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ÓBUDA UNIVERSITY

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# Abstract Book



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## **XIX. FIKUSZ 2024 International Conference**

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Óbuda University**

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## Table of contents

<b>Organised Innovation Spaces' link to Sustainability .....</b>	<b>7</b>
<i>Viktória Buday</i>	
<b>Exploring Theories Behind Energy Start-Ups: A Pathway to Innovation and Sustainability .....</b>	<b>8</b>
<i>Rezarta Cara, Bajram Korsita, Fjona Cara</i>	
<b>Is Digitalisation affecting Bank Performance? The Results of a Questionnaire with Commercial Banks in Albania .....</b>	<b>9</b>
<i>Klodia Kola</i>	
<b>Sustainability Aspects of Project Success Factors and Project Success Criteria Evaluated by Given Company's Managers.....</b>	<b>10</b>
<i>János Balogh</i>	
<b>E-Government Adoption and Economic Growth: A Comparative Case Study of Estonia, Hungary, and Tunisia .....</b>	<b>11</b>
<i>Sarah Mehdi</i>	
<b>Machine Learning-Driven Anomaly Detection in Serverless Computing to Enhance Cloud Security .....</b>	<b>13</b>
<i>Azar Mamiyev</i>	
<b>The Interventions of Sustainable Management Organizations on Economic, Ecological, and Social Outcomes – a Descriptive Study in the UAE Perspective</b>	<b>14</b>
<i>Hima Parameswaran</i>	
<b>Export Competitiveness Analysis of the Hungarian Economy 1992-2022 .....</b>	<b>15</b>
<i>Gábor Gyarmati</i>	
<b>Evolution of Post Soviet Countries' Cereal Exports in terms of Competitiveness 2010-2022 .....</b>	<b>16</b>
<i>Gábor Gyarmati</i>	
<b>Trends in Spatial Mobility of Graduates in the Netherlands .....</b>	<b>17</b>
<i>Jacques Bazen</i>	

<b>AI-Driven Real-Time Intelligence for Proactive Business Strategy .....</b>	<b>18</b>
<i>Nikita Kalganov</i>	
<b>Empowering or Misleading? The Influence of Social Media Use and Misinformation on Rural Development Perceptions .....</b>	<b>19</b>
<i>Aljula Gjeloshi, Elena Kokthi, Belioza Çoku</i>	
<b>Assessing the Role of Social and Traditional Media in Rural Development- Insights from Albania .....</b>	<b>20</b>
<i>Aljula Gjeloshi, Oltjana Zoto, Elena Kokthi, Etleva Muço (Dashi)</i>	
<b>Cybersecurity Challenges in Digital Payments: A Case Study of Alibaba and Revolut .....</b>	<b>21</b>
<i>Zheng Shuyu; Lindokuhle Justice Khanyile; Andrea Tick</i>	
<b>Measuring Reliability and Validity of Operator - Mining Machine System’s Characteristics.....</b>	<b>22</b>
<i>Neda Papić, Martina Perišić, Nemanja Janev</i>	
<b>Local vs Non-Local Cuisine in Restaurant Menus. An Analysis of Restaurants Around Shkodra Lake in Shkoder, Albania.....</b>	<b>23</b>
<i>Elida Boshnjaku, Xhevaire Dulja</i>	
<b>Practical Aspects of Social Media Marketing .....</b>	<b>24</b>
<i>Anett Popovics</i>	
<b>Business as Unusual .....</b>	<b>25</b>
<i>Kakha Nadiradze, Nana Phirosmanashvili, Tekla Nadiradze</i>	
<b>Application of a Hybrid BWM-EDAS-VIKOR Method for Analyzing ERP System Adoption Across Different Industries .....</b>	<b>26</b>
<i>Sanela Arsić, Đorđe Nikolić, Aleksandra Radić</i>	
<b>Organizational Resilience Assessment as the Indicator of the Sustainable and Human-Centring Industrial Organizations Transformation .....</b>	<b>27</b>
<i>Vesna Spasojevic-Brkic, Ivan Mihajlovic</i>	

<b>The Relationship Between Accounting Research and Accounting in Practice – a Literature Review.....</b>	<b>28</b>
<i>Juna Dafa, Anila Boshnjaku</i>	
<b>Empowering Generation Z: The Importance of Conscious Lifestyle and Self-Development through Coaching in Higher Education .....</b>	<b>29</b>
<i>Nikolett Huszák</i>	
<b>The Challenges of the Sustainability of Pension Security.....</b>	<b>30</b>
<i>Szabó Zsolt Mihály</i>	
<b>An Overview of the Literature on Female Entrepreneurship in Kosovo .....</b>	<b>31</b>
<i>Fatos Turkaj, Ermira Qosja</i>	
<b>Contemporary Financial Security for Extraordinary People .....</b>	<b>32</b>
<i>Richard Szabó</i>	
<b>The Threat of AI-Generated Fake News to Critical Infrastructures: Case Studies and Defensive Strategies.....</b>	<b>33</b>
<i>Dávid Horváth</i>	
<b>Competitiveness Factors for Commercial Airlines .....</b>	<b>34</b>
<i>Adam Bela Horvath</i>	
<b>Enhancing Food Safety in China's Food Supply Chain: Risk Identification and Mechanism Optimization .....</b>	<b>35</b>
<i>Ma Linfei; Kelemen-Erdős Anikó; Xue Yameng</i>	
<b>Examining the Marketing Capabilities of Family Businesses.....</b>	<b>36</b>
<i>Ferenc Katona</i>	
<b>Factors Influencing Consumer Purchase Intention in Fitness Equipment E-Commerce Live Streaming: Evidence from China .....</b>	<b>37</b>
<i>Xue Yameng; Ma Linfei</i>	
<b>Building Trust and Fostering Collaboration in Pro-Poor Tourism: A Cross-Cultural Psychological Analysis .....</b>	<b>38</b>
<i>Samuel Teshome; Ma Linfei</i>	

