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## Understanding operational risk in the era of Industry 4.0

### Ádám Horváth

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(Abstract) The key achievement of Industry 4.0 is that it has become an integral part of the primary value-creating processes of business organisations through the services of ICT infrastructure. Yet the concept of operational risk is only understood in industries with significant regulatory environments, such as financial services (e.g. banking and insurance), healthcare and civil aviation. Given that the era of Industry 4.0 is characterised by a higher degree of integration of supply chains than ever before, an anomaly in one part of the supply chain can have an impact on the whole supply chain. In my research, I will investigate whether this integration effect can be detected among Hungarian businesses based on a 2019 questionnaire survey, and I will also explore the question whether, as a consequence, it is necessary to extend the regulatory environment on operational risks to other industries and, if so, in what form this can be achieved.

# Demographic rural problem areas in the context of socio-economic development - evidence from Poland

### Agnieszka Wojewódzka-Wiewiórska

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(Abstract) The study concerns demographic problem areas, which are perceived as a significant type of problem areas. The demographic potential is considered one of the most important factors in the broadly understood socio-economic development. The work aims to identify rural demographic problem areas in Poland. The study covered rural areas identified on the basis of the DEGURBA classification. Data from the Statistics Poland were used. In order to determine the demographic problem areas, changes in the number of population and selected demographic indicators in communes (LAU 2) were taken into account. It was found that with the decrease in the number of rural population, the number of problem phenomena increases. Rural areas located in the eastern part of Poland are in a particularly difficult demographic situation. Population problem areas are characterized by the occurrence of various negative phenomena, both quantitative and qualitative, which affect the community and the local economy.

### To Zoom or not to Zoom? Adapting to Online Teaching during and after the Covid-19 Pandemic in Romanian Universities

#### Ana Pantea

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(Abstract) The unexpected outbreak of COVID-19 pandemic and the lockdown which followed led to an interruption in education worldwide and a major shift towards online mode of teaching. The global context has multiplied in Romania, creating new challenges and opportunities in a traditional and restrained teaching setting. The paper explores the online teaching and learning practices are related to social, cognitive, and teaching particularities, as such we identified several specificities derived by organizational culture of the Romanian higher education practices. The findings from the qualitative research reveal the need for a comprehensive view of the pedagogy that integrates technology to support teaching and learning, but without a full shift to online education.

## Hungary's digital economy and society maturity in the light of DESI 2022

### **Andrea Tick**

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(Abstract) Numerous digital services are available in our current economy and society, such as public and business services, which enhance efficiency and convenience for citizens. There has been notable advancement in digitalizing education, social media, and entertainment. However, individuals require digital competencies to utilize these services effectively, making digital competency a critical prerequisite for optimal use. The ongoing development of digital services and digital competencies among society members is crucial for the competitiveness of the economy and society. This paper highlights areas where development is suitable and where improvement is necessary, considering factors such as time, society, countries, and regions. The paper focuses on Hungary and evaluates its maturity applying the Digital Economy and Society Index. It recognizes the significance of education and awareness in strategic areas that will shape our future.

### **Cybersecurity**

#### Antal Szabó

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(Abstract) The digital transformation of the economy and society has accelerated in recent years, creating opportunities as well as challenges such as cybersecurity. The internet is not always a safe space. Cyberattacks are on the rise, and there's no indication that they will stop anytime soon. What is a cyberattack? Simply, it's any malicious attack on a computer system, network, or device to gain access and information. There are many forms of cyberattack. The Autor summarizes and define the most typical forms of cyberattack, including ransomware, firewall, identity theft, malware, phishing, password attacks, spam, cryptocurrency miner infection and Social engineering threats. Individuals and companies can protect themselves against cyberattacks in a variety of ways-from passwords to physical locks on hard drives. Network security protects a wired or wireless computer network from intruders. Information security—such as the data protection measures in Europe's General Data Protection Regulation (GDPR)—protects sensitive data from unauthorized access. SMEs need special attention concerning cybersecurity. Small businesses must be aware of the fact that cybercriminals continuously and actively attack smaller, less wellprotected companies, businesses, and supplier partners as well. According to the ESET's 2022 SMB Digital Security Sentiment Report more than two-thirds of SMEs were affected by a data security incident in the past year - 70% of them also admitted that they did not pay enough attention to cyber security. The average estimated cost of which was almost EURO 220,000 (nearly HUF 90 million). The ESET podcast "Hackers - It can happen to you too!" demonstrates how much domestic SMEs and home users are affected by online dangers. Finally, the Autor draw attention to the European Union new Cybersecurity Strategy. A Joint Communication on "The EU's Cybersecurity Strategy for the Digital Decade" was issued on 16.12.2020 in Brussels.

# An econometric analysis of the macroeconomic determinants on tax revenue in Western Balkans

### Ardita Boriçi<sup>1</sup>, Erjola Barbullushi<sup>2</sup>, Ermira Kalaj<sup>3</sup>, Albana Kastrati<sup>4</sup>

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(Abstract) This study explores the macroeconomic determinants on tax revenue in Western Balkan countries between 1993-2021. The panel data set is collected from World Development Indicators provided by the World Bank. The multiple regression analysisis used to explain the relationship between tax revenue as dependent variable and macroeconomic factors as independent variables. The results show that GDP growth, unemployment, foreign direct investment and imports are positively related with tax revenue. The inflation rate and corruption have negative impacton tax revenue. In addition, the net effect of each country is measured by using the Least Squares Dummy Variable technique.

Keywords: tax revenue, GDP growth, multipleregression analysis, Western Balkans

# A credit risk assessment approach using a multilayer perceptron analysis: findings in the trade sector

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(Abstract) This paper explores the possibility of credit risk assessment in the Albanian banking system through Artificial Neural Networks, specifically by using the Multilayer Perceptron Analysis in a panel of trade businesses operating in the country. The trade businesses data used are classified into Organizational characteristics (5 patterns) and Financial indicators (18 patterns). They refer to Liquidity (5), Operational Efficiency (4), Leverage (4), and Growth (5) patterns. Thus, 66 trade business data referring to the 2020-2021 period have been collected, but only 32 businesses are considered valid for Multilayer Perceptron analysis training purposes. The empirical findings of the research provide banks and even regulators with some valuable insights related to using artificial neural network analysis to improve their credit risk assessment procedures.

Keywords: Multilayer Perceptron Analysis, ROC analysis, organizational characteristics, financial patterns, trade businesses.

### Sectoral Differentiation of the Timeliness of the Publication of Periodic Reports in the Time of the Covid-19 Pandemic-Case of the Warsaw Stock Exchange

### Bartlomiej Lisicki

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(Abstract) The aim of article is to verify the timeliness of periodic reports by issuers from Warsaw Stock Exchange (WSE) during COVID-19 pandemic years and period immediately preceding it. The obtained research results did not allow for a positive verification of that hypothesis. Data on the median of publication days of periodic reports preceding the deadline indicate that in as many as 7 of the 8 indicated macrosectors it is higher in COVID-19 pandemic, which indicates that in 2020-2022 the issuers from the WSE published reports earlier than in 2018-2019. Only in the HEALTHCARE macrosector the results were consistent with the adopted research hypothesis. The considerations in the article deepen the knowledge of a feature of financial statements, which is timeliness. The authors point to the lack of research in this area in the period of COVID-19 pandemic. This study is intended to encourage related researchers with accounting to take up this important issue in their research.

