



Катедра
„Международни икономически отношения и бизнес“
Университет за национално и световно стопанство

XXIV-ТА НАУЧНА КОНФЕРЕНЦИЯ НА КАТЕДРА „МИО И БИЗНЕС“
ПОД ПАТРОНАЖА НА РЕКТОРА НА УНСС ПРОФ. Д-Р ДИМИТЪР ДИМИТРОВ
XXIV SCIENTIFIC CONFERENCE OF THE “INTERNATIONAL ECONOMIC RELATIONS
AND BUSINESS” DEPARTMENT
UNDER THE PATRONAGE OF THE RECTOR OF UNWE PROF. DR. DIMITAR DIMITROV

ЧЛЕНСТВОТО НА БЪЛГАРИЯ В ЕВРОПЕЙСКИЯ СЪЮЗ:
ОСЕМНАДЕСЕТ ГОДИНИ ПО-КЪСНО
THE MEMBERSHIP OF BULGARIA IN THE EUROPEAN UNION:
EIGHTEEN YEARS LATER

23 Октомври 2025 г.

Университет за национално и световно стопанство

23 October 2025

University of National and World Economy, Sofia

9:15 – 10:00 REGISTRATION

10:00 – 11:50 OPENING

Assoc. prof. Vasil PETKOV, Ph.D, Head of International Economic Relations and Business Department, UNWE

Assoc. prof. Svetla BONEVA, Ph.D, Dean of International Economics and Policy Faculty, UNWE

OFFICIAL GUESTS

Prof. Tsvetana STOYANOVA, Ph.D, Vice-Rector of UNWE

Assoc. Prof. Manyu Moravenov, Ph.D, CEO of the Bulgarian Stock Exchange

Prof. D. Ec. Sc, Bistra Boeva, Honoured professor of UNWE, former Head of “International Economic Relations and Business” Department, UNWE (to be confirmed)

Prof. Tatiana Houbenova – Delisivkova, Ph.D, Chair of the Union of Economists in Bulgaria

Official addresses by partner universities and institutions

KEYNOTE SPEAKERS

Dr. Sharad Kumar, Unicaf University Malawi

ETHICS AND ARTIFICIAL INTELLIGENCE

Dr. Alka Maurya, Symbiosis Institute of International Business Symbiosis International (Deemed University) India - ONLINE

INDIA - UK TRADE RELATIONS: WAY FORWARD

PLENARY SESSIONS

Инфлация в Еврозоната и в отделни страни от ЕС (2015-2024 г.) и очакванията за ценовата динамика в България след въвеждането на еврото

проф. Димитър Хаджиниколов, катедра МИО и Бизнес, УНСС

Inflation in the Eurozone and in individual EU countries (2015-2024) and expectations for price dynamics in Bulgaria after the introduction of the euro

prof. Dimitar Hadjinikolov, IER and Business Department, UNWE

България в Еврозоната – възможности и предизвикателства

доц. Пламен Орешарски, катедра „Финанси“, УНСС

Bulgaria in the Eurozone – opportunities and challenges

Assoc. Prof. Plamen Oresharsk, Finance Department, UNWE

Фактори влияещи на конкурентоспособността на европейските компании

проф. Искра Христова-Балканска, Съюз на икономистите България

Factors, influencing the competitiveness of the European companies

Prof. Iskra Hristova-Balkanska, Union of Economists in Bulgaria

Участието на България в Европейското социално изследване: предизвикателствата на политиките за социално благосъстояние в ЕС

проф. Татяна Хубенова-Делисивкова, Съюз на икономистите България

Bulgaria's Participation in the European Social Survey: Challenges of Social Welfare Policies in the EU

Prof. Tatyana Hubenova-Delisivkova, Union of Economists Bulgaria

11:50 – 12:00 FAMILY PICTURE

12:00 – 13:00 LUNCH

Lobby in front of the Big conference room

PROGRAM

13,00 – 15,00 Доклади/ Paper session I Big conference room <u>Модератори/ Moderators:</u> Доц. д-р Доброслав Моллов Assoc. Prof. Dobroslav Mollov, Ph.D, гл.ас.д-р Валентин Билянски Chief Assist. Prof. Valentin Biliyanski,PhD <i>This panel is in Bulgarian and is in presence</i>	13,00 – 15,00 Доклади/ Paper session II Small conference room <u>Модератори/ Moderators:</u> Доц. д-р Светла Бонева Assoc. Prof. Svetla Boneva, Ph.D, Гл.ас. д-р Маргарита Иванова Chief Assist. Prof. M. Ivanova <i>This panel is in Bulgarian and is in presence.</i>
13,00 – 15,00 Доклади/ Paper session III Room Tarzhestvena <u>Модератори/ Moderators:</u> Доц. д-р Силвия Кирова Assoc. Prof. Silvia Kirova, Ph.D, Гл. ас.д-р Стефан Петров Chief Assist. Prof. Stefan Petrov <i>This panel is English and is hybrid (in presence and online).</i>	14,00 – 15,30 Доклади/ Paper session IV Room 2028A <u>Модератори/ Moderators:</u> Доц. д-р Васил Петков Assoc. Prof. Vasil Petkov, Ph.D, ас.д-р Стоян Нейчев Assist. Stoyan Neychev <i>This panel is English and is hybrid (in presence and online)</i>
13,00 – 15,00 Доклади/ Paper session V Зала 3028 /room 3028 <u>Модератори/ Moderators:</u> Доц. д-р Моника Моралийска Assoc. prof. Monika Moraliyska ас.д-р Иван Димитров Assist. Ivan Dimitrov <i>This panel is English and is hybrid (in presence and online)</i>	
15,00 – 15,30 Coffee-Break at the lobby in front of Big conference room	
15,30 – 17,30 Доклади/ Paper session VI Big conference room <u>Модератори/ Moderators:</u> Доц. д-р Доброслав Моллов Assoc. Prof. Dobroslav Mollov, Ph.D, гл. ас.д-р Валентин Билянски Chief Assist. Prof. Valentin Biliyanski <i>This panel is in Bulgarian and is in presence</i>	15,30 – 17,30 Доклади/ Paper session VII Small conference room <u>Модератори/ Moderators:</u> Доц. д-р Светла Бонева Assoc. Prof. Svetla Boneva Гл. ас. д-р М. Иванова Chief Assist. Prof. M. Ivanova <i>This panel is in Bulgarian and is in presence</i>
15,30 – 17,30 Доклади/ Paper session VIII Room Tarzhestvena <u>Модератори/ Moderators:</u> Доц. д-р Силвия Кирова Assoc. Prof. Silvia Kirova, Ph.D, Гл. ас.д-р Стефан Петров Chief Assist. Prof. Stefan Petrov <i>This panel is English and is hybrid (in presence and online).</i>	15,45 – 17,30 Доклади/ Paper session IX Room 2028A <u>Модератори/ Moderators:</u> Доц. д-р Васил Петков Assoc. Prof. Vasil Petkov, Ph.D, ас.д-р Стоян Нейчев Assist. Stoyan Neychev <i>This panel is English and is hybrid (in presence and online)</i>
15,30 – 17,30 Доклади/ Paper session X Зала 3028 /room 3028 <u>Модератори/ Moderators:</u> Доц. д-р Моника Моралийска Assoc. prof. Monika Moraliyska ас.д-р Иван Димитров Assist. Ivan Dimitrov <i>This panel is English and is hybrid (in presence and online)</i>	
11,00 – 17,00 Студентски конкурс/ Students' competition session IV Зала Споделено пространство, корпус K/ Shared area in Block K Chairman of the jury: Chief Assist prof. Stela Zhivkova Jury members: assoc. prof. Svetla Boneva, assoc. prof. Vasil Petkov,	