<b>More Developed, Less Fertile .....</b>	<b>40</b>
<i>Kornélia Sára Szatmáry</i>	
<b>Bridging the Divide - Expanding Access to Infertility Treatments .....</b>	<b>41</b>
<i>Kornélia Lazányi</i>	
<b>Development of an Endogenous and Exogenous Factor Based Personalized Risk Assessment System of Infertility .....</b>	<b>42</b>
<i>Rozália Szatmáry</i>	
<b>Decision-Making Under Uncertainty: Exploring Behavioural Adaptations in Unknown Probabilistic Contexts .....</b>	<b>43</b>
<i>Dániel Frankl</i>	
<b>Macroeconomic Affairs: Fostering a New Era of Trade between India and Africa .....</b>	<b>44</b>
<i>Aadi Rajesh</i>	
<b>Artificial Intelligence as an Innovative Tool for E-Commerce.....</b>	<b>45</b>
<i>Pál Fehér-Polgár</i>	
<b>Sustainability and Innovation: The Pan African E-network as a Collaboration for India-Africa Digital Transformation .....</b>	<b>46</b>
<i>Aadi Rajesh</i>	
<b>Climate Change and the Volatility of Specialised Commodity Exchanges .....</b>	<b>47</b>
<i>Ákos Botos, József Fogarasi</i>	
<b>Exploring the Added Value of Erasmus Blended Intensive Program for Students .....</b>	<b>48</b>
<i>Jacques Bazen, Florin Duma</i>	

# Organised Innovation Spaces' link to Sustainability

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**Abstract:** The objective of this research is to discover if Organised Innovation Space (OIS) have the potential to have an impact on their surrounding region becoming more sustainable. My assumption is that Science and Technology Parks (STP), as a kind of Organised Innovation Space (OIS), can contribute significantly to achieving Inclusive and Sustainable Industrial Development (ISID) and other industrial-related targets of the 2030 Agenda by promoting innovation-driven economic development.

By literature review, I examine each kind of OIS' link to sustainability, analyzing available case studies, and the 3 variations of helix models.

The OIS contributing to the economic wealth of its tenants as well as the region, was proven by research. The OIS combatting unemployment, but raising the level of education in the region, was another evidence shown. Innovation-management being in close correlation with the sustainable management of companies, was also discovered. The quintuple helix model incorporates the environmental layer, as well, enabling the OIS operating in this model to contribute to ecofriendly operation of the region significantly. As this model is quite young, no evidence was discovered about its real impact. This could be researched further.

*Keywords: Innovation management. Sustainability. Regional development.*

# Exploring Theories Behind Energy Start-Ups: A Pathway to Innovation and Sustainability

**Rezarta Cara, Bajram Korsita, Fjona Cara**

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**Abstract:** This paper explores the theoretical foundations driving the growth and impact of energy start-ups in the global transition to renewable energy. The aim is to examine how frameworks such as disruptive innovation theory, entrepreneurial ecosystems theory, and sustainable entrepreneurship contribute to understanding the success and challenges faced by these start-ups. Through a conceptual analysis the paper highlights how innovative approaches have disrupted traditional energy systems, democratized access to clean energy, and addressed pressing environmental and social challenges.

The method involves synthesizing existing literature and analyzing market trends. The study also examines the interplay between supportive policies, financial mechanisms, and technological advancements in fostering energy innovation.

The main outcome reveals that energy start-ups, by leveraging disruptive technologies, integrated ecosystems, and sustainable business models, play a pivotal role in accelerating the adoption of renewable energy and mitigating climate change. The findings emphasize the need for collaborative efforts among policymakers, investors, and entrepreneurs to create favorable conditions for energy innovation. This research provides actionable insights for stakeholders aiming to advance sustainable energy solutions and transition toward a low-carbon economy.

*Keywords: Energy start-ups, Renewable energy, Disruptive innovation theory, Entrepreneurial ecosystems, Sustainable entrepreneurship, Energy transition*



# **Is Digitalisation affecting Bank Performance? The Results of a Questionnaire with Commercial Banks in Albania**

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**Abstract:** This work attempts to shed light on the impact of digitalization on banks performance in Albania, based on a questionnaire conducted with bank representatives from 10 commercial banks, representing over 94% of the Albanian market. The survey assessed several dimensions, including digitalization's influence on operational performance, customer experience and adoption, cost efficiency, security, and regulatory adaptation. Banks report a relatively positive effect on customer experience and competitiveness (mean: 3.82/5), very positive operational efficiency (mean: 4.17/5). Security measures (mean: 4.06/5) and employee training (mean: 4.00/5) were also perceived significantly enhanced. Strong commitment to digital transformation (mean: 4.28/5) and high optimism for future impact (mean: 4.56/5) indicate the strategic importance of digitalisation initiatives. However, moderate effects were observed in areas such as customer adoption (mean: 3.41/5), cost reduction (mean: 3.18/5), Legislative frameworks received mixed evaluations (mean: 3.34/5), suggesting room for improvement in regulatory alignment. These findings demonstrate that digitalisation is perceived as a support driver of operational efficiency and strategic direction of banking, while pinpointing to areas requiring further optimization, such as cost management and competitiveness. This work contributes to understanding the recent dynamics of digital banking in Albania and provides some insights for decision-makers and financial institutions.

**Keywords:** digitalisation, questionnaire, commercial bank, services, fintech, legislative framework

*Keywords: digitalisation, questionnaire, commercial bank, services, fintech, legislative framework*

# **Sustainability Aspects of Project Success Factors and Project Success Criteria Evaluated by Given Company's Managers**

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**Abstract:** In the last few decades the rate of spreading of project management has accelerated tremendously and project management has become an integral part of everyday work, as it has been recognised and acknowledged that using project management tools and methodologies preferred by the organisation provides a range of benefits, from more effective planning, more flexible change management and more efficient resource management to better stakeholder and customer satisfaction. And if the project throughout its life cycle and throughout its entire process and beyond through the delivered results meets environmental, social and economic criteria, it can also meet sustainability principles and sustainability success criteria to some extent.

This research investigates whether the project success factors and project success criteria identified and evaluated in my previous research correspond to some extent to the sustainable project management success factors and success criteria published in the relevant literature. Thus it can be examined whether and to what extent sustainability and sustainable project management criteria can be validated in the previous assessment of senior managers. As a result, most of the project success factors and project success criteria preferred by managers could also meet sustainability criteria.

*Keywords: industry; pharmaceutical industry; project management; project success; success factor; success criteria; sustainability, sustainable project management*

# **E-Government Adoption and Economic Growth: A Comparative Case Study of Estonia, Hungary, and Tunisia**

**Sarah Mehdi**

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**Abstract:** The evolution of e-Government solutions has manifested in waves. It started in the late 20th century when the internet began to be integrated into public administration. The primary phase, spanning from 1995 to 2005, focused on fundamental online service delivery enabling citizens to electronically access information and public services. Subsequently, a transitional phase followed from 2005 to 2012 that emphasized interactive platforms and mutual communication between governments and citizens. The most recent ongoing wave, starting in 2012, has seen a comprehensive digital transformation, integrating advanced technologies such as artificial intelligence, and machine learning.