## Marketing in the Metaverse: Our Future or Hype?

### Bistra Vassileva

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(Abstract) The metaverse is still being defined, both literally and figuratively. Yet its potential to unleash the next wave of digital disruption seems increasingly clear, with real-life benefits already emerging for early adopting users and companies. As we saw in previous shifts in technology such as the emergence of the internet followed by social media, mobile, and cloud, novel strategies can quickly become table stakes. This paper focuses on the four main issues. First, it defines the metaverse with a glimpse on the historical timeline. Second, the specifics of value creation in the metaverse are outlined. Third, marketing in the metaverse is presented as an opportunity for innovation and experimentation. Fourth, the business implications of marketing in metaverse are provided using the interoperable brand as an example.

### The influence of age on digital literacy in Serbia

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(Abstract) The development of information and communication technologies (ICT) has imposed the need for digital literacy and computer handling by employees at all organizational levels. Younger generations learn about ICT through formal and informal education, as well as through everyday activities. On the other hand, older employees have little or no experience with ICT technologies. Accordingly, improving their digital literacy, competencies, skills, and thinking is necessary. Only in this way will they be able to meet the needs of modern business. This study aims to investigate the level of use and knowledge of digital technology among Serbia's older population. The potential influence of age on people's digital literacy in Serbia was investigated. In addition, the PROMETHEE GAIA methodology was used in order to perform a comparative analysis of the different age groups of the population based on the level of ICT usage for different purposes in everyday life.

### Storytelling as a marketing communication tool.

### Dávid Zoltán Tóth

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(Abstract) We examined the storytelling strategy of a four-time Hungarian champion basketball team through a case study. Today's consumers have an infinite amount of information at their disposal. One of the reasons for this is the proliferation of smart devices that allow you to enter the online world from anywhere, at any time. The reason for this is social media, which allows users to produce their own content and decide what and who they want to "follow". Sports companies need to keep up with these changes as they compete for consumers' money and time as part of the entertainment industry. The team we studied launched a new series last season, with storytelling as its main motif. During the period under review, the team's YouTube subscribers doubled, and thanks to content distribution, they used the content they produced on all three other social media platforms. The core content was viewed by 90% of the 18-34 age group and it should be highlighted that 97% of the content was consumed by men.

### A supplier evaluation model based on a new group integrated multi-criteria approach: **BWM-TOPSIS-Sort**

### Djordje Nikolić<sup>1</sup>, Sanela Arsić<sup>2</sup>, Dragana Janković<sup>3</sup>, Jelena Janković<sup>4</sup>

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(Abstract) This paper introduces a novel hybrid methodology combining the Best-Worst Method (BWM) and Technique for Order of Preference by Similarity to Ideal Solution (TOPSIS) - Sort for Multiple Criteria Ordinal Classification (sorting). A case study in a public company for underground coal mining has been applied to demonstrate the applicability of the proposed approach. Based on the expert group judgments, this methodology evaluates the performance of suppliers and sorts them into two predefined classes: accepted or rejected. The results of this study indicate that this methodology can easily be embedded into an expert system, which can contribute to better supply chain management in mining systems.

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## Agricultural insurance: The solution to many economic problems.

### Dori Risilia<sup>1</sup>, Grisejda Myslimi<sup>2</sup>

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(Abstract) Agricultural insurance is a useful tool for the development of the agricultural sector and for the growth of the economy. It reduces the effects of losses and damages in case of natural disasters, influences the increase of investments in agriculture, improves the biosecurity of the farm, increases the value of the capital and serves as a loan guarantee. To increase the effectiveness of agricultural insurance, it is necessary the increase the financial knowledge of farmers, the use of sustainable agricultural practices, the diversification insurance models, the definition of the role of agricultural insurance, the cooperation of interest groups for the success of agricultural insurance schemes, government helps, etc. In this study we will theoretically analyze the importance of farmers' participation in the agricultural insurance market. We will analyze the impact of agricultural insurance on agricultural sector, on agricultural production and on various economic indicators.

### **Technology Driven Inequality**

### Elona Shehu<sup>1</sup>, Mikel Qafa<sup>2</sup>

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(Abstract) Technological advancements have enabled firms in industrialised economies to deepen into income inequality. As developing countries look at western economic and industrial model to grow their own economy and industry, technology is likely to have the same impact on inequality at home as well. This paper will further address issues related to inequality and evaluation tools for inequality. The research focus of this article is to analyse how did technology shape the western Balkan economies. This study finds that inequality that arises due to advanced technological adaption in the economy displays certain characteristics found across all economic models, such as: speed, gender, age and access.

# The role of e-agriculture in promoting sustainable agricultural practices and rural development in Albania.

### Endri Plasari<sup>1</sup>, Anila Boshnjaku<sup>2</sup>

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(Abstract) This paper discusses the potential benefits of using ICT in agriculture, known as e-agriculture, for promoting sustainable agricultural practices and enhancing rural development in Albania. It reviews existing literature and case studies, highlighting the challenges and opportunities of adopting e-agriculture technologies in rural areas. The paper concludes that e-agriculture can improve resource use efficiency, promote environmentally-friendly practices, and enhance market access for smallholder farmers. Finally, it calls for coordinated stakeholder activities to enable the adoption and spread of e-agriculture technology in rural regions. It also explores the policy implications of promoting e-agriculture for sustainable agricultural practices and rural development in Albania.

Keywords: E-agriculture, rural development, sustainable agriculture, policy implications, resource use efficiency.

### The challenges and opportunities of using eagriculture applications for rural farmers in Albania

### Endri Plasari

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(Abstract) The use of e-agriculture applications can benefit agricultural productivity, market access, and rural development, but rural farmers in Albania face challenges in adopting and using these technologies. This paper examines the challenges faced by rural farmers in Albania, including limited digital infrastructure, low digital literacy, and inadequate awareness of e-agriculture benefits. It also highlights the potential opportunities of e-agriculture, such as improved access to information, enhanced market access, and reduced transaction costs. The paper argues that the successful adoption and use of e-agriculture applications in Albania requires a coordinated approach involving government, civil society, and private sector stakeholders. The paper concludes by discussing the policy implications and the need for targeted interventions to promote e-agriculture adoption among rural farmers in Albania.

### Creative Art as a Sustainable Career in Africa.

### Eric Agyare

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(Abstract) Art is a way of life (Bauman, Z. 2013) that embodies freedom of self-belief and a way to make meaning of life. Art is an integral part of everyday life. Unfortunately, the regularity of these daily creative decisions has contributed to why many disregard art or do not perceive it as a respectable career. The creative arts industry has been a low-hanging fruit for many economies worldwide, with very little attention given to its vast potential, especially on the African continent. Failure to recognise and pursue art's social, cultural and economic value has been daunting on the African continent. The research has shown that the study of art in senior high schools in Ghana is second to all other subjects. The warped perception (misconception) of people pursuing art programmes, especially students in high school, has a long-term effect on the country's The research collected critical data from three (3) development. stakeholders (students, institutions and guardians) in the southern part of Ghana (Accra and Cape Coast). The data analysis reveals the sources of this misconception and its effect. A significant ratio of artbased humiliation (misconception) suffered by art students comes from their peers (non-art students), followed by institutions (system and structures) and guardians. The thesis revealed that educational reforms and deliberate exposure of art knowledge to the research stakeholders could help build a perfect synergy of positive perception of arts leading to a robust creative economy in Africa.

Keywords: Perception; Misconception; Humiliation; Creative Economy. Creative art.