ПОДРОБНА ПРОГРАМА / DETAILED PROGRAM

ПАНЕЛИ НА БЪЛГАРСКИ ЕЗИК (само присъствено)/ PANELS IN BULGARIAN LANGUAGE (in presence only)

13,00 – 15,00 ч	13,00 – 15,00 ч
Доклади/ Paper session I Голяма конферентна зала/ Big conference room Модератор / Moderator: Доц. д-р Доброслав Моллов, Assoc. prof. Dobroslav Mollov Гл.ас. д-р Валентин Билянски Chief Assist. Prof. Valentin Biliyanski	Доклади/ Paper session II Малка конферентна зала/ Small conference room Модератор/ Moderator: Доц. д-р Светла Бонева, Assoc. prof. Svetla Boneva Гл.ас. д-р Маргарита Иванова Chief Assist. Prof. Margarita Ivanova
Новите митове за присъединяването на България към еврозоната доц. Калоян Симеонов, катедра „Европеистика“, СУ „Св. Климент Охридски“ <i>The new myths about Bulgaria's accession to the eurozone</i> Assoc. Prof. Kaloyan Simeonov, European Studies Department, Faculty of Philosophy, Sofia University “St. Kliment Ohridski” България в еврозоната: Институционални последици за публичните политики за борба със социалното изключване Гл. ас. Драгомир Драгомиров, Катедра „Икономическа социология“, УНСС <i>Bulgaria in the Eurozone: Institutional Implications for Public Policies to Combat Social Exclusion</i> chief assist. prof. Dragomir Dragomirov, Economic Sociology Department, UNWE България в Еврозоната: ключови ефекти върху международното предприемачество Д-р. ст. преп. Маргарита Михайлова, Стопанска академия “Димитър А. Ценов” <i>Bulgaria in the Eurozone: key effects on international entrepreneurship</i> Margarita Mihailova, Tsenov Academy of Economics, Svishtov Какво е бъдещето на иранската икономика след 12-дневната война? Проф.д.ик.н. Карим Фахир Наама, ВТУ „Св.Св. Кирил и Методий“ <i>What is the future of the Iranian economy after the 12-day war?</i> Prof. Karim Fahir Naama, Veliko Tarnovo University “St. st. Kiril and Metodii” Икономика на дуалното обучение – добри европейски практики Д-р Силвия Тонева, НАПОО <i>Dual training economics – good European practices</i>	Световната икономика през 2025: предизвикателства и перспективи доц. Васил Петков, катедра “МИО и бизнес”, УНСС <i>The world economy in 2025: challenges and perspectives</i> Assoc. Prof. Vasil Petkov, “IER&Business” Department, UNWE Принос на приобщаващото предприемачество към зелената икономика доц. Силвия Георгиева, катедра Предприемачество, УНСС <i>Contribution of inclusive entrepreneurship to the green economy</i> Assoc. prof. Silvia Georgieva, PhD, “Entrepreneurship” Department, UNWE Концепцията за въвлечеността в маркетинга доц. Александър Христов, катедра “МИО и бизнес”, УНСС <i>The concept of engagement in marketing</i> assoc. prof. Alexander Hristov, PhD, “IER&Business” Department, UNWE Икономически връзки на Европейския съюз с Република Корея доц. Илиан Матеев, Великотърновски университет „Св.св. Кирил и Методий“ <i>Economic relations of the European Union with the Republic of Korea</i> Assoc. prof. Ilian Mateev, Ph.D, Veliko Tarnovo University “St. st. Kiril and Metodii” Основни причини Турция да е стратегически партньор за Европейския Съюз Гл. ас. д-р Петя Пламенова Василева, Катедра „Финанси и кредит“, СА „Д. А. Ценов“, гр. Свищов

Silvia Toneva, PhD, Agency for Vocational Education and Training

Моделът на обърната класна стая и приложението му в обучението по международна икономика и бизнес

Доц. Доброслав Моллов, катедра “МИО и бизнес”, УНСС

The flipped classroom model and its application in international economics and business education

Assoc. prof. Dobroslav Mollov, “IER&Business” Department, UNWE

Международните пазари на злато и сребро: тенденции и перспективи в условията на настоящата глобална несигурност

гл.ас. Валентин Билиански, катедра МИО и Бизнес, УНСС

International gold and silver markets: trends and prospects in the current global uncertainty

chief assist. Prof. Valentin Bilyanski, IER and Business Department, UNWE

Дигитализация и международен бизнес

Доц. Доброслав Моллов, катедра “МИО и бизнес”, УНСС

Digitalization and international business

Assoc. prof. Dobroslav Mollov, “International Economic Relations and Business” Department, UNWE

Дигитализацията на правото на петиции като инструмент за преодоляване на демократичния дефицит в ЕС: българският и европейският опит

Ас. Анна Адамова, Катедра “Публичноправни науки” към Юридическия факултет на УНСС

The digitalization of the right to petition as a tool for overcoming the democratic deficit in the EU: the Bulgarian and European experience