The practice of e-Government unfolded differently across nations, influenced by the varying levels of technological infrastructure, the willingness of citizens and governments, as well as socio-economic contexts. For instance, countries like Estonia have embraced it as a core component of their national identity since the early 2000s. Meanwhile, Hungary and Tunisia illustrate the diverse challenges and opportunities that stem from different stages of digital maturity and public sector reforms.

This research investigates the impact of e-Government adoption on economic growth and foreign direct investment inflows through a case study of Estonia, Hungary, and Tunisia —three countries at different stages of digital transformation in the public sector. Specifically, it examines how citizen adoption of e-Government services correlates with GDP per capita and FDI, both essential indicators of economic health and investment attractiveness. It aims to underscore e-Government's role as a strategic driver for economic development and global competitiveness.

The study builds on existing literature that emphasizes the critical link between digital governance and economic outcomes. The study by Hiller & Bélanger (2001) and the UN e-Government Survey (2020) highlight the importance of e-Government in fostering economic growth and enhancing citizen engagement. Additionally, the work of Margetts et al. (2016) provide insights into the varying impacts of e-Government initiatives across different contexts.

To address the objective, a mixed-method approach is employed using a comparative case study deploying quantitative methods. The research utilizes panel data from 2010 to 2023, performing regression analysis on key variables, including the e-Government Development Index (EDGI), Real GDP per capita, and Foreign Direct Investment (FDI). Statistical techniques such as cross-tabulation and correspondence analysis further enrich the analysis by elucidating relationships among the variables.

The focus on Estonia, Hungary, and Tunisia for this comparative case study is intentional and reflective of their distinct digital landscapes. Estonia is a leader in digital governance, boasting a robust digital ecosystem that has significantly enhanced its economic performance. Hungary represents a transitional economy with ongoing digital reforms that are shaping its public services. While Tunisia is an emerging participant in the e-Government arena, grappling with challenges related to infrastructure and citizen engagement and conservatism.

Preliminary findings indicate a strong correlation between e-Government adoption and GDP per capita across the studied countries. In Estonia, strong e-Government implementation has been linked to substantial economic growth and increased FDI. In contrast, Hungary's developing digital landscape shows mixed results, suggesting that while progress is being made, further investments in digital infrastructure are necessary. On the other hand, Tunisia's emerging e-Government initiatives present opportunities for growth but also reveal significant challenges related to citizen engagement and digital literacy. These insights underline the critical role of e-Government in enhancing public services and driving economic resilience, providing valuable policy recommendations for transitioning economies.

*Keywords: E-government / Economic Growth / Case Study / Tunisia / Hungary / Estonia / GDP per capita / FDI*

# Machine Learning-Driven Anomaly Detection in Serverless Computing to Enhance Cloud Security

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**Abstract:** As cloud computing evolved further, serverless architecture started to be widely noticed, especially due to Function-as-a-Service models, since it provides ease in the deployment and management of applications. The main benefits of serverless computing, such as a reduction in operational overhead and the ability for an application to scale with costs proportionally to use, are all greatly dependent on being event-driven and stateless. Yet, the unique benefits come with their own security challenges, whereby traditional security no longer fits the special needs brought by serverless environments. For the security responsibilities arising from shared models between cloud providers and users in serverless architectures, because of limited infrastructure control and a dynamic nature of functions, an attack surface introduces many complexities.

This research proposes an adaptive anomaly detection framework that aims to enhance serverless systems security by taking advantage of cloud-native operational metrics such as invocation frequency, execution time, and error rates. By monitoring these metrics, the proposed approach can establish adaptive baselines for the detection of anomalous behaviour indicative of a potential security threat. This framework will, therefore, discuss different machine learning techniques that will be able to provide scalable, flexible, real-time threat detection without requiring any changes in the underlying infrastructure, unlike traditional rule-based methods. The current study will bridge the gaps in serverless security research and lay the foundation for a comprehensive machine learning-driven approach toward the security posture of serverless applications running in cloud-native environments.

*Keywords: Serverless Computing, Function-as-a-Service (FaaS), Cloud Security, Anomaly Detection, Machine Learning, Adaptive Security*

# **The Interventions of Sustainable Management Organizations on Economic, Ecological, and Social Outcomes – a Descriptive Study in the UAE Perspective**

**Hima Parameswaran**

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**Abstract:** Sustainable management organizations (SMOs) are intended to achieve organizational effectiveness through appropriate resource allocation. This is achieved by well-defined strategies in breadth, aggressiveness, and differentiation. The present study discusses the necessity of organizational development interventions for organizational success by aligning structural, cultural, and strategic realities of work to respond to the ever-evolving businesses. The present study was conducted in UAE-based firms as purposive sampling. A detailed literature review assists in finding a model for the study. Further, the questionnaire with latent variables was identified and distributed among 125 respondents. A stratified proportional sampling provided a deep understanding of the organizational interventions. A descriptive analysis using SPSS 24.0 maintained the significance level of the latent variables such as work systems, structures, and identity. The findings confirmed the alignment of models extracted from the theories to the variables discussed in the questionnaire. Moreover, all the hypotheses crafted for the study have been accepted. Thus, the study proves that SMOs are a profound notion in enhancing congruence among organizational structure, process, strategy, people, and culture. Likewise, in this tech-savvy era, this kind of study will be a roadmap for firms to acquire a capacity for self-renewal. However, this happens through a collaborative effort of organizational members with a transformational change by integrating behavioral skills, technology, and research.

*Keywords: Sustainable Management Organizations, Organizational structure, Identity, Processes.*

# Export Competitiveness Analysis of the Hungarian Economy 1992-2022

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**Abstract:** The aim of the analysis is to provide an overview of the Hungarian economy's foreign trade from a competitiveness perspective up to 2022. The methodology is based on data from the WITS database for the full range of products. Competitiveness was analysed using the Balassa index.

The Hungarian economy tended to be import-led. The value of exports was variable over the period considered. There was a significant competitive advantage in agricultural products, mainly animal products. Unfortunately, these advantages have disappeared today. We cannot find any product with significant competitiveness, so we have completely lost the competitive advantage we had in the 1990s, and we are now dependent on imports of products that were dominant 30 years ago.