## Investigating the competitiveness of Chinese food trade during COVID-19

### Gábor Gyarmati

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(Abstract) The COVID-19 cuts have caused a general decline not only in international trade but also in world trade in food. One measure of competitiveness is the Balassa index, which this research uses to examine how these measures have evolved for China, one of the largest producers and exporters. A trend function constructed from data prior to COVID-19 predicted how these measures would have evolved in the absence of a downturn. In comparison, Chinese exports of foodstuffs have fallen significantly. So has its competitiveness. What happened? What is the background to this? Which areas have been more affected? What has been done to address this? The study looks at this.

## Examining the competitiveness of the US food trade during COVID-19

### Gábor Gyarmati

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(Abstract) During COVID-19 a general decline in world food trade was also observed. One of the accepted measures of competitiveness is the Balassa index, which this research uses to see why the international competitiveness of US food products has been able to grow despite the general decline. Has the decline been less severe than in other countries? Or was government intervention more powerful? Or did other sectors of industry help out the food industry? Actually, all three, because the US food industry is so international that it has been able to come out of the crisis well compared to other major food exporters.

### The essential management support

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(Abstract) Nowadays, it is not surprising to hear that management support is essential and the information security culture cannot prosper without it. Engaged and supportive management can improve employees' motivation and compliance. However, management support implementing a new organizational culture can be challenging. In spite of the management support, implementing a security culture within an organization can be not so easy. It is needed to involve the whole organization. The management should define strategies, guide the company on the right path, communicate clear policies, and provide security training to the employees to increase their understanding of security risks, best practices, and their roles and responsibilities in maintaining security. Nevertheless, the employees need to be involved in this process. Omitting employees from planning the organization's security culture can have several negative consequences, among others it can lead to an information asymmetry.

# Business Model Innovation in e-commerce. A critical analysis of external drivers of business model innovation.

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(Abstract) Digitalization is impacting our lives. To resist in the market, firms should try to offer improved products and services. This study aims to conduct critical literature review regarding the significance that is associated with business model innovation, identifying various drivers that influence firms to implement the new approach of innovating holistically the business model and applying innovative ways of doing business. However, apart from literature review of relevant studies, the study follows a qualitative methodology and uses in-depth interviews as tool to collect data from at least six experts. The key findings are the technological advancement and social media platform presence in people's life, as the main drivers towards social commerce; and the organizational mindset "resistance to change" and trust from the consumer's perspective as the main barriers. Additionally, the study concludes with useful recommendation for businesses, and potential studies in the near future

### A Descriptive study of HR Analytics with Workforce Development toward Human Return on Investment

### Hima Parameswaran

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(Abstract) Assessing the risk and return on possible investments for acquiring or developing human assets allows organizations to determine how to allocate current expenditures to achieve long-term success. The cutthroat competitive work environment with advanced technology has altered the workforce with more knowledgeable workers than laborers. Nowadays, the decisions and thought processes in firms are based on relevant data analyses by talents. The workforce and their collective knowledge, skills, and abilities represent a significant asset for the firms, however, the critical issue is measuring this value and their contributions to the firm's bottom line. HR analytics assists firms to benchmark their products/services by comparing actual performance to goals or performance achievements of similar firms. Accordingly, a UAE-based firm has been selected for the data collection with a cluster sampling method. The descriptive analysis depicts that this kind of evidence-based approach is an integrated process for improving quality decisions for individual and organizational performance. This opens a way for human Return on Investment (ROI) because effective management needs to identify the organization's adaptability and advancements require the right size and mix of human capital. Moreover, it considers short-term needs to lower and restructure costs with a clear investment strategy for the future.

Keywords: Investment-perspective, workforce development, Human resource analytics, human return on investment.

# Sustainable entrepreneurship: Exploring the role of values through an ordinal logistic regression.

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(Abstract) Albania's small- and medium-sized business (SME) development is still a top priority for the country's economic growth. Through an electronic survey supported by previous research, 174 students from different public and private universities in Albania provided self-reporting information collected using the Likert scale. To analyse the data and find behavioural patterns for the variables used in this study, we used the Proportional Odds (PO) ordinal regression model. Higher education policymakers and academics must incorporate and convey values in educational systems and programs as change agents for the new entrepreneurial mindset goal. In addition to being practical, they must combine these principles to guide, inspire, and aid students in developing a new way of thinking about their future career path. They can do this by assisting the creation of businesses that value the environment and take responsibility when addressing social issues.

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### Driving Industry 4.0 towards Industry 5.0 for the development of the digital business model platform

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(Abstract) Industry 4.0 is driven by transformative technologies and technological progress reflected in the development of different business models. Although the COVID-19 epidemic has shed light on business models' weaknesses, it has offered several opportunities to digitize and expand its operations by adopting and integrating digital technologies. This has led to the development of business model platforms in which companies increasingly focus their operations on remote users. The concept of Industry 5.0 appears as a scientific answer to this socio-economic challenge. The basic idea of the concept of Industry 5.0 is the development of digital technology to understand how and where human values are embedded in new technologies and how technologies can be applied for the common good, environmental protection, and protection of human rights. Therefore, this paper's main goal is to examine employees' attitudes and intentions in accepting digital networking and working on business model platforms.

### Role of talent management - competencies to be developed in Students Scientific Research Society

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(Abstract) The role of higher education has changed in the last decades. Higher education has to meet the requirements of future. Business, academic sphere need problem solving employees to be able to work in teams and individually at the same time. They need persons to give good answers to changes, to be adaptive. New skills and competences are to be developed.

The aim of this study is to show how the Hungarian Students Scientific Research Conference series can develop those competencies that are the expectations of organisations in the context of knowledge based economy. By the example of the experiences of Economic Session, it can be stated that the conferences strengthen main three tournament ritual functions, i.e. solidarity (networking, information sharing, working together, collective experiences), agility (oscillating between conflict and cooperation) sensemaking (by collective experiences the event gives a controlled framework for experiencing failures and successes). At the same time can be developed different skills during the research work and by defending them in front of a scientific committee. These skills are student-centered learning, role of the two arrow communication between mentor and the student, active learning (i.e. Challenge-based learning (CBL); Problem-based learning; Team-based learning

(TBL); Project-based learning (PBL); Flipped classrooms; Reflective learning; Serious games.

The cooperation between the facilitator and the students has deep roots, the ancient Greek philosophers, Aristotle and his schoolmasters' mates.

Keywords: higher education, changed expectations, knowledge, rituals, professional and soft skills

Jel Code: I23; J24;

## Study concerning the awareness related to the pensions system in Romania

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(Abstract) Romania is one of the EU member states which had a major pension reform in the first decade of the 21 century. This reform consisted of a shift from the previous Bismarck-style pay as you go system towards a more long term capitalization system for pensions: The reform added a so-called second and third pillar to the system. Such a change in the pension system requires a major change in the attitude of the people and employees, for it to work. This study investigates the attitudes of younger Romanians towards their personal pension, which knowledge they have and which additional actions they take. The study is limited to younger Romanians, as older people were excluded from the pension reform, given their limited number of working years left to raise enough capital. The study shows that the majority of young people surveyed have little knowledge of and interest in their own pensions. The study consists of an analysis of the root causes of this apparent lack of knowledge and interest.

# The Impact of Leadership Style in Employee Satisfaction

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(Abstract) Human resources are one of the most important factors in the functioning of companies. The motivation, satisfaction and consequent performance of employees is a major determinant of a company's effectiveness. Our research focuses on the relationship between leadership style and employee satisfaction. It was hypothesized that leadership style influences employee satisfaction. After a review of the literature, a questionnaire survey was carried out as a primary research among public and competitive sector employees. The survey was conducted using a snowball method. The analyses show that management style has an influence on employee satisfaction. However, it was also found that factors other than pay play an important role in employee satisfaction, such as job position, decision-making, fringe benefits, development opportunities, career, work environment and job security.

