Strategies?

Gonçalo Brás (DINAMIA'CET-ISCTE, University Institute of Lisbon, Lisbon, Portugal; DEGEIT, University of Aveiro, Aveiro, Portugal; Santarem Polytechnic University, Santarém, Portugal) goncalo.bras@iscte-iul.pt;

Margarita Robaina (DEGEIT, University of Aveiro, Aveiro, Portugal; GOVCOPP, University of Aveiro, Aveiro, Portugal) mrobaina@ua.pt;

#686 Adaptive Fintech and Social Information Networks: Modeling Speculative Trading and Behavioral Risk Among Young Adults in United States

Adit Reddy (Blue Valley North High School, University of Kansas, USA)

ayreddy@bluevalleyk12.net;

#698 Financial and Non-Financial Rewards: Theoretical Perspectives on Manager Performance

Albana Gazija Qausi (PhD Candidate, Faculty of Economics, University of Prishtina, Prishtina, Kosovo) albanagazija@gmail.com;

Sevdie Alshiqi Bekteshi (Prof. Assoc. Faculty of Economics, University of Prishtina, Prishtina, Kosovo) sevdie.alshiqi@uni-pr.edu;

#702 The Incompleteness of Accounting as a Technology of Control, Artificial Intelligence, Accounting Legitimation, and the Structural Fractures of Anti-Money Laundering

Andrea Alves Correa (Universidade De Brasilia – UNB, Brazil) andreacorreia12@gmail.com;

Danielle Montenegro Salamone Nunes (Universidade De Brasilia – UNB, Brazil)

dmontenegro@unb.br;

Sergio Ricardo Miranda Nazare (Universidade De Brasilia, Brazil) sergionazare@unb.br;

#765 Treating the Economic Agent: Efficiency, Human Value and the Ontology of Need

Georgia Papakonstantinou (PhD Candidate, University of West Attica, Greece)

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Theodoros Stamatopoulos (Professor Dr., University of West Attica, Greece)

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#766 Is Corruption Structural? Financialization and Democratic Accountability in the Euro-zone

Georgia Maragkou (PhD candidate, University of West Attica, Greece) gmaragkou@uniwa.gr;

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Theodoros V. Stamatopoulos (Professor, University of West Attica, School of Administrative, Economics and Social Sciences, Greece) stamth@uniwa.gr;

#777 Regulatory Technology in Digital Customer Onboarding: Mapping Risk-Based Anti-Money-Laundering Controls and Supervisory Effectiveness

Florin Claudiu Boțoc (West University of Timisoara, Romania) claudiu.botoc@e-uvt.ro;

Ciprian Nastasoiu (West University of Timisoara, Romania) ciprian.nastasoiu88@e-uvt.ro;

09:30-13:30 Session C2: Chair-Moderator:

Professor Dr. Jelena STANKEVIČIENĖ, Vilnius University, LITHOUANIA,

jelena.stankeviciene@evaf.vu.lt;

Dr Elena REPMAN (University Guglielmo Marconi, Italy)

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#656 Online Insurance Market in Commercial Insurance in the Slovak Republic

Jakub Horák (Institute of Technology and Business in Prešov, Slovakia) horak@vste.sk;

Jozef Adamko (Institute of Technology and Business in Prešov, Slovakia) adamko@vste.sk;

#669 Sectoral Greenhouse Gas Emissions and Economic Development Levels: Panel Econometric Evidence from a Global Cross-Country Study, 2000-2024

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Ms. Rose Wanjiru (INTI International University, Nilai, Malaysia)

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Ms. Faith Bisieri (INTI International University, Nilai, Malaysia) faithbisieri@gmail.com;

Molelekeng Jeanett Kobane (INTI International University, Nilai, Malaysia)

1988kobane@gmail.com;

#722 Structural Asymmetry in Strategic Airlift: A Quantitative Assessment of European and NATO Transport Capability

Mirosław Jemielniak (Silesian University of Technology, Poland)

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Jerzy Banasiak (Military Centre for Civic Education, Poland) wceo@ron.mil.pl;

Anna Borucka (Military University of Technology, Poland) anna.borucka@wat.edu.pl;

#727 Institutional Quality, Macroeconomic Conditions and Bank Performance in Post-Transition Economies

Mimoza Guda Ferati (Faculty of Economics, University of Prishtina, Prishtina, Kosovo)

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Edona Perjuci (Faculty of Economics, University of Prishtina, Prishtina, Kosovo)

edona.perjuci@uni-pr.edu;