*Keywords: export, import Hungarian Foreign Trade, competitiveness*

# Evolution of Post Soviet Countries' Cereal Exports in terms of Competitiveness 2010-2022

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**Abstract:** The aim of the study is to examine the evolution of cereal exports of the parties directly involved in the war (Russia, Belarus and Ukraine) in the run-up to the Russian-Ukrainian war. I have examined the data on cereal exports and imports from the WITS database and explored competitiveness using the Balassa index. The value of Belarus' total exports fluctuated between 2010 and 2021, peaking in 2012 at \$63.6 billion, of which cereal exports were a paltry \$4.8 billion. As its grain imports reached \$179 million, the country was import-dependent. This is supported by the calculated Balassa index values. Russia's total exports also showed significant fluctuations during the period under review. It exported a block of cereals. In 2018, it exported USD 11 billion worth. Maize is its most important crop. Wheat, meslin, rye, barley, oats, maize have shown good Balassa indexes, i.e. competitive advantage, but maize only in some years. As if it's not worth exporting, but they do. Ukraine is clearly rich in grain production. Although it has import block of total cereals it has achieved a significant export block. The Balassa indices (between 6-34) show a competitive advantage. It has been at a very great disadvantage because of the war.

*Keywords: cereals, Post Soviet countries, Balassa index, export, import*



# Trends in Spatial Mobility of Graduates in the Netherlands

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**Abstract:** There has been quite some attention in the literature on spatial mobility of recent university graduates, in their search for a suitable workplace. In this study the relation between migration and economic circumstances are investigated, using a national survey among university of applied sciences graduates, 1.5 years after graduation. The study investigates the trends in the retention rate of university of applied sciences graduates in a economically peripheral border region. The findings of the study are that around 90% of the graduates are still living in the region of their study 1.5 year after graduation. Developments in the labour market (shortages due to demography) and the generally favourable economic development of the region of the university seem to be important determinants for graduates to stay in that region.

*Keywords: migration, talent, economic development*

# AI-Driven Real-Time Intelligence for Proactive Business Strategy

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**Abstract:** AI-powered systems can provide real-time monitoring for organizations, continuously tracking key factors in the competitive landscape. These systems alert stakeholders to significant changes, such as shifts in competitor activities, market demand, or regulatory updates. By integrating AI with frameworks like Porter's Diamond and Five Forces models, companies gain deeper insights into external conditions. This enables faster identification of both emerging opportunities and potential threats. With timely information, decision-makers can act swiftly to adapt strategies, maintaining or improving their competitive edge. For example, AI might detect new entrants in the market or rising supplier costs and notify relevant departments immediately. These insights help organizations pivot resources and strategies as needed. AI's real-time data analysis reduces the delay between detecting changes and implementing responses. Overall, the system enhances strategic agility, enabling businesses to thrive in dynamic environments. The result is a proactive, rather than reactive, approach to business strategy.

*Keywords: artificial intelligence, business strategy, forecasting system*

# **Empowering or Misleading? The Influence of Social Media Use and Misinformation on Rural Development Perceptions**

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**Abstract:** This research explores the role of social media in shaping perceptions of rural development in Albania, with a particular focus on the challenges posed by misinformation and the importance of media credibility. In the face of an evolving media landscape and the potential for digital platforms to foster rural growth, it is crucial to understand how social media use interacts with trust in information to influence community engagement and development outcomes. We interviewed one hundred fifty respondents from rural areas about their media usage and the perceived role of social media in rural development. The findings from the moderation model show that while the frequency of social media use alone doesn't significantly affect perceptions, misinformation reduces social media's perceived utility in promoting rural development. However, frequent users show resilience to misinformation, suggesting that digital literacy may mitigate its adverse effects. These insights underscore the need for targeted digital literacy programs to enhance trust and leverage social media for rural development in areas with high rural exodus.

*Keywords: social media use, rural development, misinformation, digital literacy, Albania*

# **Assessing the Role of Social and Traditional Media in Rural Development- Insights from Albania**

**Aljula Gjeloši, Oltjana Zoto, Elena Kokthi, Etleva Muço (Dashi)**

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**Abstract:** Rural development in Albania faces unique challenges, including high emigration, limited digital infrastructure, and economic constraints. Traditional and social media are essential in addressing these issues, supporting information dissemination, economic empowerment, and community engagement. Traditional media, especially radio and television, remains crucial in regions with limited internet access, providing reliable information on government policies, subsidies, and agricultural practices. Meanwhile, social media platforms such as Facebook and Instagram offer rural entrepreneurs opportunities to promote agritourism, expand market reach, and share knowledge, especially among younger populations.

This study examines the combined impact of traditional and social media on rural development in Albania by comparing their roles, effectiveness, and limitations. Findings suggest that traditional and social media are complementary tools, each addressing community needs and development goals. While traditional media supports structured communication in areas with limited digital literacy, social media enables interactive engagement, facilitating market access and economic diversification. This dual approach offers valuable insights for policymakers aiming to strengthen Albania's rural development strategies by integrating both media forms to maximize their potential impact.

*Keywords: rural development, Albania, social media, traditional media, community engagement, economic empowerment, information dissemination*

# **Cybersecurity Challenges in Digital Payments: A Case Study of Alibaba and Revolut**

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**Abstract:** This study investigated the impact of cybersecurity on digital payments by examining cyberattack dynamics and their influence on payment systems. Using a case study and a quantitative approach, secondary data from cybersecurity reports and scholarly articles were analyzed. Findings reveal that platforms like Alibaba and Revolut, implement extensive security measures such as encryption and access control, but still face significant challenges in countering cyber threats effectively. The research underscores the critical role of technological solutions and the need for continuous user education to enhance digital payment security. These insights help inform digital payment platforms on strengthening cybersecurity strategies and user engagement to ensure transactional security and reliability. However, the focus on publicly available resources and literature may not capture all of the unpublished challenges faced by digital payment platforms which may limit the full understanding of cybersecurity landscape.

*Keywords: Alibaba, Cyberattacks, Cybersecurity Strategies, Digital Payment, Network Security, User Behavior*

# Measuring Reliability and Validity of Operator - Mining Machine System's Characteristics

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**Abstract:** Mining is widely recognized as a high-risk industry with elevated accident rates, yet the ergonomics and safety issues of machinery in open-pit mining operations remain underexplored in previous research. Therefore, this paper aims to examine the reliability and validity of the characteristics of operator-mining machine systems, based on a questionnaire survey conducted among operators in several Serbian open-pit mining companies. Descriptive statistics were first applied to analyse operators' and machines' characteristics. Reliability analysis using Cronbach's Alpha identified and eliminated three questions that did not meet acceptable thresholds. Factor analysis was performed to assess construct validity, and after analysis, one questionnaire item has been removed. The final set of questions was grouped into four groups, each containing one or two components, establishing the instrument's reliability and validity. This research contributes to the understanding of ergonomic characteristics of operator-mining machine systems and shows that factors such as seat adjustability characteristics, armrests adjustability, vibrations in the cabin, and hand- and foot-operated controls are significant in providing a foundation for improving workplace conditions in open-pit mining environments. These results lay the groundwork for future research, such as regression analysis and/or confirmatory factor analysis, or further studies with larger samples.