Assistant Anna Adamova, Department of Public Law at the Faculty of Law, UNWE

Влиянието на косвените данъци върху икономическия растеж на България

Костадин Станоев, докторант, Югозападен университет „Неофит Рилски“ – гр. Благоевград

The impact of indirect taxes on Bulgaria's economic growth

Kostadin Stanoev, PhD student, South-West University “Neofit Rilski”, Blagoevgrad

Правни аспекти на трудовата дейност и заплащането в кооперациите: анализ на българския и европейския опит

Йордан Стоянов, докторант, ЮЗУ „Неофит Рилски“ – гр. Благоевград

Георги Николов, студент, ЮЗУ „Неофит Рилски“ – гр. Благоевград

Legal aspects of labor activity and remuneration in cooperatives: analysis of Bulgarian and European experience

Yordan Stoyanov, PhD student, South-West University “Neofit Rilski”, Blagoevgrad

Main reasons why Turkey is a strategic partner for the European Union

Chief assist. Prof. Petya Plamenova Vasileva, Department of Finance and Credit, D. A. Tsenov Academy of Economics, Svishtov

Икономически отношения на България с Япония след 2007 г.

Райчо Дянков, Софийски университет „Св. Климент Охридски“

Economic relations between Bulgaria and Japan after 2007

Raycho Diankov, Sofia University “St. Kliment Ohridski”

Възможности на организациите за управление на туристически райони за популяризиране на местния туризъм пред чуждестранни туристи

доц. Георги Станев, Колеж по туризъм - Благоевград

Opportunities for tourist area management organizations to promote local tourism to foreign tourists

Assoc. prof. Georgi Stanev, College of Tourism – Blagoevgrad

Бизнес планирането като инструмент за устойчиво развитие на туризма: състояние и перспективи

Гл. ас. Маргарита Мишева, Нов български университет,

Business planning as a tool for sustainable tourism development: status and prospects

Chief assist. prof. Margarita Misheva, New Bulgarian University,

Международен мениджмънт и маркетинг на модната индустрия на ЕС и Европа

Надя Вълева, Национална Камара за Мода на България

International Management and Marketing of the EU and European Fashion Industry

Nadia Valeva, National Chamber of Fashion of Bulgaria

Актуални тенденции във външнотърговската политика на САЩ

Делян Толев, докторант, катедра “МИО и бизнес”, УНСС

Current trends in US foreign trade policy

Delian Tolev, Ph. D student, “IER&Business” Department, UNWE

Препятствия пред македонските винопроизводители в ЕС: предизвикателства и възможности

Златко Бакев, докторант, катедра “МИО и бизнес”, УНСС

Obstacles facing Macedonian wine producers in the EU: challenges and opportunities

Zlatko Bakev, Ph. D student, “International Economic Relations and Business” Department, UNWE

<i>Georgi Nikolov, student, South-West University "Neofit Rilski", Blagoevgrad</i> Ролята на европейските програми за модернизацията на българската икономика Ивайло Георгиев, студент, катедра „МИО и Бизнес“, УНСС <i>The role of European programs in the modernization of the Bulgarian economy</i> Ivaylo Georgiev, student, "IER&Business" dept., UNWE Туризмът като фактор в международните икономически отношения Виктория Илиева, студент, катедра „МИО и Бизнес“, УНСС <i>Tourism as a factor in international economic relations</i> Viktoria Ilieva, student, "IER&Business" dept., UNWE БРИКС и възможността за създаване на нова финансова архитектура Ивана Медолева, студент, катедра „МИО и Бизнес“, УНСС <i>BRICS and the possibility of creating a new financial architecture</i> Ivana Medoleva, student, "IER&Business" dept., UNWE Как иновациите в социалните мрежи променят обществото и икономическите процеси Борислава Здравкова, студент, катедра „МИО и Бизнес“, УНСС <i>How social media innovations are changing society and economic processes</i> Borislava Zdravkova, student, "IER&Business" dept., UNWE Тънката граница между удобството и зависимостта в ерата на смарт технологиите Йоана Славчева, студент, катедра „МИО и Бизнес“, УНСС <i>The fine line between convenience and addiction in the era of smart technology</i> Yoana Slavcheva, student, "IER&Business" dept., UNWE	Блокчейн трилеми Елена Георгиева Димитрова - Цонева, докторант, катедра МИО и бизнес" <i>Blockchain Trilemmas</i> Elena Georgieva Dimitrova-Tsoneva, "International Economic Relations and Business" Department, UNWE Правна регулация на изкуствения интелект в Европейския съюз Николай Бошнаков, докторант, УНСС <i>Legal regulation of artificial intelligence in the European Union</i> Nikolay Boshnakov, PhD student, UNWE ЕС в световната икономика, в период на трансформации Екатерина Петрова, докторант, УниБИТ и ПГЕБ „Проф. д-р Асен Златаров” <i>The EU in the global economy, in a period of transformation</i> Ekaterina Petrova, PhD student Стагнацията на икономиката на европейските лидери Олег Точков, студент, катедра „МИО и Бизнес“, УНСС <i>The stagnation of the economy of European leaders</i> Oleg Tochkov, student, "IER&Business" dept., UNWE Проблеми и възстановяване на международните вериги на доставки Теодора Оведенска, студент, катедра „МИО и Бизнес“, УНСС <i>Problems and recovery of international supply chains</i> Teodora Ovedenska, student, "IER&Business" dept., UNWE
15,00 – 15,30 Кафе-пауза/ Coffee break	
15,30 – 17,30 ч	15,30 – 17,30 ч
Доклади/ Paper session VI Голяма конферентна зала/ Big conference room Модератор / Moderator: Доц. д-р Доброслав Моллов, Assoc. prof. Dobroslav Mollov Гл.ас. д-р Валентин Билянски Chief Assist. Prof. Valentin Biliyanski	Доклади/ Paper session VII Малка конферентна зала/ Small conference room Модератор/ Moderator: Доц. д-р Светла Бонева, Assoc. prof. Svetla Boneva Гл.ас. д-р Маргарита Иванова Chief Assist. Prof. Margarita Ivanova

Диференцираната интеграция и възходът на евроскептицизма: преосмисляне на бъдещето на Европейския съюз

гл. ас. д-р Гегана Радойкова, Катедра „Политология“, Софийски университет „Св. Климент Охридски“

Differentiated Integration and the Rise of Euroscepticism: Rethinking the Future of the European Union

Assist. prof. dr. Gergana Radoykova, Sofia University „St. Kliment Ohridski, Political Science Faculty