#736 Unequal Attention, Unequal Returns: Attention Asymmetry Between Retail and Institutional Investors

Siddhi Tandon (Cambridge Center for International Research, UK)

tdon.siddhi@outlook.com;

#737 Managing Human-AI Relationships in Contemporary Organizations: Evidence from Multiple Case Studies

Anna Dewalska-Opitek (University of Economics Katowice, Poland)

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Olgierd Witczak (University of Economics Katowice, Poland)

olgierd.witczak@ue.katowice.pl;

Dominika Kalita (Academy of Silesia, Katowice, Poland) dominika.kalita@akademiaslaska.pl;

#739 Research and Development Expenditure, Digital Investment and Human Capital: Evidence on Romania's Economic Performance, 2006–2024

Robert Bălan (PhD Student, „Constantin Brâncuși” University of Târgu Jiu, Romania)

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Vasilica-Ramona Guță (Coconețu) (PhD Student, „Constantin Brâncuși” University of Târgu Jiu, Romania) ramona_coconetu@yahoo.com;

Aniela Bălăcescu (Prof. PhD. „Constantin Brâncuși” University of Târgu Jiu, Romania) aniela.balacescu@e-ucb.ro;

#755 Bank Debt Intensity and SME Growth in Kosovo: Panel Evidence from Audited Financial Statements

Muhamed Koliqi (University of Prishtina ‘Hasan Prishtina’, Faculty of Economics, Prishtina, Republic of Kosovo) muhamed.koliqi@gmail.com;

Berim Ramosaj (University of Prishtina ‘Hasan Prishtina’, Faculty of Economics, Prishtina, Republic of Kosovo) berim.ramosaj@uni-pr.edu;

#773 The Dual Route to Usefulness: Integrating Cognitive Load, Cognitive Value and Sensory Processing Sensitivity in Online Information Evaluation

Michał Nowakowski (University of Szczecin, Poland) Michal.Nowakowski@usz.edu.pl;

Andrzej Niemiec (University of Szczecin, Poland) Andrzej.Niemiec@usz.edu.pl;

#778 Sustainable Lending and Credit Risk Management Capabilities: Comparative Assessment across Kosovo Banks

Mimoza Morina (Haxhi Zeka University, Peja, Kosovo) mimoza.morina@unhz.eu;

Vlora Berisha (Haxhi Zeka University, Peja, Kosovo) vlora.berisha@unhz.eu;

Blake Rayfield (University of North Florida, USA) blake.rayfield@unf.edu;

#783 Artificial Intelligence and Capital Markets: Implication for Market Dynamics, Stability and Policy

Fisnik Morina (Faculty of Business, University "Haxhi Zeka", Kosovo) fisnik.morina@unhz.eu;

Durim Selmonaj (Faculty of Business, University "Haxhi Zeka", Kosovo) durim.selmonaj@unhz.eu;

#665 Fast-Fashion E-Commerce in the Era of Artificial Intelligence: Consumer Behavior, Responsible Innovation, and Competence Development

Elena Repman (University Guglielmo Marconi, Italy) elena.repman@gmail.com;

Eleonora Acciai (University Niccolò Cusano, Italy) eleonora.acciai@unicusano.it;

09:30-13:30 Session C3: Chairs-Moderators:

Dr. Alexandra-Mădălina ȚĂRAN (Department of Finance, Information Systems and Business Modelling, Faculty of Economics and Business Administration, West University of Timișoara, ROMANIA) alexandra.taran@e-uvt.ro;

Dr. Anna LISOWSKA, POLAND, University of Lodz, POLAND, anna.lisowska@uni.lodz.pl;

<https://teams.microsoft.com/meet/314372806368947?p=KZck9aD78NRTfTazXY>

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Email: teams@makerspace.edu.gr

Password: icabe26!