*Keywords: working conditions; mining machinery; operators; reliability and factor analysis*

# **Local vs Non-Local Cuisine in Restaurant Menus. An Analysis of Restaurants Around Shkodra Lake in Shkoder, Albania**

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**Abstract:** This analysis the content of local restaurants' menus around Shkodra lake area, in Shkoder, Albania. It aims to examine the balance between local and non-local food while focusing on the juxtaposition of traditional and modern cuisine. For the ratio assessment of between local and non-local food will be used observation methodology. Menu items will be analyzed to quantify and compare the presence of local and non-local food, which will help to reveal patterns in menu design that focus broader customer base and how it affects the visibility of local food. Our hypothesis suggests that local restaurants might highlight non-local food to appeal to a diverse clientele and that possibly reduce the focus on local food. Expected results are related to the understanding on how much restaurants integrate international influence compared to the local one. The findings will provide insights for restaurant decision makers, who are looking to preserve and promote local food and meet the needs of the customers effectively. Studying how restaurants promote their menus contributes to an exploration of culinary that also intersects with tourism.

*Keywords: local restaurants, menus, local – non local food, traditional cuisine, modern cuisine, customer base, Shkodra lake, tourism*

# Practical Aspects of Social Media Marketing

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**Abstract:** Social media refers to online platforms and tools where users create, share and interact with content. Popular platforms such as Facebook, Instagram, Twitter (now X), TikTok and LinkedIn allow individuals and businesses to connect, communicate and build relationships. Social media marketing leverages these platforms for business goals such as brand awareness, customer engagement and lead generation. It includes strategies such as content creation, paid advertising, influencer partnerships and audience targeting to reach and engage users based on their interests and behaviours. Effective use includes consistent content, tracking and optimisation. The future of social media marketing will bring a number of innovative trends and technological developments that will transform the way companies present themselves online: artificial intelligence, metaverse, and shopping directly on platforms are built around creative and technological innovations, adapting to the rapidly changing world of consumer demands.

*Keywords: social media, marketing strategy, digital marketing trends*



# Business as Unusual

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**Abstract:** The global business landscape has undergone dramatic shifts in recent years, driven by technological advancements, changing consumer preferences, and the impacts of the COVID-19 pandemic. As organizations move into the post-pandemic era, there is a growing emphasis on innovation and sustainability as central pillars of business strategy. This paper explores how companies across various industries are leveraging digital transformation and sustainable practices to not only recover from the disruptions of the pandemic but also position themselves for long-term success. By examining case studies and emerging trends, the paper highlights the role of leadership, organizational culture, and corporate governance in fostering an environment that supports innovation and sustainability. Additionally, the research addresses the challenges businesses face in balancing profitability with environmental and social responsibility. The findings underscore the need for integrated approaches that align economic, environmental, and social objectives to achieve sustainable business growth. This paper provides practical insights for business leaders, managers, and policymakers seeking to navigate the evolving business environment while remaining competitive and socially responsible.

*Keywords: Business, Covid, Innovations, Sustainability, Environment*

# **Application of a Hybrid BWM-EDAS-VIKOR Method for Analyzing ERP System Adoption Across Different Industries**

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**Abstract:** Enterprise Resource Planning (ERP) systems are standardized software packages built upon industry “best practices”. They allow enterprises to automate and optimize their competitive processes and facilitate cross-functional transactions. Using ERP systems in different enterprises impacts success and enhances decision-making quality. Although they come ready-made, many companies tailor the software to fit their specific industries' business processes. Therefore, the study aims to rank different industries' intentions to use ERP systems by applying hybrid BWM-EDAS-VIKOR. Based on the empirical analysis conducted in Serbian companies, four industries (information and technology - IT, automobile industry, sales and distribution, and metal processing industry) were compared based on different criteria. The study indicates that the inclination to adopt ERP systems varies by industry type, serving as an initial step for a more in-depth examination of the reasons for the implementation of ERP systems.

*Keywords: ERP systems; industries; BWM, EDAS, VIKOR*

# **Organizational Resilience Assessment as the Indicator of the Sustainable and Human-Centring Industrial Organizations Transformation**

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**Abstract:** Industry 4.0 brought digitization to every aspect of the industrial manufacturing processes. Based on the rapid development, besides being accepted as the major promoter of the industrial development, Industry 4.0 evoked many controversies, mainly expressed through strong opposition to the related digitization of the processes, based on the employees fear and lack of adequate organizational communication. Based on those circumstances, contemporary manufacturing operations are being transformed from a digital to a post-digital era, in the frame of Industry 5.0 concept. In this concept, post-digital processes are equally concerned with digitization and with employees' opinion on their workplace's conditions and overall business success. In this research, the main focus is placed on the organizational resilience index (RI) assessment in the mining industry organizations, evaluated through the assessment of the employee's opinion on the most important influencing factors, belonging to the: technical, human, organizational and sustainability, groups. In the assessment, the employees of all organizational levels, including: machinery operators, support workers, operational, middle and top-level managers were included. Methodology for RI calculation included application of MCDA techniques, supplemented by the Fuzzy Logic and additionally boosted by artificial intelligence – through Artificial Neural Networks implementation. Obtained models enable accurate calculation of the organizational RI, and possibility to its prediction, based on the measured influential factors.

**Acknowledgement:** This research was supported by the Science Fund of the Republic of Serbia, #GRANT No. 5151, Support Systems for Smart, Ergonomic and Sustainable Mining Machinery Workplaces—SmartMiner

*Keywords: Organizational resilience, Industry 5.0, MCDA, ANNs, modeling*

# **The Relationship Between Accounting Research and Accounting in Practice – a Literature Review**

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**Abstract:** The purpose of this paper is to conduct a literature review regarding studies that investigate the relationship between scientific research related to accounting and accounting in practice. This paper examines the extent to which theoretical frameworks and findings derived from scientific papers influence accounting practice and real-world decision-making. Through the examination of a series of studies, the paper identifies the key issues and trends that exist between scientific research and accounting practice, highlighting the gaps in the current literature. The results of this paper show that regardless of the fact that scientific research in accounting provides valuable knowledge, they are often seen as unrelated to each other, due to the different priorities of researchers and accountants. Likewise, communication barriers between researchers and accountants are another factor that affects the connection between scientific research and practice in accounting. Based on the findings from the analyses performed some recommendations are given to overcome the gap, emphasizing the need for collaborative efforts that increase the importance of scientific research for accountants and that improve the general quality of accounting practice.