Фактори, въздействащи върху производителността на труда в ЕС-27: анализ на панелни данни

гл.ас. Мая Цоклинова, катедра “Икономикс”, УНСС

Factors affecting labour productivity in the EU-27: a panel data analysis

Chief assist. prof. Maya Tsoklina, PhD, “Economics” Department, UNWE

Еволюция на концепцията и целите за устойчиво развитие на ЕС през последното десетилетие

Даниил Константинов Танев, докторант, катедра МИО и Бизнес, УНСС

Evolution of the EU's sustainable development concept and goals over the last decade

Daniil Tanev, PhD student, “International Economic Relations and Business” Department, UNWE

Нефинансовото отчитане като механизъм за интегриране на Целите за устойчиво развитие: предизвикателства пред българските компании

Д-р Илина Мутафчиева, катедра „МИО и бизнес“, УНСС

Non-financial reporting as a mechanism for integrating the Sustainable Development Goals: challenges for Bulgarian companies

Ilina Mutafchieva, PhD, Department of "IER and Business", UNWE

Межкултурната компетентност като критичен фактор за успеха на европейски и международни проекти: Възможности за интегриране като KPI

Радостина Атанасова, докторант, катедра МИО и Бизнес, УНСС

Intercultural competence as a critical factor for the success of European and international projects: Integration opportunities as KPIs

Radostina Atanasova, PhD student, “International Economic Relations and Business” Department, UNWE

Роля на финансовия отчет в управлението на валутния риск в международната търговия: Влияние на приемането на еврото в България

Надежда Гендович, докторант, Висше училище по застраховане и финанси

Role of financial reporting in managing currency risk in international trade: Impact of the adoption of the euro in Bulgaria

Nadezhda Gendovich, PhD student, University of finance, business and entrepreneurship

Институционален процес на ЕС при формирането на Европейската програма за отбранителна индустрия (EDIP): между централизирана логика и национални интереси

Габриела Стоичкова, докторант, УНСС

EU institutional process in the formation of the European Defence Industrial Programme (EDIP): between centralized logic and national interests

Gabriela Stoichkova, Ph. D student, UNWE

Контролни механизми за превенция на корупцията

Евгени Балтов, докторант, катедра Финансов контрол, УНСС

Control mechanisms for the prevention of corruption

Evgeni Baltov, PhD student, Finance control, UNWE

Влияние на Единния патент и Единния патентен съд върху конкурентоспособността на МСП: анализ на първите две години прилагане

Живко Градинаров, докторант, Технически университет, гр. Варна

Impact of the Unitary Patent and the Unified Patent Court on the competitiveness of SMEs: an analysis of the first two years of implementation

Zhivko Gradinarov, PhD student, Technical University, Varna

Виртуална и добавена реалност в управлението на работодателската марка

Антоанета Вълканова, докторант, катедра „Индустриален бизнес“, УНСС

доц. д-р Зорница Йорданова, катедра „Индустриален бизнес“, УНСС

Virtual and augmented reality in employer brand management

Antoaneta Valkanova, PhD student, Industry Business dept., UNWE

Assoc. prof. Zornitsa Yordanova, Industry Business dept., UNWE

Иновации, предприемачество и дигитална трансформация в търговията с бързооборотни стоки

Светослав Ангелов, докторант, катедра „Икономика на Търговията“, УНСС

Innovation, entrepreneurship and digital transformation in FMCG trade

Svetoslav Angelov, PhD student, Economics of trade dept., UNWE

Разширяване на ЕС - европейската интеграция в контекста на двустранните отношения между България и Северна Македония

Методий Иванов, докторант, катедра „Международни отношения“, УНСС

EU Enlargement - European Integration in the Context of Bilateral Relations between Bulgaria and North Macedonia

Metodiy Ivanov, PhD student, “International relations” dept., UNWE

Бъдещето на банкирането. Дигиталната банка

Ивелина Кавурска, докторант, катедра МИО и Бизнес, УНСС

The future of banking. The digital bank

Ivelina Kavurska, PhD student, "International Economic Relations and Business" Department, UNWE

Анализ на необслужваните кредити в ЕС и еврозоната в периода 2004-2023 г.

Павел Табаков, докторант, катедра "МИО и бизнес", УНСС

Analysis of non-performing loans in the EU and the euro area in the period 2004-2023.

Pavel Tabakov, PhD student, "International Economic Relations and Business" Department, UNWE

Предизвикателства и ограничения пред участието на България в Инициативата „Три морета“

Стефа Николова, докторант, катедра "МИО и бизнес", УНСС

Challenges and limitations facing Bulgaria's participation in the Three Seas Initiative

Stela Nikolova, PhD student, "International Economic Relations and Business" Department, UNWE

Нагласите на българските потребители към компаниите, интегриращи Целите за устойчиво развитие

Д-р Илина Мутафчиева, катедра „МИО и бизнес“, УНСС

Bulgarian consumers' attitudes towards companies integrating the Sustainable Development Goals

Ilina Mutaftchieva, PhD, Department of "IER and Business", UNWE

Повтарящите се нарушения на водоподаването към гр. Плевен като пример за неадекватната административна политика в сектор „Води“

Ас. д-р Стоян Нейчев, катедра „МИО и бизнес“, УНСС

The repeated violations of the water supply to the city of Pleven as an example of the inadequate administrative policy in the "Water" sector

Assist. Stoyan Neychev, PhD, Department of "IER and Business", UNWE

Международните пазари на селскостопански стоки – специфики, тенденции и перспективи

Иван Стоев, докторант, катедра "МИО и бизнес", УНСС

International agricultural commodity markets – specifics, trends and prospects

Ivan Stoev, Ph. D student, "International Economic Relations and Business" Department, UNWE

Климатични промени засягащи ЕС- проблеми и решени

Николай Янакиев, студент, катедра МИО и бизнес"

Конкурентоспособност на институционалните механизми за мониторинг и контрол на антикорупционните политики в България – състояние и перспективи

Севинч Христемова, докторант, катедра Финансов контрол, УНСС

Competitiveness of institutional mechanisms for monitoring and control of anti-corruption policies in Bulgaria – status and prospects

Sevinch Hristemova, PhD student, Finance control, UNWE

Динамика на волатилността на Биткойн и EuroStoxx 50 в еврозоната:

Емпиричен анализ с GARCH модел

Васил Спасов, докторант, УНСС

Bitcoin and EuroStoxx 50 Volatility Dynamics in the Eurozone: An Empirical Analysis with a GARCH Model

Vasil Spasov, PhD student, UNWE

Програма „Еразъм“ като двигател на международен обмен сред българската академична общност: развитие и тенденции

Десислава Михайлова, докторант, УНСС

Erasmus Program as a driver of international exchange among the Bulgarian academic community: development and trends

Desislava Mihaylova, PhD student, UNWE

Поколенчески разлики при потребителите на услуги

Илиян Бойчев, докторант, УНСС

Generational differences in users of services

Iliyan Boychev, PhD student, UNWE

Регулаторни конвергенции при услугите в контекста на EVFTA- перспективи и предизвикателства

Мирослава Цанева, докторант, катедра МИО и бизнес"

Regulatory convergence in services in the context of EVFTA - prospects and challenges

Miroslava Tsaneva, "IER and Business" Department, UNWE

Messy Middle концепцията за дигитална потребителска пътека и приложимост в сектора на козметиката

Георги Малчев, докторант, катедра МИО и бизнес"

Messy Middle the concept of digital consumer journey and applicability in the cosmetics sector

Georgi Malchev, "International Economic Relations and Business" Department, UNWE

Социалните и трудови ефекти от членството на България в ЕС

Микаела Москова, студент, катедра МИО и бизнес"

<i>Climate change affecting the EU - problems and solutions</i> <i>Nikolay Yanakiev, student, "IER and Business" Department, UNWE</i> Устойчивият туризъм като тенденция в международния туризъм и перспективите на България за развитие в сферата Димитрина Спасова, студент, катедра МИО и бизнес" <i>Sustainable tourism as a trend in international tourism and Bulgaria's prospects for development in the field</i> <i>Dimitrina Spasova, student, "IER and Business" Department, UNWE</i>	<i>The social and labor effects of Bulgaria's membership in the EU</i> <i>Mikaela Moskova, student, "IER and Business" Department, UNWE</i> INSTAGRAM ефектът върху туристическите дестинации в Европа: между вдъхновението и пренастищането Димана Ковчазова, студент, катедра МИО и бизнес" <i>The INSTAGRAM effect on tourist destinations in Europe: between inspiration and oversatiation</i> <i>Dimana Kovchazova, student, "IER and Business" Department, UNWE</i>

ПОДРОБНА ПРОГРАМА / DETAILED PROGRAM

ПАНЕЛИ НА АНГЛИЙСКИ ЕЗИК (хибридно-присъствено и онлайн)/ PANELS IN ENGLISH LANGUAGE (hybrid-in presence and online)

13,00 – 15,00, зала Тържествена/ Room Tarzhestvena	14,00 – 15,30 Зала/room 2028A	13,00 – 15,00 Зала/room 3028
Доклади/ Paper session III Модератор / Moderator: Доц. д-р Силвия Кирова Assoc. Prof. Silvia Kirova, Ph.D,	Доклади/ Paper session IV Модератор / Moderator: Доц. д-р Васил Петков Assoc. Prof. Vasil Petkov	Доклади/ Paper session V Модератор / Moderator: Доц. д-р Моника Моралийска Assoc. Prof. Monika Moraliyska,
Гл.ас. д-р Стефан Петров/ Chief Assist. Prof. Stefan Petrov	ас. д-р Стоян Нейчев Assist. Stoian Neychev	ас. д-р Иван Димитров Assist. Ivan Dimitrov
Future of digital currencies as a legal tender and their exchange rate arrangement in global technological ecosystem assoc.prof. Irena Nikolova, New Bulgarian University The specific influence of emotions on tourist behavior Assoc. Prof. Irena Emilova, New Bulgarian University Assoc. Prof. Nadejda Dimova, New Bulgarian University Digital solutions for sustainable local governance: the role of artificial intelligence Asisst. Prof. Vanya Bankova, New Bulgarian University The AI act and the defense of the European Union's general interest in international anarchy: an interdisciplinary approach to law and international relations under the sign of realpolitik Assist. prof. João Tavares, Lusófona University, Lisboa, Portugal António Tavares, Lusófona University, Lisboa, Portugal	Compete, Cooperate, Co-evolve: Europe's Circular Strategy with India & China Prof. Virginia Zheliazkova, Economic institute, Bulgarian Academy of Science Leadership in a cultural institution Assoc. Prof. Daniel Danov, IER and Business Department, UNWE chief assist. Prof. Ivet Tileva, IER and Business Department, UNWE DAC7 implementation for effective and transparent EU taxation Chief asisst. prof. Irina Atanasova, South-West University "Neofit Rilski", Blagoevgrad Dr. Ivaylo Ivanov, South-West University "Neofit Rilski", Blagoevgrad Green Skills in Albania: An Empirical Research Ass.Prof.Dr. Arjeta Hallunovi, University Aleksandër Moisiu Durrës, Albania	Economic Challenges to EU Integration of the Western Balkans countries: Trade Barriers, Structural Weaknesses, and Policy Misalignments Assoc. prof. Monika Moraliyska, PhD, "International Economic Relations and Business" Department, UNWE International economic dynamics in 2025: Navigating between sustainability and uncertainty Assist. Ivan Dimitrov, PhD, "International Economic Relations and Business" Department, UNWE Initiating the Introduction of Audit Quality Indicators in North Macedonia, Slovenia and Estonia: A Qualitative Study on Established Audit Quality Oversight Practices Darko Dachevski, PhD student, University of South Africa – College of Accounting Sciences Barry Ackers, D.Com., research professor, University of South Africa – College of Accounting Sciences Factors Affecting Change Management in the Public Sector: The Case of Selected Public Organisations in Wolaita Sodo City, Southern Ethiopia Asrat Dawit, Expert in Development Management, Wolaita Sodo Town Municipality Assistant Professor Amen Diakon, College of Business and Economics, Wolaita Sodo University, Ethiopia

Family type and opportunities of households with children in Bulgaria.