### The game changers

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(Abstract) Entrepreneurs are game changers, as they have the ability to disrupt markets, create innovative solutions, and change the way people live and work. Entrepreneurs are not just business owners; they are visionaries who can see opportunities where others cannot and turn them into successful ventures. They have the ability to create new products or services that disrupt existing markets. They identify a gap in the market and develop a unique solution to address it. This can lead to the creation of entirely new industries or the reinvention of existing ones. They are not afraid to take risks and try new ideas, which often leads to breakthrough innovations. These innovations can lead to improved products, services, and processes, which can have a significant impact on society. They are also game changers because they create jobs and stimulate economic growth. By starting their own businesses, entrepreneurs not only create jobs for themselves but also for others. This leads to increased economic activity, as these businesses purchase goods and services from suppliers, pay taxes, and contribute to the overall growth of the economy. According to the Global Entrepreneurship Monitor (GEM), entrepreneurs create about 600 million jobs worldwide annually. Current article, after addressing the literature of entrepreneurship, introduces some best practices from the Twente region.

### The role of AI in the higher education

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(Abstract) The use of Artificial Intelligence (AI) in education has become increasingly popular over the years. AI has the potential to revolutionize the way education is delivered and provide opportunities for students to learn in new and innovative ways. However, the integration of AI in education also comes with threats and challenges that need to be addressed. In this essay, we will discuss the role, threats, and opportunities of AI in education. AI has the potential to enhance the learning experience for students by providing personalized learning opportunities. With AI, educators can customize the learning experience for each student based on their strengths, weaknesses, and learning style. This can be achieved through adaptive learning technologies that can adjust the difficulty level of the material based on the student's performance. In addition, AI can also help educators to automate routine administrative tasks such as grading, scheduling, and lesson planning. This can free up educator.

### Network security regulations and their effects

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(Abstract) In the era of the Internet, network security has become a significant concern for nations worldwide. With the increasing number of cyber threats, governments around the world have implemented regulations and laws to safeguard their networks. Hungary is one such country that has been active in developing and implementing network security regulations. Hungary's National Security Authority (NSA) is responsible for the country's information security and has implemented several regulations to safeguard its networks. The most significant regulation is the National Cyber Security Strategy, which outlines Hungary's approach cybersecurity. Hungary has also implemented the Act on Cybersecurity, which outlines the requirements for cybersecurity in critical infrastructure sectors. These regulations are well-structured and demonstrate the government's commitment to cybersecurity, but concerns remain over the government's focus on national security and its potential impact on citizens' privacy rights. All in all, network security regulations are essential for protecting critical infrastructure, personal data, and businesses from cyber threats, however, a balance must be struck between protecting the public interest and safeguarding individuals' rights and freedoms.

# The development of green banking in Albania.

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(Abstract) Environmental problems are present in every economic sector in every country of the world. Awareness of climate change makes the banking sector face this challenge to fight the negative effects they create. The main focus of green banking is environmental protection. They support projects that protect the environment, offer consumer loans to purchase electric cars, install solar systems at home, and finance businesses that protect the environment during their activity. This paper will analyze how developed green banking is in Albania. In order to evidence the level of development, a questionnaire was distributed to the employees of commercial banks operating in the country. A total of 155 questionnaires were completed. The employees were asked what is the focus of environmental protection during their daily activities and what are the policies applied by the banks for environmental protection. From the answers received from the questionnaire, it was noticed that the banks in Albania are focused on protecting the environment in their activity by reduce the use of paper and reduce energy, introduced energy efficient equipment, uses environmentally friendly banking practices (e-mail, e-statement, online transfers, etc.) to reduce paper. Also, research and development are continuous on environmental issues, banks have green environmental performance evaluation practices (environmental sustainability measures, energy saving), have planned the construction of green branches (energy efficient buildings/green buildings etc.).

Key words: Green banking, Environmental Protection, Climate change, banking system.

## Secure University Decentralized Data Storage Solutions

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(Abstract) The secure storage of university data is crucial these days, as it involves the storage of sensitive data. Everything must be done to protect the personal data of students and the data of university employees. The university's reputation may depend on outsiders having access to this data. In the past, centralized data storage solutions did not provide sufficient protection, so it is advisable to investigate decentralized blockchain-based data storage options. In the blockchain, data is stored as blocks, so each block contains the previous block's hash value. For a hacker to modify the blockchain, he must change all the blocks going back to the Genesis block, which is a problematic solution depending on the size of the blockchain. DDoS attacks can also be easily avoided by using a university blockchain since the data is not stored centrally on a server but in different nodes.

### Mental Health in The New Reality

#### Laszlo LING

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(Abstract) Background: The COVID-19 pandemic has affected our lives in many areas. A new acronym developed: "BANI" (Brittle, Anxious, Non-linear, Incomprehensible - referring to our world's unforeseen and frequently chaotic changes; it puts enormous pressure on us humans - how to adapt quickly and continuously.) At the same time we have learned to highly value our health. The process of digital transformation has affected the healthcare worldwide. The use of digital technology has helped to preserve the health of many people in recent years. In our days "E-health" is a widely used "buzzword". The number of advertisements and smartphone applications encouraging a healthy lifestyle is enormous. The purpose of this paper is: to draw attention to the everyday use of a very simple healthpreserving method. This method can be used by everyone. It is simple, effective and safe. It does not require the use of any digital device. Its effectiveness on a person's mental and physical state has been scientifically proven. This is the conscious breathing exercise. Structure: The author reviews some latest scientific evidence and explains what to do and how to implement it in practice in order to preserve our health.

Keywords: e-health, "BANI", stress, physiology, slow deep breathing

# Analysis of Key Control Points for Online Fresh Meat Safety from a Supply Chain Perspective in China

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(Abstract) In order to solve the online fresh meat safety problem, this research collected and collated fresh meat online reviews on China's fresh food e-commerce platform- Dingdong Maicai as research samples, extracted and counted high-frequency words, and finally summarized the root causes of fresh meat safety problems in the food supply chain. Based on this, the SC-RC discrimination and positioning matrix for online fresh meat safety was established, key control points for online fresh meat safety were identified based on word frequencies, and corresponding countermeasures were proposed.

Keywords: online meat safety; fresh food supply chain; key control points; SC-RC discrimination and positioning matrix

# The effects of extensive data collection on the security of our data

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(Abstract) In an effort to allow software to be free in the world of web 3.0, we have allowed companies to finance their endeavors using our data. Selling it to third parties to use for various. This has opened a new market for cells of people to sell this information. To gain access to our details using different malicious devices and methods. They search for new vulnerabilities in the systems we use to protect ourselves. These methods are pushing our field to find new solutions to secure our data. It is a continuous cat and mouse game between the two sides. However, the value of this information has caused massive leaks to occur in the past 20 years. The increase in security increasing services is also a pointer to this fact. It is questionable whether these services provide extra security or if they are just as bad as the underlying software they protect from. In this essay I will be discussing these leaks and how they have affected the underlying industry. I will keep in mind that most of the information available on this topic is very limited as these companies do not release the exact ways they take and deal with our data.