*Keywords: Accounting Research, Accounting Practice, Relationship*

# **Empowering Generation Z: The Importance of Conscious Lifestyle and Self-Development through Coaching in Higher Education**

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**Abstract:** The 21st century, defined by the rise of Generation Z and the emergence of Industry 5.0, has raised the issue of consciousness and social responsibility. Today's young people, often referred to as the new generation, represent the demographic that will play a pivotal role in shaping the future and society, with tomorrow's leaders and decision-makers growing up from this cohort. However, modern society and the dynamically changing environment bring constant change and technological development, making it almost impossible to adapt and find stability. In a world, full of challenges, today's Generation Z needs to find their place, to build a secure set of values, and self-awareness and fostering social relationships that can provide as a compass and a signpost towards a more conscious, balanced, and sustainable life. This paper emphasizes the characteristics of Generation Z and the critical role of self-awareness and self-development within higher education, specifically among this generation.

*Keywords: Gen Z, social impact, self-awareness, conscious lifestyle, sustainable development, coaching, higher education*

# The Challenges of the Sustainability of Pension Security

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**Abstract:** The deteriorating demographic situation is typical of the countries of the European Union, including our country. The current operating principle of the pension system, the pay-as-you-go system, is difficult to sustain in its current form and the future of its operation is questionable. Long-term demographic processes affect not only the active-age population, but also future retirees. There are currently 1,998,000 old-age pensioners in Hungary, and this number will increase greatly in the coming years. In the next 20 years, approximately 2,600,000 people will pass the current retirement age of 65, while no more than 1,900,000 people will enter the labor market. Thus, in twenty years, there will be at least 700,000 fewer people of economically active age in Hungary, if the current retirement age is still in effect. Thus, employment will decrease by 530,000 people. In order for Hungary to have an economy that adapts to the inevitable demographic processes, a more serious paradigm shift is needed in terms of the sustainability of the economic environment and pension security.

*Keywords: pension security, demographic effects, sustainability and modeling of state pension systems, pension savings*

# **An Overview of the Literature on Female Entrepreneurship in Kosovo**

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**Abstract:** In recent years, female entrepreneurship in Kosovo has garnered significant attention, particularly in the unique context of post-war recovery and economic transition. This paper provides a comprehensive overview of the literature on women's entrepreneurship in Kosovo, focusing on the specific challenges and opportunities they face. Among the key obstacles identified are limited access to finance, insufficient institutional support, and the influence of cultural norms and gender stereotypes. However, the literature also highlights the positive role of technology and professional networking in enhancing the resilience and success of women-led businesses. Women who make use of these tools demonstrate a greater capacity for business survival and expansion. Furthermore, recent changes in supportive policies have started to offer more opportunities for women in the entrepreneurial sector. These efforts aim to strengthen women's access to finance and improve training and networking opportunities, thereby promoting the sustainable growth of female entrepreneurship. The study suggests that improving access to finance and expanding institutional support programs could foster sustainable growth in female entrepreneurship, contributing positively to Kosovo's economic development.

*Keywords: female entrepreneurship, access to finance, institutional support, technology in business, gender inequality*

# Contemporary Financial Security for Extraordinary People

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**Abstract:** This paper investigated the aspect of financial security for extraordinary people in the XXIst century. Firstly will be defined, what does it mean extraordinary by health, habit and other aspects. Second will be collected the factors of the financial security. Finally will be made the conclusion.

*Keywords: financial security, disability, cooperation*



# The Threat of AI-Generated Fake News to Critical Infrastructures: Case Studies and Defensive Strategies

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**Abstract:** The proliferation of artificial intelligence (AI)-generated fake news poses a significant threat to critical infrastructures by disseminating misinformation that can disrupt essential services and erode public trust. This paper aims to analyze the impact of AI-generated disinformation (fakenews, -photoes, -videos) on critical infrastructure sectors, including energy, transportation, and healthcare. Through detailed case studies of real-world incidents, such as the 2007 Aurora Generator Test, which demonstrated how cyberattacks could physically damage power grid components, we examine the mechanisms by which AI-generated fake news has been employed to compromise infrastructure integrity. The study employs a qualitative methodology, analyzing documented instances where AI-generated disinformation campaigns have targeted critical infrastructure, leading to operational disruptions or public misinformation. The findings highlight the vulnerabilities of critical infrastructure to AI-driven fake news and underscore the necessity for robust defense mechanisms. In response, the paper proposes a comprehensive set of countermeasures, including the implementation of advanced AI detection systems, the development of rapid response protocols, and the establishment of public awareness programs to mitigate the impact of disinformation. By synthesizing these strategies, the study offers a framework for enhancing the resilience of critical infrastructures against the evolving threat of AI-generated fake news.

*Keywords: AI-generated disinformation, Critical infrastructure, Misinformation impact, Case studies, Defensive strategies*

# Competitiveness Factors for Commercial Airlines

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**Abstract:** The study aims to identify the factors influencing the competitiveness of commercial airlines by focusing on industry-specific characteristics within the civil aviation sector. These characteristics are analyzed using quantitative statistical methods to uncover patterns and insights relevant to the industry's stakeholders. The research further examines the availability of these data points, assessing the extent to which they can be sourced from public and non-public databases. The expected outcome is the development of a statistically validated model that provides meaningful interpretations from a business perspective. By combining statistical analysis with practical business insights, this model aims to offer a robust framework for understanding the competitive dynamics of the airline industry. The findings are intended to support data-driven decision-making and contribute to both academic research and industry practices.

*Keywords: competitiveness, tourism, airlines*

# **Enhancing Food Safety in China's Food Supply Chain: Risk Identification and Mechanism Optimization**

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**Abstract:** Food safety continues to be a paramount societal issue and a considerable difficulty in China's food sector. Food traverses several phases in the supply chain, and safety concerns may emerge at any juncture, from manufacture to consumption. This study aims to identify the principal risk factors in China's food supply chain and emphasize the contrasts between China's supply chain, which lacks a complete structure, and the more developed supply networks in advanced nations. The study used netnography to gather data on food safety incidents in China, then doing empirical analysis which indicates that a significant proportion of food safety issues arise during the production and processing links. The research designates these phases as key control points for food safety. Furthermore, it suggests methods to augment food safety via enhanced practices in manufacturing, processing, logistics, traceability systems, and safety credit assurance. The results provide crucial insights for enhancing supply chain management in China, increasing food safety efficiency, and diminishing the occurrence of safety events in the food sector.