Chief assist. prof. Iva Raycheva, PhD, “Statistics and Econometrics” Department, UNWE

Innovation and global rebalancing: A comparative study of G7, the EU, BRICS+ and SCO

Assoc. prof. Veneta Andonova, PhD, Universidad de los Andes School of Management, Colombia

The Role of Social Entrepreneurship in Achieving the Sustainable Development Goals

Prof. Rasmiyya Abdullayeva, PhD, Institute of Economics under the Ministry of Science and Education of the Republic of Azerbaijan

Assoc. prof. Allahyar Muradov, PhD, Institute of Economics under the Ministry of Science and Education of the Republic of Azerbaijan

FROM STRATEGY TO MEASUREMENT: KPIS IN TOURISM POLICY DESIGN AND IMPLEMENTATION: Analyzing the critical role of performance indicators in Bulgaria’s tourism sector amid Eurozone transition

Chief Assist. Prof. Dr. Violeta Doneva-Yankulova, New Bulgarian University, Sofia, Bulgaria

Financial Development of Western Balkan Countries – a Descriptive Analysis

Assoc. prof. Silvia Kirova, PhD, “International Economic Relations and Business” Department, UNWE

A comparative study of claims paid in non-life insurance in Albania

Evolution in circular economy research in Bulgaria - a literature review

Prof. Veselina Dimitrova, „IER” dept., Economic university, Varna

Circular Economy Practices in the EU: Lessons for Global Sustainable Development

CHU MINH HUY, University of Business and Economics – Vietnam National University

The impact of AI-driven Personalization on Consumer trust and loyalty in E-Commerce

Dare Oluwatobi Adekoya, PhD, Krik University, Thailand

Headquarter-Subsidiary Relationship and Firm Performance: A Panel Data Analysis of Multinational Corporations in the CPG Sector

Assist. prof. André Luiz Teixeira, PhD, FEI University, Brazil

The institutional contingencies of industrial policy: the case of Japan

Assoc. prof. Antoaneta Daneshka, PhD, “International Economic Relations and Business” Department, UNWE

Between Strategy and Obsession: Reassessing EU and US AI Ecosystems and Bulgaria’s Position in

Associate Professor Merceline Pushpa, Anna Adarsh College for Women, Chennai, India
Mouna Elayeb, University of Sfax, Tunisia
Associate Professor Marisennayya Senapathy, Wolaita Sodo University, Ethiopia

CSR initiatives influence on employees’ commitment: Case of Bagrain’ Islamic Banks

Assist.prof. Sihem Bouguila, ISGG Tunisia

Theoretical Assessment of the Interest Rate Policies of the Central Bank of the Republic of Turkey (CBRT) within the Framework of the Taylor Rule (2002–2024)

Çağrı Emre Mermi, Research Assistant, International Finance and Banking

Contagion in Good and Bad Times: Asymmetric TVP-VAR Connectedness and Portfolio Allocation across Selected CEE Equity ETFs

Assoc. prof. Yakup Arı, PhD., Alanya Alaaddin Keykubat University

Green Employment and Economic Growth: An Emprical Evidence from BRICS Countries

Associate Professor Mustafa KEVSER, Onyedi Eylül University
Associate Professor Bülent ARPAT, Onyedi Eylül University

An old but timeless solution in the fight against social inequalities: public sector employment

Assoc. Prof. (PhD) Nursel DURMAZ-BODUR, Pamukkale University/Türkiye Kocaeli University/Türkiye
Assoc. Prof. (PhD) Orkun Saip DURMAZ, Pamukkale University/Türkiye Kocaeli University/Türkiye

Türkiye’s EU Accession Process and Experience with the Use of Pre-Accession Funding: Some Important