# The impact of digitalisation on older workers' job satisfaction. Case study Serbia

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(Abstract) In recent years, digitalization totaly changed the way of work within companies because new business models evolve from digitalization processes. Most organizations are aware of the necessity of digitalization and its effect on employees' work. This paper aims at assessing the influence of digitalization on older workers'job satisfaction and their productivity. The study was conducted in the city of Bor (Serbia) and included 153 employees. Data regarding job satisfaction, level of digitalisation and employee productivity was collected using questionnaire.

# The impact of implicit csr on internal stakeholders' satisfaction in multinational companies

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(Abstract) Mostly, people believe that Corporate social responsibility (CSR) is all about ethical responsibilities owed by business companies toward the society. However, the goal of this research is to demonstrate that CSR goes beyond just the ethical responsibilities owed by business companies toward the society. CSR is becoming a key term in the area of internal stakeholders' satisfaction, in which it is regarded as an important aspect in enhancing competitiveness, stakeholders' groups' engagement, and the company's sustainability due to the fact that CSR promotes internal stakeholder satisfaction. However, because the current study focuses on implicit CSR, it was necessary to examine only internal stakeholders. Moreover, a limited number of research have been conducted to investigate the impact of implicit CSR (economic, legal, and ethical) dimensions and internal (primary) stakeholders' satisfaction, especially in distinct industrial sectors. Furthermore, many researchers found that CSR programs can indirectly influence internal stakeholder satisfaction and that certain elements may moderate the benefits of CSR activities on satisfaction. The current research created a hypothetical framework to investigate the relationship between the dimensions of implicit CSR and internal stakeholders' satisfaction. The hypotheses were developed based on some theories such as Carroll's theory of CSR and the Stakeholder Hypotheses testing relied on two quantitative methods represented by Spearman rank correlation and Ordinal regression. In conclusion according to the hypotheses testing results, it was found

that implicit CSR (economic, legal, and ethical) dimensions are positively related to internal stakeholders' (CEOs and/or shareholders, employees, and long-term suppliers) satisfaction in multinational companies.

Keywords: Implicit CSR, Economic dimension, Legal dimension, Ethical dimension, Internal (primary) stakeholders, Satisfaction

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# Exploring the challenges and opportunities for green supply chain management in angolan firms: a case study of eco-ukolisa

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(Abstract) In today's world, businesses are increasingly aware of the negative consequences of disregarding the environment. Therefore, promoting social and environmental responsibility has become an essential organizational strategy. Green Supply Chain Management (GSCM) is rapidly gaining momentum in Africa as a viable solution to achieving sustainability goals. However, it is crucial to address the unique challenges and opportunities that are specific to developing countries like Angola when implementing this approach. To this end, a qualitative exploratory study was conducted to investigate the challenges and opportunities for GSCM in Angolan firms. The study involved in-depth interviews with three Angolan Small and Medium-Sized Enterprises (SMEs). The results indicate that waste management, green procurement, energy management, water management, eco-design, and pollution management are the most common types of GSCM practices in Angolan firms. However, the study also revealed that companies in Angola often face challenges such as high implementation costs, lack of knowledge, absence of policies, and lack of incentives when attempting to implement green practices. Despite these challenges, the implementation of GSCM practices in Angolan firms has significant benefits. The study further highlights the need for increased awareness among suppliers and consumers about GSCM practices, particularly among SMEs. Additionally, more programs should be made available to the general

population to improve awareness. Furthermore, new policies should be developed to address the environmental damage caused by human activities in the country. This study provides a basis for future research to evaluate the implementation of GSCM practices in Angola. Overall, promoting social and environmental responsibility is a crucial organizational strategy, and GSCM offers a promising solution to achieving sustainability goals in developing countries such as Angola.

Keywords: Green supply chain management; Challenges and Opportunities; Angola Sustainable supply chain management

# Actual Managing and AI Problems of Healthcare Supply Chains

### Noémi Piricz<sup>1</sup>, Vivien Leuba<sup>2</sup>

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(Abstract) Problems of supply chains can be very diverse; the goal of this article is to explore the issues and the solutions provided by AI. Artificial Intelligence is already present in many areas of our lives and affects it. In this article we are not only investigating how it reduces uncertainty in the supply chain, but also the potential pitfalls of using artificial intelligence should be explored. What impact it will have on the results of the supply chain in the healthcare sector? The opportunities provided by this ever-developing technology must be used in the most efficient way. The research reveals how we achieve most effective satisfaction of the customer including AI technologies in our processes, also highligting some important issues related to the use of AI. In today's world, being in possession of information is the greatest capital, a lot of information has to be processed every day, but the winner will be the one who has it all and is able to process it. We are examining a post-covid period, during this examinationAI software was introduced to a customer service team, also we took into account the advantages and disadvantages.

Keywords: Artificial Intelligence, Supply Chain Management.

# The behaviour of the Albanian consumer towards genetically modified products

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(Abstract) Population growth has made food sufficiency impossible, and the lack of food has led to the search for alternative ways of providing it. Genetically modified organisms have been seen as a solution to one of the world's biggest problems today. This aspect is also essential for products containing genetically modified organisms, foods created by organisms whose DNA has been altered using genetic engineering and molecular biology techniques. In studies done in different countries, consumers are sceptical of these products. The results of our work go along the same lines, which show that consumers do not tend to go towards GMO products and do not have enough information about them. In this study, we will try to answer our main research questions: How well do consumers know genetically modified foods, and what is their attitude towards GMOs?

Keywords: product, consumer behaviour, genetically modified organisms

# Usage of self-assessment questionnaires in safety and security sciences - a literature review

#### Pál Fehér-Polgár

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(Abstract) In the last three decades usage of infocommunication technologies has risen in our private and professional lives. This habit raises ICT security questions more and more in our lives. Are we prepared for this? Are we capable of handling the problems that these security aspects can cause when we are living in a fast-moving and fast-changing world? How can we measure the safety consciousness of the user? For this paper I have conducted literature review and will concentrate on how we can use self-assessment questionnaires as a tool for measuring the safety consciousness of the user.

# ESG and the corporate financial performance: on the road again

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(Abstract) The influence that the ESG score is likely to exert on the CFP of a corporate is a crucial research question that have drained a large number of empirical studies. Although no clear answer can emerge from the meta-analysis studies, the flow of new articles is still high with interesting consideration on the econometric relationship. However, there is no consideration of proximity in the relationship, a paradoxical point as a corporate use acts strategically. Our paper contributes to the literature by addressing theories of proximity spillover in the CSR–CFP relationship. Investigating a panel of 125 major listed European corporates operating in four sectors (Construction, Consumer goods, Energy, Engineering) observed from 2010 to 2018, the sectorial proximity and the country-of-origin proximity are introduced into a dynamic model with GMM estimators. The results show a significant contagion effect linked to the ES score and the "product" dimension.

# **Information Technology Acceptance: Indonesian Company Case**

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(Abstract) Digital transformation involves digital capabilities and technology to add value to business processes and customer experience. This study aimed to measure employee acceptance of information technology facilities provided by the company. Employees participated a survey through the Google form website. Two thousand six hundred six employees participated in the information technology acceptance survey from 2610 targeted employees (99%). Purpose, daily use, and acceptance represented the overall information technology acceptance (71.1%). Management, Perceived Usefulness, Participation, and Purpose significantly influenced IT Acceptance. The research findings provided insight into the approval of technologies to drive digital transformation. The company must optimize technology utilization and continuously improve its performance and reliability. In addition, companies need to review technology investment needs and optimize employee involvement in technology identification and selection.