*Keywords: food safety; food supply chain; netnography*

# Examining the Marketing Capabilities of Family Businesses

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**Abstract:** Small and medium-sized enterprises, including family businesses, are key players in national economies. Their role in employment and GDP generation is critical to the economy. The skills and knowledge they possess are important for their ability to operate. In my research, I will examine how family business managers assess the marketing capabilities of their businesses in relation to their competitors. In doing so, I evaluate the innovative content of the product structure, the quality of the products, customer confidence or the quality of the relationship with partners. But I also look at the efficiency of asset management, cost management, liquidity or the financing of businesses. I focus on the characteristics of marketing information systems and their interrelationships with other variables.

*Keywords: marketing capabilities, competitiveness, family businesses, small and medium-sized enterprises*

# Factors Influencing Consumer Purchase Intention in Fitness Equipment E-Commerce Live Streaming: Evidence from China

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**Abstract:** Current real-time streaming media services have become a key method for product sales. This paper explores the factors affecting consumers' purchase intentions in fitness equipment live streaming, using reliability analysis, path analysis, and mediation effect testing on 427 valid survey responses. The results confirm the model and hypotheses. Empirical findings indicate that in fitness equipment e-commerce live streaming, the professionalism and similarity of the streamer, interactivity, entertainment, information quality, product quality, and product appearance all significantly enhance consumers' perceived value. However, promotional offers do not significantly affect perceived value. Additionally, the professionalism, similarity, interactivity, entertainment, promotional offers, information quality, and product quality positively influence consumer trust, while product appearance has no significant effect on trust. Both perceived value and trust significantly improve consumers' purchase intentions and act as key mediators between these factors and purchase intention. The study concludes with practical insights for fitness equipment e-commerce live streaming from three perspectives: the live streamer, the streaming scene, and the fitness equipment products. It also discusses the theoretical and managerial implications of this research for live streaming.

*Keywords: live streaming, fitness equipment, purchase intention, consumer trust, perceived value*

# **Building Trust and Fostering Collaboration in Pro-Poor Tourism: A Cross-Cultural Psychological Analysis**

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**Abstract:** This study investigates the optimization of pro-poor tourism efforts, a concept that ensures tourism activities benefit impoverished communities. Given the intricate balance required among the interests of visitors, local communities, and diverse stakeholders, this topic is crucial for policymakers, tourism practitioners, and scholars. The research emphasizes the role of trust as a foundational element for cross-cultural engagement, addressing a significant gap in current pro-poor tourism practices. The primary aim of the research is to enhance the effectiveness of pro-poor tourism initiatives. By examining how trust can serve as the foundation for cross-cultural engagement, the study seeks to provide practitioners with solutions to bridge the gap between visitors, local communities, and diverse stakeholders. Ultimately, the goal is to ensure that pro-poor tourism leads to sustainable and impactful initiatives that uplift local communities while providing visitors with memorable experiences. The methodology involves a comprehensive review of literature sourced primarily from Google Scholar, analyzed using a narrative approach. This method allows for a thorough synthesis of existing knowledge and insights into pro-poor tourism. The findings indicate that local control, cultural sensitivity, and transparency are essential in fostering trust among stakeholders, communities, and visitors. These elements are crucial for promoting cooperation and mutual benefit in pro-poor tourism activities. The research highlights how cultural values influence trust, providing a foundation for developing effective strategies to enhance cooperation among all parties involved. The study's theoretical contribution lies in its detailed exploration of trust as a critical factor in pro-poor tourism. By identifying cultural psychology-based trust-building tactics, the research offers a valuable roadmap for practitioners. These strategies not only promote cooperation but also strengthen the social and economic fabric of local communities and enhance visitor experiences. In terms of originality and practical implications, this research adds significant value by offering actionable insights into trust-building in pro-poor tourism. The practical solutions proposed can lead to more sustainable and impactful tourism practices that align with the needs and values of local populations. By fostering a sense of ownership and participation among local communities, the study ensures that pro-poor tourism

initiatives are ethically and socially responsible, ultimately achieving their full potential in contributing to equitable and inclusive growth.

*Keywords: Pro-poor tourism, Cross-cultural, Trust-building, Local community empowerment, Cultural sensitivity*

# More Developed, Less Fertile

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**Abstract:** The paradox of declining fertility rates in developed nations underscores the unintended consequences of modernization on reproductive health. Women in these societies often prioritize education, career advancement, and financial stability, leading to delayed childbearing. However, many are unaware of the rapid decline in fertility after age 35, coupled with increased risks of complications like miscarriage and chromosomal abnormalities. This fertility awareness gap is exacerbated by an overreliance on assisted reproductive technologies (ART), such as in vitro fertilization (IVF), which may create a false sense of security about postponing parenthood. Cultural norms and economic pressures further perpetuate this delay, with societal emphasis on personal achievements and inadequate family-friendly policies deterring early motherhood. While developed countries offer significant opportunities for women, these benefits come at the cost of rising infertility rates, emotional strain, and a growing dependency on expensive healthcare interventions. Addressing this issue requires better education about fertility, supportive workplace structures, and a cultural shift toward balancing ambitions with biological realities. Without these changes, the phenomenon of "more developed, less fertile" may continue to challenge the sustainability of populations and the well-being of individuals.

*Keywords: infertility, developed countries, culture*



# **Bridging the Divide - Expanding Access to Infertility Treatments**

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**Abstract:** Access to assisted reproductive technologies (ART) varies significantly across socioeconomic and geographic contexts. In developed countries, financial barriers often hinder access, with costs reaching \$12,000–\$15,000 per IVF cycle in places like the U.S., making public funding and private grants vital. However, the challenges for people living in developing countries are even more extreme, where financial difficulties are compounded by cultural and religious pressures to become parents. Addressing stigma, improving healthcare infrastructure, and offering low-cost solutions are even more essential there.

Bridging these disparities requires innovative global strategies. Government subsidies, NGO initiatives, and awareness campaigns could make treatments more equitable. Early screening programs and low-cost innovations like fertility tourism offer additional pathways, though ethical oversight remains crucial. By uniting efforts across developed and developing contexts, these solutions aim to create a more inclusive framework for infertility care worldwide.

*Keywords: infertility, AVR, equality*

# **Development of an Endogenous and Exogenous Factor Based Personalized Risk Assessment System of Infertility**

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**Abstract:** Female infertility is an increasingly significant societal and medical challenge, exerting profound psychological and economic impacts. The objective of my research is to conduct a comprehensive analysis of exogenous and endogenous factors influencing female fertility and to develop an IT-based analytical system to support personalized risk assessment. Present paper endeavours to explain and introduce how exogenous factors, including lifestyle habits, environmental exposures, stress levels, nutrition, physical activity, socioeconomic background, partner-related factors, and sexually transmitted infections affect the female reproductive system. Additionally, it also examines the influence of endogenous, biological and hormonal factors, such as age, ovulatory function regularity, hormonal markers (AMH, FSH, Prolactin, TSH), endometriosis, polycystic ovary syndrome (PCOS), structural abnormalities, and ovarian reserve on fertility outcomes. As part of this research, I propose a preliminary potential IT solution that integrates weighted scores and value ranges, categories of these factors to compute a fertility score, enabling the creation of risk profiles. This system could facilitate the development of personalized intervention strategies. The interdisciplinary approach I advocate aims to contribute to the early detection and more effective management of fertility-related issues.