Jonida Lamcja Methasani, “Aleksander Moisiu” University, Durres Albania Enida Zhugri, “Aleksander Moisiu” University, Durres Albania Ikbale Tot, “Aleksander Moisiu” University, Durres Albania The Role of Local Revenues in Local Economic Development: Analysis of the Six Largest Municipalities in Albania Dr. Morena Boja, “Aleksander Moisiu” University, Durres Albania Dr.Enida Zhugri, “Aleksander Moisiu” University, Durres Albania Comprehensive Analysis of the Banking Credit Policy: Strategic Framework and Optimization in the Case of Azerbaijan Vafa Azizova Salman, PhD student, Azerbaijan University, Baku, Azerbaijan Security and privacy in cloud computing Grigorina Boce, PhD student, Mediterranean University of Albania Bridging the Gap: How Institutional Quality Shapes Trade and What It Means for Bulgaria Nurlan Pashazad, PhD student, University of Latvia Decentralization of the Fiscal Package and Poverty Challenges in Albania: The Case of Has Municipality in the Context of European Integration Fatmira Qema, PhD student, Faculty of Economics, University of Tirana, Albania.Str. “Arben Broci” Tirana,Albania International competitiveness of the bulgarian economy Jonida BEKTESHI, Aleksander Xhuvani, Albania The impact of climate risk on GDPgrowth in European countries Ardit GJECl, Ph.D., Andromahi KUFO, Dr.Athina TORI, MSc.	the Post-AI Act Era Associate Professor Juliana Vassileva, PhD, Department of Administration and Management New Bulgarian University The Bologna process - a powerful instrument for the cultural, educational and scientific convergence of the European Union member states Dr. Todor Kondarev, New Bulgarian University Economic development of Lithuania in the period before and after the adoption of the euro Chief Assist. Prof. Aglika Kaneva, Department of Finance, UNWE Cryptocurrencies as an Investment in the New Era: Evidence from the Western Balkans Ass.Prof.Dr. Arjeta Hallunovi, University Aleksandër Moisiu Durrës, Albania Linguistic Framing and Ethical Discourse in European Digital Transformation Narratives: A Critical Discourse Analysis Ahmad Haj Ali, PhD student, Western Caspian University, Baku, Azerbaijan The consolidation of Schengen integration through adherence to the rule of law Tomilayo O. M Aroyehun, Western Caspian University, Baku, Azerbaijan The ripple effect model (REM) for the strategic governance of technological sovereignty: the new challenges to the international technological transfer Simeon S. Stoilov, PhD student, Economic Research Institute at the Bulgarian Academy of Science The power of the Petrodollar Teodor Dobrev, student, UNWE, IER&Business dept	Lessons for Ukraine Hüseyin Ali Âlî Tangürek, MPA, MES; Ministry of Labour and Social Security of Republic of Türkiye Dr. Andrej Horvat, Ministry of Labour and Social Security of Republic of Türkiye The Effects of Sustainable Development Policies on the Welfare State in the European Union and Turkey Assoc. Prof. Dr. Mehmet Atilla Gule, Aydın Adnan Menderes University Economic Effects of International Sanctions: A Study of EU and US Sanctions on Russia after 2014 Iwuoha Benitta Chika, PhD student, UNWE Professionalizing NGOs to Support Bulgaria’s European Integration: Governance and Managerial Insights Ons Hattab, PhD, University of Carthage, Tunisia International trade in agriculture Chief Assist. Prof. Margarita Ivanova, “International Economic Relations and Business” Department, UNWE Global Financial Sustainability: Integrating ESG Criteria into Cross-Border Investments assoc. prof. Mihaela – Liliana Göndör, Romania New Trends in Global Financial Architecture Assoc. Prof. Vesela Todorova, “IER&Business”,UNWE The Digital Transformation of the European Union’s Economy: Competitiveness, Sustainability, and the Future of the Digital Euro Aleksandra Nenкова, student, UNWE, IER&Business dept Adapting Marketing Campaigns Across Cultures: Lessons from International Companies Kalina Shagova, student, UNWE, IER&Business dept
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Candidate Marklei Xeka, University of New York Tirana, Albania		
15,00 – 15,30 Кафе-пауза/Coffee break		
15,30 – 17,30, зала Тържествена/Tarzhestvena room	15,45 – 17,30 Зала/room 2028A	15,30 – 17,30 Зала/room 3028
Доклади/ Paper session VIII Модератор / Moderator: Доц. д-р Силвия Кирова Assoc. Prof. Silvia Kirova, Ph.D,	Доклади/ Paper session IX Модератор / Moderator: Доц. д-р Васил Петков Assoc. Prof. Vasil Petkov	Доклади/ Paper session X Модератор / Moderator: Доц. д-р Моника Моралийска Assoc. Prof. Monika Moraliyska,
Гл.ас. д-р Стефан Петров/ Chief Assist. Prof. Stefan Petrov	ас. д-р Стоян Нейчев Assist. Stoian Neychev	ас. д-р Иван Димитров Assist. Ivan Dimitrov
How Consumers Perceive Human vs AI-Generated Brand Visuals Adriyan Svetlanov Dinev, PhD Student, UNWE Economic Determinants of Sustainable Development: Evidence from the Top Five European Economies Rajnish Yadav, Research scholar, Gautam Buddha University, India Prof. (Dr.) Shweta Anand, Gautam Buddha University, India Dr. Kavita Singh, Assistant Professor, Gautam Buddha University, India The Impact of Organizational Culture on Employee Performance in Select Private Banks of Afghanistan A Systematic Review Ihsanullah Yousufzai, PhD student, Department of Business Management, Maulana Azad Urdu National University, India Sustainable Development in Europe: Policies, Progress, and Future Challenges Ms.Koshish Jyoti, Visiting professor, School of studies in Management, Jiwaji University and Prestige Institute of Management, Gwalior, (M.P), India Dr Garima Mathur, School of studies in Management, Jiwaji University and Prestige Institute of Management, Gwalior, (M.P), India	Artificial intelligence and the governance of sustainable agricultural supply chains Assist. Daniel Petrov, Institute of Agricultural Economics – Sofia Bridges and Boundaries: Alignments and Divergences in EU, BRI, and Russian Strategic Corridors Dr. Syed Muhammad Salman, Iqra University, Karachi, India Modeling and Simulation of an Innovative Nuclear–Renewable Hybrid Energy System for Seaport Regions Erald Aliko, PhD Candidate, Norwegian University of Science and Technology Doctor’s Personal Brand vs. Clinic’s Brand: Managing Dual Branding in European Healthcare Martina Dimitrova, PhD student, "Paisii Hilendarski" University of Plovdiv	Funding of political parties in Europe as an element of stability Doctor Klajdi Mone, University of Vlore “Ismail Qemali”, Albania The Rhetoric of Economic Reforms in Post-Communist Albania: A Discourse Analysis Irena Cani, Doctoral candidate, University of Vlore “Ismail Qemali”, Albania Bulgaria’s Eurozone Entry: Opportunities, Challenges and Adaptive Strategies for Small and Medium Hotels Dhruv Kishore Bole, MBA student, State Institute of Hotel Management, Siddhpur, India The impact of active and descriptive verbs on mathematics learning outcomes in pre-university education. Dr. Fatmire Vrapı, Sali Ballkoçi High School,” Labinot-Fushe, Elbasan, Albania MA. Arber Vrapı, “Ismail Qemali” University, Vlora, Albania Dr. Asllan Vrapı, “Ismail Qemali” University, Vlora, Albania

Creating Value Through Innovation: PASONA NATUREVERSE and Future City in Expo 2025 Osaka

Konstantin Ivanov, PhD student, “International Economic Relations and Business” Department, UNWE

Public knowledge and perception of artificial intelligence

Ardit Gjerci, Ph.D., Department of Economics and Finance, University of New York Tirana

Fatmira Kola, Ph.D., Department of Economic Sciences, Albanian University

The development of sustainable tourism in Albania and tourists’ attitudes towards development

Enrik Sejdinaj, Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

Loris Hoxha, Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

Rakela Lazaj(Zefi), Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

Besmir Kanushi, Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

The intersection of AI and corporate governance: legal and economic implications in the digital age

Enrik Sejdinaj, Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

Rezart Dibra, Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

Rakela Lazaj(Zefi), Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

Besmir Kanushi, Mediterranean University of Albania, Department of Management & Marketing, Tirana, Albania

Should the Bank of Albania change its main objective?

Employer branding as a labour market signal: implications for labour attraction and retention

Assist. Prof. C. Soundarya, St. Joseph’s College

(Autonomous), (Affiliated to Bharathidasan University), Trichy-2, Tamilnadu (INDIA)

Assist. Prof. B.Nalini, St. Joseph’s College

(Autonomous), (Affiliated to Bharathidasan University), Trichy-2, Tamilnadu (INDIA)

Innovation, Entrepreneurship, and Digital Transformation: Drivers of Sustainable Business Growth

Assist. Prof. Dr. Clemence Jenifer S, VIT Business School, Vellore Institute of Technology, Vellore, Tamilnadu, India

Dr Suraj PG, VIT Business School, Vellore Institute of Technology, Vellore, Tamilnadu, India

Dr.M.Senapathy, VIT Business School, Vellore Institute of Technology, Vellore, Tamilnadu, India

Cash vs. Digital: Determinants of Payment Preferences in the Euro Area

Elkjer Qema, PhD Candidate, Slovak University of Agriculture in Nitra, Faculty of Economics and Management

Building Human Capacity for AI-driven Innovation in Global business

Maria Lai-Ling LAM, Ph.D Chair of Business Department, LCC International University