# The Impact of Covid-19 on the Acceptance of Self-Driving Cars

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(Abstract) Our last few years have been largely shaped by the advent of Covid-19 and the restrictive measures it imposed. Most people found themselves either forced to work from home or, if they had the option of commuting to their jobs or school, they tried to avoid public transportation. The demand for delivery services skyrocketed, and the concept of social distancing became a part of people's everyday lives. In my study, I examined how this situation affects the acceptance of self-driving cars, because they provide a means of transportation that allows individuals to maintain distance from others, even for those who do not have a driver's license or simply do not want to drive themselves. These changes had an influence on attitudes towards the acceptance of self-driving cars. Self-driving cars enable people to travel without the need for a driver's license or driving skills. Furthermore, they facilitate social distancing, as autonomous vehicles maintain a safe distance from other vehicles during In my study, I investigated how the Covid-19 transportation. pandemic affected the acceptance of self-driving cars. Our hypothesis suggests that due to the pandemic, people may have shown increased interest in self-driving cars, as these vehicles provide mobility while adhering to social distancing measures. The findings can contribute to a better understanding of the factors influencing the acceptance of self-driving cars and promote the broader adoption of these innovative technologies even after the pandemic.

Keywords: self-driving cars, covid-19

# Data-based analysis of experience as an influence on focus in project execution phases

### Philipp Rosenberger

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(Abstract) Project management frameworks describe which tasks to perform, but do not cover how to distribute project managers' focus in fulfilling tasks. By reusing a data set of the authors Ph.D. thesis "Optimized Tailoring of Agile Project Management Frameworks" this article investigates the influence of project experience on the way project management tasks shall be performed in the project execution phase to maximize project health and success. An analysis of collected data shows that there are great similarities in the distribution of focus between experienced and inexperienced project management practitioners. Optimizing both distributions of project process relevance, based on the collected data reveals, that experienced project managers should focus more on project processes like Implementation of risk responses and managing the engagement of stakeholders, while inexperienced project managers should focus more on direct control of the created project work and team.

# A Covid-19 hatása az önvezető autók elfogadására: A távolságtartás és mobilitás összefüggései

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(Abstract) Az elmúlt éveinket jelentősen meghatározta a Covid-19 járvány megjelenése, valamint a járvány terjedésének megfékezése érdekében bevezetett korlátozó intézkedések. Az emberek nagy része a home office lehetőségét választotta, vagy ha mégis be kellett járnia vagy munkahelyére iskolájába, igyekezett elkerülni tömegközlekedést. Ez a helyzet jelentős változásokat hozott mindennapi életünkben. Ezek a változások hatással voltak az önvezető autók elfogadására irányuló attitűdökre is. Az önvezető autók lehetővé teszik az emberek számára, hogy közlekedjenek és utazhassanak anélkül, hogy szükség lenne jogosítványra vagy vezetési képességekre. Emellett az önvezető autók lehetővé teszik a távolságtartást más utasoktól, mivel az autonóm járművek képesek megtartani a biztonságos távolságot a közlekedés Kutatásomban azt vizsgáltam, hogy a Covid-19 járványhelyzet milyen hatással volt az önvezető autók elfogadására. Feltevésünk szerint az emberek a járvány miatt fokozottan érdeklődhetnek az önvezető autók iránt, mivel ezek a járművek lehetővé teszik a mobilitást a társadalmi távolságtartás mellett. Az eredmények segíthetnek jobban megérteni az önvezető autók elfogadására ható tényezőket, és elősegíthetik ezeknek az innovatív technológiáknak a szélesebb körű elterjedését a járvány után is.

Keywords: self-driving cars, covid-19

# Gazdaságinformatikus hallgatók attitűdvizsgálata az Óbudai Egyetemen

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A felsőoktatásban a hallgatói lemorzsolódás fokozódó probléma. Ennek csökkentésére különféle megoldásokkal kísérleteznek az egyetemek. Az Óbudai Egyetemen a gazdaságinformatikus szak felelőseként a 2022-23. tanév II. félévének kezdetén kérdőíves felmérést végeztem a második félévüket megkezdő hallgatók körében. A kérdőív egyrészt a hallgatók céljait és motivációját vizsgálta, másrészt pedig az első féléves tapasztalataik alapján az elégedettségüket. Α válaszokat Ishikawa-ábra segítségével csoportosítottam, majd kiértékeltem. A leginkább meglepő eredmény az, hogy bár a hallatók jó szakemberekké szeretnének válni, és ennek érdekében több munkát végeznének, mégis azt (is) szeretnék, ha a tananyag és a követelmények egyszerűbbek és könnyebbek lennének.

# A háztartási szektor vagyonmegoszlásának vizsgálata Magyarországon

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(Abstract) Évtizedes távlatokba visszatekintve látványos jelenségeket és folyamatokat figyelhetünk meg a magyar lakosság körében. Ilyen folyamat a magyar állampolgárok jövedelmének és vagyonának hosszú távú alakulása. Különösen érdekes ez a kérdéskör, ha figyelembe vesszük az elmúlt évek eseményeit, a 2020-ban megjelenő egészségügyi válságot és annak széleskörű gazdasági hatásait, továbbá a 2022 év elején kitörő, nemzetközi szintérre is kiterjedő orosz-ukrán fegyveres konfliktus gazdasági hatásait. Kutatásunk fő profilja a magyar lakosság vagyoni struktúrájának vizsgálata a Covid19 világjárvány, valamint a szomszédunkban zajló háborús konfliktus függvényében. A kutatott kérdéseink egzakt megválaszolására szekunder adatokat vizsgálunk, továbbá egy primer kutatást is végzünk felvetéseink igazolására.

## Kiégés jelensége az Óbudai Egyetem hallgatói körében

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(Abstract) Az Óbudai Egyetem hallgatói körében folytatott kérdőíves stressz felmérés részét képezte, hogy a kiégés jelensége is vizsgálatra került. A kutatómunka során a fókuszt a kiégés érzése és a stresszhez kapcsolódó egyéb tényezők közötti összefüggésre helyeztem. Feltárásra kerültek a kiégés és a teljesítőképesség valamint a stressz kezelésének képessége közötti összefüggések. A vizsgálatot SPSS programmal végeztem. A felhasznált elemző eljárások a következők: kereszttábla elemzés, Spearman-féle rangkorreláció és Mann-Whitney-próba.

# A változások kezelésének hatékony módszerei a magyar kis- és középvállalkozások körében

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(Abstract) A 2020-ban eszkalálódott koronavírus járvány nagy mértékben változtatta meg a mindennapjainkat. A változások jelentős hatást gyakoroltak egyéni szinten az életvitelünkre, az emberi kapcsolatokra, de a munkaszervezésre is egyaránt. Hasonlóképpen változásokat hozott a pandémia az üzleti és gazdálkodó szervezetek életébe is. Új munkaszervezésre, újszerű módszerekre és innovatív megoldásokra volt szükség, amelyeket egyik napról a másikra kellett alkalmaznia a szervezetek többségének. A nagyobb vállalatok esetén az előkészületek a korábbi évek digitális nyomásának köszönhetően már elindultak, azonban a kis- és középvállalkozások csak a pandémia idején találkoztak döntő többségében a kihívásokkal. Jelen tanulmány célja, hogy egy Magyarországon elvégzett kérdőíves felmérés eredményei alapján bemutassa, hogy mely területeken volt a legnagyobb szükség a pandémia miatt változtatásokra, feltárva azokat a tételeket és tényezőket, amelyek a változtatásokkal szembeni ellenállást eredményezték. A tanulmányban arra is választ adunk, hogy melyek voltak azok a technikák, amelyek hatékonynak bizonyultak vállalkozások magyar gyakorlatában változáskezelésben kitérve a jövőbeli kihívásokra is.