#711 “Sleeping Giants” – BRICS - New: IPAT Model Issues

Oksana Kiforenko (Institute of Agricultural and Food Economics - National Research Institute, Poland) ok.kiforenko@gmail.com;

#732 The Pathways of Innovation as a Mediator Between Sustainable Entrepreneurship and Technological Transformation

Alexandra-Madalina Taran (West University of Timisoara, Romania) alexandra.taran@e-uvt.ro;

Mihaela Diaconu (West University of Timisoara, Romania) mihaela.diaconu00@e-uvt.ro;

Marilen-Gabriel Pirtea (West University of Timisoara, Romania) marilen.pirtea@e-uvt.ro;

Flavia Barna (West University of Timisoara, Romania) flavia.barna@e-uvt.ro;

#733 From State to Nation: A Comparative Environmental Economics Framework for US Ethnic Minority Health Disparities

Sasha Fischer (EnviroJusticePR Research Center, USA) s.fischer@c-edu.org;

Katie Mann (EnviroJusticePR Research Center, USA) k.mann@c-edu.org;

Cora Loomis (EnviroJusticePR Research Center, USA) c.loomis@c-edu.org;

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Andre Pollini-Vasnetsov (EnviroJusticePR Research Center, USA) a.pollini@c-edu.org;

Ksenia Kolomeisky (EEEnviroJusticePR Research Center, USA) kseniakolomeisky@gmail.com;

Victor Vasnetsov (Cornell University) vv262@cornell.edu;

#743 From Oil Prices to Stock Trading: A Machine Learning Approach

Paul Handro (West University of Timisoara, Romania) paul.handro76@e-uvt.ro;

#744 Business and Management in the UAE: Competitiveness, Governance, Digital Capability, and Sustainable Growth

Walid Alrawi (European University – EURAK, UAE) drwalidalrawi78@gmail.com;

#758 Transformation of Banking Services in Romania in the Digital Era

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#759 From Digital Adaptation to Competitive Advantage: Operational Efficiency in Romanian Banking

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#772 Is Trade Globalization Turning Green? De Facto and De Jure Integration Across CEE Economies

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#504 Dynamic ESG and Labour Markets in the New Global Economy

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#786 From Internal Innovation to Strategic Resilience and Social Impact: Changing Executive Perceptions of Corporate Entrepreneurship

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#787 Dynamic Capabilities, Resource Reconfiguration and Business Performance in Polish Micro and Small Enterprises

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09:30-13:30 Session C4: Chair-Moderator:

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#749 Compliance Customer Communication as a Component of Customer Relationship Management in the Printing Industry

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#751 Formal Decentralization Versus Organizational Autonomy: Evidence from Social Welfare Organizations in Poland

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#753 Algorithmic Ambivalence and Strategic Agility: The Impact of AI Feedback Loops on Organisational Unlearning Processes

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#756 Motivational Resources of Athletes and Occupational Burnout from the Perspective of Human Capital Management in Football Clubs

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#757 Organisational Social Risks Under ESRS S1: An Integrated Risk-Management Model for Double Materiality, Sustainability Reporting and Assurance

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#767 Perceived Impact of the COVID-19 Pandemic on SME Operations: Associations with Cost, Liquidity and Regulatory Factors in Lower Silesia, Poland

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#740 Analysis of the Differences in Digital Skills Levels in EU Countries

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#738 Multidimensional Assessment and Spatial Differentiation of Human Capital in EU Member States in the Context of the Social Dimension of Corporate Responsibility

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#511 E-Machine Learning in Financial Forecasting: From Traditional Models to AI-Driven Predictions

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#789 ESG Disclosure and Corporate Financial Performance: Evidence from Emerging and Developed Markets

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09:30-13:30 Session C5: Chair-Moderator:

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#799 Beyond Sustainable Procurement: Integrating ESG, Audit and Accountability into Public Procurement Governance

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#791 Assessing ESG Accountability in Public Procurement: Developing and Piloting an Evaluation Framework in Greece

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#774 Examining the Impact of “Brexit” and the “Trump Tariffs” on the Profitability of UK and European Banks

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#784 Ethical Frameworks for AI in Education: A Comparative Policy Analysis

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#781 The Impact of European Aid on Employment in Egypt: A Perspective Based on Complex Systems Modeling

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#780 Financial Performance, Digital Transparency and IPSAS Alignment in European Universities: Evidence from the Unita Alliance

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#779 Digital Transformation and Financial Innovation: Reconfiguring Financial Intermediation in the Digital Era

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#782 AI-Driven Commercial Early-Warning Systems for Adaptive Construction Enterprises: Predicting Cost and Productivity Disruptions Before They Materialize

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#761 Artificial Intelligence and Macroeconomic Resilience: Implications for Growth, Productivity, and Economic Stability

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#562 Navigating Society 5.0: How Digital Health Adaptation Bridges the Gap Between Resilience and AI Acceptance Across Six Nations

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13:30 End of Day 3

Certificate of Attendance to all authors in sessions C1-C5 will be sent by e-mail.