*Keywords: infertility, exogenous, endogenous, systematical-solution*

# Decision-Making Under Uncertainty: Exploring Behavioural Adaptations in Unknown Probabilistic Contexts

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**Abstract:** In decision-making scenarios characterised by uncertainty, players often navigate choices without prior knowledge of the distribution of correct and incorrect outcomes. This study investigates such environments, analysing behavioural adaptations when individuals engage with tasks devoid of explicit probabilistic cues. By withholding information regarding the ratios of correct answers, the game ensures independence across choices, thereby emulating the ambiguous appeal of mechanisms such as "gacha" systems and real-world phenomena, including repeated lottery participation following a win. Through the comprehensive tracking of key behavioural parameters, this research aims to deepen the understanding of user behaviour within simulated environments. Unlike traditional self-report questionnaires, this approach systematically captures nuanced user interactions, enabling an exploration of the underlying decision-making processes rather than focusing solely on outcome-specific data. Grounded in decision theory and game psychology, this study elucidates how individuals develop strategies and make choices in the face of unpredictability. By examining the interplay of risk, reward, and randomness, it offers novel insights into the cognitive mechanisms that govern decision-making in uncertain contexts.

*Keywords: Probabilistic ambiguity, Game psychology, Independent events, Dependent events, Gacha mechanics*

# Macroeconomic Affairs: Fostering a New Era of Trade between India and Africa

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**Abstract:** The 21st century has presented an interesting opportunity for growing the India- Africa trade and economic relationship. With its economic liberation in 1991, India has grown at an average of 6-7% annually over the past 30 years and transformed its economic and industrial base.

With this growing industrial base and the rise of Indian IT, pharmaceutical, and telecommunications corporations, India is actively investing in Africa to capitalize on its faster-growing population and vast natural resource reserves. India has invested over 70 billion USD in the African continent through various public and private sector investments and aims to increase the investment to over 150 billion USD by 2030.

As the African population is expected to increase from 1.5 billion citizens in 2024 to over 2.5 billion by 2050, coupled with the declining Western influence over the continent, Africa and its middle class will present an immense market for Indian goods and services, which could usher in a new era for Indian-African collaboration at the macro-economic level.

The paper aims to identify the current state of Indian investments and opportunities in Africa at the macroeconomic level and understand the avenues for growth and further economic collaborations in the continent.

*Keywords: Africa, India, Trade, Investments, South-South Cooperation, Macroeconomics*

# Artificial Intelligence as an Innovative Tool for E-Commerce

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**Abstract:** In my article, I will conduct an in-depth review of the e-commerce process based on extensive literature research. This review will explore the most significant applications of artificial intelligence (AI) in e-commerce as identified in existing studies, shedding light on how AI technologies are currently transforming key aspects such as personalized customer experiences, inventory management, fraud detection, and supply chain optimization. Additionally, I will examine the potential new and innovative uses of AI that are still emerging within the e-commerce sector, including advancements like hyper-personalization through machine learning, AI-powered chatbots for customer service, and the automation of product recommendations using deep learning algorithms. Furthermore, I will discuss the possibilities for AI integration in the near future, focusing on emerging trends such as the use of AI for visual search, voice-activated shopping, and even predictive analytics for anticipating consumer behavior. In conclusion, I assert that having a deep understanding of AI and its applications is essential for anyone involved in e-commerce. The ability to harness AI tools effectively is no longer a luxury but a necessity in staying competitive in a rapidly evolving digital marketplace. Mastery of AI will empower businesses to optimize their operations, enhance customer experiences, and drive innovation, while also addressing the risks and challenges that accompany the adoption of these transformative technologies.

*Keywords: e-commerce, AI, IT Security*

# **Sustainability and Innovation: The Pan African E-network as a Collaboration for India-Africa Digital Transformation**

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**Abstract:** The Pan African E-Network Project (PAENP), is an initiative supported by India to connect the African continent through multiple mediums such as satellite, fiber optics, and various other technologies in an attempt to bridge the digital divide and bring online the population of Africa. This project exemplifies how technological-driven innovation can transform a society and create opportunities for a sustainable future.

The paper will analyze how the PAENP has assisted in creating a sustainable future in Africa through e-governance, e-commerce, tele-education, and tele-medicine initiatives and address the deficiencies in development through modern technological solutions.

The paper will also address the question of technology as an aid in improving society and its role in poverty reduction, improving opportunities for education, and increasing efficiency for governments and businesses.

By analyzing case studies from various parts of Africa, the paper will attempt to analyze the on-the-ground results and impact of this initiative, understand the role of technology as an enabler, and attempt to understand the opportunities created by the PAENP and the future possibilities of circular economy and global sustainability goals.

*Keywords: Digital divide, Africa, India, Innovation, Sustainability*

# Climate Change and the Volatility of Specialised Commodity Exchanges

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**Abstract:** Over the past decades, climate change has increasingly led to heat waves, droughts, flash floods and extreme weather conditions, increasing the risk and exposure for economic activities. These also affect commodity trading, in particular energy exchanges and markets. Extreme weather has a direct impact on the demand for energy, renewable energy and on energy supply systems.

The aim of this paper is to analyse the relationship between variables of the climate change and commodity exchange prices, the adaptation and performance of trading models and algorithms through a systematic literature review. By conducting a systematic literature search and analysis, it can be concluded that the literature on the topic under study can be categorized according to the type of risk and instrument analysed, as well as the methodology used; climate change can have an impact direct impact on price volatility of energy exchange prices, as well as on credit-, underwriting-, operational- and market risks.

# Exploring the Added Value of Erasmus Blended Intensive Program for students

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**Abstract:** The number of students participating in a traditional Erasmus exchange program was stagnating in past decade, augmented also by the Covid-19 pandemic. Therefore, in the frame of Erasmus+ was introduced a new type of program, called Blended Intensive Program (actually an improved and extended form a of former Erasmus+ Intensive Programs (IP) which didn't include a virtual teaching component). In this study we intend to examine the value added of these short term international programs. After two consecutive years of organizing BIPs we measured if the intentions of our students to go abroad for study for longer periods or having an international career and get out of their of their comfort zone has increased or not.