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# A digitális átállás nehézségei és az alkalmazható megoldások köre a magyar KKV szektor működésében

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(Abstract) A negyedik ipari forradalom hozta digitalizációs kényszer újdonságként értelmezhető a kis- és középvállalkozási szektorban. A KKV-ként értelmezett vállalkozások döntő többségében kicsi családi vállalkozások, amelyek az emberi tudástőkén alapuló tevékenységet végeznek, és kívánnak végezni a jövőben is. A hagyományos technológiák és technikák sok esetben csökkentik az újdonságok iránt nyitottságot, akadályokat hárítva az innovációk, és a fejlődés elé. A folyamatok azonban megállíthatatlanok, a digitalizáció a jövőben is markáns szereplője lesz a vállalkozások életének. A pandémiának köszönhetően ugvan változott a vállalkozások hozzáállása a digitalizáció egyes tényezőivel szemben, azonban még mindig számos akadály található e téren. Jelen tanulmány célja, hogy bemutassa egy Magyarországon elvégzett kérdőíves felmérés eredményei alapján, hogy melyek azok a hátráltató tényezők, amelyek az innovációk, az új digitális megoldások ellen hatnak. Arra is választ próbálunk adni, hogy melyek voltak azok a területek a vállalkozások életében, ahol a pandémia miatt leginkább előtérbe került a digitális eszközök használata, valamint választ keresünk arra is, hogy a digitális átállásban milyen külső, hazai vagy akár nemzetközi segítséget kapott a vállalkozás, bemutatva azokat az irányokat és megoldásokat, amelyek segíteni tudnak a jövőbeli hasonló helyzetek kezelésében.

# Lehetséges egyetemi adatbázisokat fenyegető veszélyek

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(Abstract) Az egyetemi adatbázisok érzékeny adatokat tartalmaznak, ezért azok védelméről gondoskodni kell, mivel az utóbbi években a statisztikai adatok azt mutatják, hogy egyre inkább növekednek az adatbázisokat ért támadások száma. Amennyiben az egyetem érzékeny adatokat tárol a hallgatóiról, úgy az adatabázisbiztonság témakörét szükségszerű behatóbban megvizsgálni, a lehetséges veszélyeket felismerni és időben csökkenteni egy sikeres támadás lehetőségét. Napjainkban a leggyakrabban alkalmazott támadási módszerek közé sorolható a zsarolóvírusok okozta fenyegetések, valamint a DDoS Distributed Denial of Service - Elosztott szolgáltatásmegtagadással járó támadások száma. A központosított adattárolás következtében a centralizált rendszerek nem minden eseben nyújtanak megfelelő védelmet, ezért a decentralizált megoldásokban rejlő lehetőségeket is kutatni kell, úgy mint az On-Chain és Off-Chain alapú blokklánc megoldásokat, annak függvényében, hogy egy optimális adatbázis biztonságot lehesen kialakítani

### Közösségi média hatása a sporttevékenység tükrében

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(Abstract) Napjainkban az egészséges életmódra való törekvés kulcsfontosságú emberek az. életében. így próbálnak mindennapjaikba mozgást is beleiktatni, de emellett a közösségi médián eltöltött idő is megnövekedett. A fiatalok rengeteg időt töltenek az online térben, ami nem feltétlenül probléma, hiszen ezeken az oldalakon megjelent egészséggel kapcsolatos tartalmak ösztönzőleg hathatnak. Mégis kevés tanulmány foglalkozott azzal, hogy befolyásolhatja-e a sportolási hajlandóságot a közösségi média. Kutatásom során irodalomelemzést végeztem a téma vizsgálata során eddig alkalmazott módszerekre, kutatási területekre és célcsoportokra vonatkozóan. Szekunder kutatások alapján kiválasztottam top 5-5 magyar és külföldi népszerű fitnesz Instagram influenszert. Primer kutatási tevékenységem magába foglalja mind a kvalitatív, mind a módszert. kvantitatív kutatási Kvalitatív kutatásom csoportosinterjúkat bonyolítottam le 8 fővel, akik végeznek sporttevékenységet és 8 fővel, akik nem. A csoportinterjúk célja a hitelesnek ítélt influenszerek meghatároza volt. Az eredmények alapján az influenszerek akkor minősülnek hitelesnek, ha őszinték, bizonyos szinten betekintést engednek az életükbe és mindig a valóságot mutatják. A kvalitatív kutatás eredményeire építve kvantitatív kutatást végeztem. korábbi kutatások validált mérőeszközei segítségével. Az online kérdőíves megkérdezés célja a sportaktivitás, valamint influenszerek hatásának vizsgálata és a válaszadó személyiségtípusának meghatározása volt. eredményei azt mutatják, hogy az edzőtermi sportolók esetében fontos, hogy egy influenszer jól nézzen ki. Illetve az edzőtermi sportolók fő motivációja a fittség és alakformálás elérése volt.

Megkérdezettjeim közül a legtöbben önszántukból kezdtek el sportolni. Személyiségtípusok tekintetében elmondható, hogy a barátságosság és a lelkiismeretesség személyiségtípus jelent meg a sportolók körében nagyobb százalékban. Kutatásom célja, hogy hozzájáruljon annak megismeréséhez, hogy a közösségi média hogyan befolyásolja a fiatalokat sportaktivitásukban, és ez összefüggésbe hozható-e személyiségtípusukkal. A kutatás során feltárt hatások a jövőben segítséget adhatnak mindazoknak, akik a közösségi médián keresztül szeretnék a vizsgált korosztályt elérni.

Kulcsszavak: sport, közösségi média, influenszer, hitelesség, személyiségtípusok

### A megbízhatóság kritériumai

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(Abstract) Egy nagymintás reprezentatív kutatást végeztünk azzal a céllal, hogy mélyebben megismerjük a magyar lakosság véleményét, mitől is gondolnak megbízhatónak egy terméket vagy szolgáltatást. A kutatás fő célja, hogy a Megbízható Termék díjazási programot a kutatói szempontból elfogadható mérőszámok mentén alakítsa ki, amelyek 2021-ben, illetve a további években is érvényes és mindenki számára elfogadható viszonyszámok. Az Óbudai Egyetem a későbbiekben Megbízható Termék díjazási rendszer kidolgozásában részt vesz. A megbízhatóság kritériumainak vizsgálatakor 10 tényezőből 6 faktor került bevonásra. A kutatási eredmények alapján azt javasoljuk, hogy 6 faktor közül az alábbi kerüljön bevonásra a Megbízható Termék díjazásba: 1. Termék árérték aránya 2. Termék minősége 3. Mások (ismerősök, barátok, családtagok) ajánlása 4. Elégedett voltam a termékkel, korábbi kóstolás / használat után 5. Kipróbálás, korábbi kóstolás / használat során A további kutatásainkban ismertséget külön 0. dimenzióként egyfajta szűrő feltételként fogjuk vizsgálni a díjazási rendszerben.