Deconstructing the Gig Worker: Employee,

Entrepreneurship Development Fund (EDF) Model: Lessons from Bangladesh and Prospects for European Universities

A H M RAFSAN UDDIN KHONDOKAR, Researcher, Daffodil International University, Bangladesh

Exploring the gender wage gap across the economic activities and professions in Albania (2020–2024): an analysis of the factors driving this inequality

Dr. Klaudja Guga, University of Vlore “Ismail Qemali”, Albania

Dr. Ilira Pulaj, University of Vlore “Ismail Qemali”, Albania

The overlapping jurisdictions in consumer issues in Albania and the challenges towards an effective protection. The role of Consumer Protection Commission

Prof. asoc. Dr. Ersida TELITI, Faculty of Law, University of Tirana, Albania

Ethical implications of AI in HRM: A Comprehensive Overview

Assistant Lecturer, PhD Xhezmiye Palushi, Faculty of Information Technology, Tirana Business University, Albania

Lecturer, Dr. Erarda Vuka, Faculty of Information Technology, Tirana Business University, Albania

Lecturer, PhD Esmeralda Kadena, Faculty of Information Technology, Tirana Business University, Albania

Learning difficulties of children 6-12 years old. Case

Dr. Vladimir Mici, Mediterranean University of Albania

Fiscal Policy and Consumer Confidence: A Survey-Based Study of Albania

Ardita Hykaj, PhD, Lecturer, Mediterranean University of Albania

Sustainable Development and Public Administration

PhD.Majlinda Velçani, "Aleksandër Moisiu" University
Durrës,Albania

Dr.Endri Balla, "Aleksandër Moisiu" University Durrës,Albania

The Economic Impact of Transparency and the Fight Against Corruption in Public Administration

Prof.Asoc.Dr.Linert Lirëza, "Aleksandër Moisiu" University
Durrës,Albania

Prof.Asoc.Dr.Shkëlqim Xeka, "Aleksandër Moisiu" University
Durrës,Albania

Adoption of Cloud-Based Information Systems in Small and Medium-Sized Enterprises (SMEs): A Case Study with Questionnaire-Based Analysis in Albania

Besjana Mema, PhD, Mediterranean University of Albania

Blockchain and the New Health Contributions Fund

Brisela Mehmetllari, PhD Candidate, Mediterranean University of Albania

Socio-economic efficiency across Albanian counties: insights from the UR-BES framework

Lorena SALIAJ, Mediterranean University of Albania

Ulian BARJAMI, Mediterranean University of Albania

Independent Contractor, or Micro-Entrepreneur?

Vikrant Yadav, Fellow Programme in Management
Entrepreneurship Development Institute of India

Investments in Albania and the latest technological and financial advances

Prof. Asoc.Dr. Albana Demi (Mosho), “Aleksander Moisiu”, University of Durres, Albania

Consumer Protection in the Framework of Digital Services Contracts

Endri Balla, PhD, Head of Public Administration
Department, University “Aleksander Moisiu” Durres

Challenges and opportunities to improve project management in Higher Education Institutions.

Associate Prof. Ira GJIKI, Head of Management &
Marketing Department, Faculty of Economic Sciences,
Mediterranean University of Albania

The economic impact of Corridor VIII and its role as a facilitator of peace in the Balkans

Prof. Asoc. Dr Ulpian Hoti, Menagement Department,
Business Faculty, “Aleksander Moisiu” University,
Durres, Albania

Legal regulation for online platforms in the EU. Harmonization of Albanian legislation with the EU legal framework on civil liability.

Olta Stasa, PhD candidate, University of Tirana,
Faculty of law

Judicial Architects of a Social Europe: The CJEU's Role in Expanding Migrant Worker Right

Abdülmecit Güldağı, PhD Student, Ibn Haldun
University, Faculty of Law

study city of Durres

Adisa Teliti, PhD, University “Aleksander Moisiu”
Durres, Albania

Digital Transformation and Employee Psychology: A Literature Review on Stress, Adaptability, and Learning in European Organizations

Eneida Zalli, PhD, Aleksander Moisiu University,
Albania

Generative AI as a Co-Founder: How Language Models Elevate Entrepreneurial Communication and Early Traction

MD Muntaqim Meherab, Daffodil International
University, Bangladesh

Sanela Hossain, Daffodil International University,
Bangladesh

Optimization of energy losses in the Albanian distribution network using hybrid methods

Dorjan Zela, Mediterranean University of Albania

Katerina Zela, Mediterranean University of Albania

Besjana Mema, Mediterranean University of Albania

Modeling and forecasting the Euro/Lek exchange rate using advanced time series models and artificial intelligence

Katerina Zela, Mediterranean University of Albania

Dorjan Zela, Mediterranean University of Albania

Autonomus network and internet of things help increase energy efficiency in Economy

Phd.C.Eng.Matilda Luma, Albania

Shifts in the exchange rate transmission channel under global shocks in emerging economies: evidence from Albania

Dr. Ilira Pulaj, University of Vlora “Ismail Qemali”,
Albania

Dr. Klaudja Guga, University of Vlora “Ismail Qemali”,
Albania

The role of International financial institutions in developing countries Jurii Regenda, student, “IER&Business”Dept., UNWE Short and long-term forecasts for prices in Bulgaria after the conversion to Euro Martina Tinkova, student, “IER&Business”Dept., UNWE From the European Union to the United States of Europe: How a Federal State Could Restore Europe’s Global Influence Kristian Barakov, student, “IER&Business”Dept., UNWE	The Development of Sport in Bulgaria: 18 Years of European Integration Ilian Georgiev, student, “IER&Business”Dept., UNWE Unemployment and the future of work in Europe Yana Georgieva, student, “IER&Business”Dept., UNWE The Economic Role of Small States in the Eurozone Simon Dimitrov, student, “IER&Business”Dept., UNWE	Digital Transformation for Sustainable Retail: Insights from the Albanian Market Dorjana Feimi, Department of Business, Faculty of Economy, University “Ismail Qemali”, Vlore, Albania Implementation of ESG Standards under the EU Corporate Sustainability Reporting Directive (CSRD): Challenges and Opportunities for European Companies Dimitar Hristov, student, “IER&Business”Dept., Religious tourism as a reliable long-term source of income at a state level: The case of Saudi Arabia Ognian Yavashev, student, “IER&Business”Dept.,