# Are females more stressed by technology than males?

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(Abstract) There is a widespread belief that females are more stressed by technology than males. This belief is based on the assumption that females are less technologically savvy than males and are therefore more likely to experience stress when using technology. Indeed, technology can be a double-edged sword. While it has the potential to make our lives easier and more efficient, it can also be a source of stress and anxiety. International research suggests that females are more stressed by technology, but males may experience stress related to technology as well. However, people use technology in different ways, and also cope with technology related stress differently. Furthermore, people's experiences of stress related to technology can vary based on a variety of factors, including their level of comfort with technology and their perceptions of stress. In current paper the results of a quantitative research on technostress are presented that support the international findings of females in ge

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# Analysis of Market Opportunities for Pack and Roll Company

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(Abstract) The European Union aims to encourage the use of environmentally friendly packaging materials. In 2020, the EU adopted the Circular Economy Action Plan, which aims to reduce waste and promote the transition to a circular economy by 2030. Measures introduced as part of this plan include improving the sustainability of packaging, such as setting minimum requirements for packaging recyclability and promoting packaging materials containing recycled materials. In addition, the EU has adopted the directive on single-use plastics, which bans certain single-use plastic products and sets specific targets for reducing plastic waste. Hungary is also taking steps to manage packaging waste and promote the use of sustainable packaging materials. In 2020, Hungary introduced a new packaging waste management system that includes a mandatory fee payment system for packaging manufacturers based on their environmental impact. This system aims to incentivize manufacturers to use more sustainable packaging materials and reduce packaging waste. Hungary has also adopted the EU directive on single-use plastics. As a result of changes in the regulatory environment, more and more stores are realizing that they need to switch to paper packaging material. In this paper, I present the operations of Pack and Roll, a company that produces personalized paper packaging materials. I discuss the company's macro and microenvironment, its portfolio and marketing activities, and examine the decision-making criteria that potential customers use when selecting packaging

materials. Based on the research findings, I provide recommendations on pricing and marketing strategies that Pack and Roll should follow.

# Are quantum computers more efficient in solving optimisation tasks?

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(Abstract) Optimization problems are ubiquitous in science and engineering, and efficient solutions are often necessary for real-world applications. In recent years, quantum computing has emerged as a promising platform for solving optimization problems due to its potential to outperform classical computers. In this work, we investigate the performance of quantum and classical optimization algorithms for a practical problem of vaccine distribution. I compare a brute-force classical approach, which exhaustively searches through all possible solutions, with a quadratic programming algorithm implemented on a quantum computer using the Qiskit software library. The experiments involves varying the number of people to vaccinate and the number of available vaccine doses, to analyse the scalability and efficiency of both approaches. The findings reveal that for small problem sizes, the classical brute-force approach performs better in terms of runtime compared to the quantum approach. However, as the problem size increases, the quantum approach can provide a significant speedup over the classical approach. This is due to the ability of quantum computers to exploit quantum parallelism and quantum entanglement, which can enable more efficient exploration of the solution space for certain optimization problems. The results demonstrate that quantum optimization can provide a viable alternative for solving optimization problems that are beyond the reach of classical computers. Further research and development in quantum computing technologies, algorithms, and hardware could potentially lead to even more significant speedups and broader applications in solving real-world optimization problems.

# Social and economic sustainability from the perspective of SMEs

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(Abstract) Suvi Sivén, Tarja Isola, Terhi Tuominen, Jukka Sirkiä Sustainability has been identified an important area of development for listed companies due to the corporate law initiative presented by the EU in 2021. This paper aims to grasp how SMEs can respond to stakeholders' economic sustainability and responsibility demands. Regarding social responsibility, paper adopts the UN's SDG declarations that implementing human rights forms the basis of social responsibility. In the Finnish context, economic responsibility has been referred to issues such as preventing corruption and grey economy. This is supported by the recent EU Whistleblower Directive (2019/1937), which aims to facilitate anonymous reporting of abuses. This paper is based on the project of Green responsibility's case study research. As a result we present a sustainability service model for SME accounting firms and their customers which provide neutral sustainability data or report e.g for SMEs to gain competitive advantage.

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# A literature review about future risk in agriculture in light of global security changes

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(Abstract) Global security is usually a hot debated topic. Most research focuses on the issues of sustainable development in agriculture, but there is a lack of an overview of the future risks in agriculture. The aim of this research is to clarify the importance of knowing global security changes, the future risks in agriculture and food. We used secondary research review and content analysis as research methodology to analyze the risks in future agriculture across the agri-food value chain. In the end, we have found that most of the agricultural risks are from global security changes. Therefore, we highlighted that both individual and public sectors should emphasize agriculture as an important part of global security. The value of this research is to construct a frame of reference for the continued study of the essential and urgent topic of agriculture, which will be a good foundation for sustainable agriculture and food security.

# Riding The Korean Wave: Why You Do Not Want to Miss It Out.

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(Abstract) In the globalized world we live in today, the Internet has made it possible not only for companies to establish global relationships, but also for consumers. The most well-known worldwide phenomenon that brings people (fans) together is South Korea's Hallyu, also known as the Korean Wave. It is the collective name for the spread of Korean mass culture around the world, including music, series, games, Korean cuisine and more. Although more and more research and studies are being done on this topic, very few has been done in the Hungarian aspects on an international level. South-Korea's globalization became so successful, that the number of K-pop and K-drama fans is constantly increasing worldwide and in many European countries. Not surprisingly the number of Hallyu community members in Hungary can be estimated at 140.000 according to a report of The Korea Foundation. Social media gives them a possibility of parasocial relationships, meaning, fans have an opportunity to diminish social distance and feel the relation to celebrities and idols through live services. Although spending plenty of time in cyberspace with parasocial friends and feeling proximity to them may result a certainty in level of enthusiasm for stars developed fandom culture, therefore make fans join the fan club. Fandom membership is the second strongest factor of online activities of fans,

and it encourage fans to be more active and construct their own fan identity. Group membership can help people socialize and form their identity while giving the feeling of sense of belonging, which is a basic need. However, there are some costs, such as peer pressure, meaning, being in harmony with the group and demonstrate commitment and loyalty, members often face with being urged by other members to do activities they normally do not do. Frequent checking of social media is an expectation from the group and not spending enough time on social networking can cause a feeling of Fear of Missing Out (FOMO), in other words, the fear of omitting a piece of information about her idol or being left out of an idol's The research was based on primary data, which was collected through online questionnaire (each construct was measured on a Likert-scale) via Lime survey platform. It was shared in relevant social networking groups. Completion was anonymous, the study population consisted principally of fans of the Hungarian K-pop and Korean wave. A total of 831 people filled in the survey, resulting in a sample of 495 assessable respondents (n = 495). For the analyses, linear regression and independent sample t-tests were applied see the education level differences, gender differences and connections between other variables. As a result of the research, we get to know the relationships between FOMO, peers pressure within the group, and fandom activity among Hungarian Kpop fans.

### Vulnerability of the global food supply chain

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(Abstract) We are probably at a significant turning point when we think about the long-term stability of the entire global food, agriculture and trade market. The vulnerability of the global food system has become particularly evident in the last few years due to major disruptions in food supply chains, which have caused profound shocks to the global food supply, affecting the poorest and most vulnerable populations the most. Prices may remain at historically high levels for the long term, further exacerbating food insecurity and inflation, which was already high due to the effects of the pandemic. The study reviews the main risk factors that can affect global food security due to the cascading effects of the pandemic, the Ukraine-Russian war and global warming.

### **Payment Security under Polarisation change**

#### Richard Szabó

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(Abstract) The existing unipolar World will be changed. The hardest sign of them is the Special Operation and consequences. Russia was been excluded from SWIFT. The Challanger countries (BRICS+) try to build up your own Special Currency/Accounting Unit. Parallel lot of independent countries refuse to use the USD for regular business. This paper try to analyse the security factor of the new multipolar payment model by risks, opportunities and future visions.

