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# Abstract Book



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## **XX. FIKUSZ 2025 International Conference**

**Abstract Book**

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# Users' Perceptions of Artificial Intelligence and its Everyday Applications

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**Abstract:** The integration of artificial intelligence (AI) into everyday life is one of the most significant technological trends of the 21st century, fundamentally transforming social and economic processes. AI systems are now present in many areas, from personalized content recommendations to automated customer service solutions to decision support systems. The development and widespread use of these technologies not only holds opportunities, but also creates complex challenges in the areas of security, ethics, regulation, and social acceptance. Understanding user attitudes and perceptions is therefore crucial in order to ensure that AI developments and implementations are not only technologically but also socially sustainable.

This study investigates users' attitudes toward the everyday application of AI through a large-sample online questionnaire survey ( $N = 6,341$ ). The research focuses on five key dimensions: perceived everyday usefulness, the impact of AI on learning and work, system manageability, and perceived disadvantages. The results show that most respondents evaluate AI positively, particularly regarding its efficiency-enhancing potential and the usability of AI-based systems. However, perceptions related to disadvantages are more varied, indicating ongoing concerns about risks, uncertainties, and the broader social implications of AI. Overall, the findings reveal a dual perception: while users widely acknowledge the benefits of AI, a significant proportion remains cautious. These insights support the development of user-centered strategies that promote the safe and socially responsible integration of AI.

*Keywords: artificial intelligence; manageability of AI systems, AI risks, cybersecurity,*



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# Evolution of Resource-Based View in Management Sciences

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**Abstract:** Theoretical explanations of competitive advantage have centred on the internal strengths and resources of firms. The Resource-Based View (RBV) emerged as a dominant approach by establishing that heterogeneous, valuable, rare, inimitable and non-substitutable resources enable firms to achieve long-term superior performance (Wernerfelt, 1984; Barney, 1991). RBV significantly influenced strategic management research across the 1990s.

However, RBV's growing influence also brought conceptual and empirical challenges. Researchers questioned its static assumptions, the ambiguity of its constructs, and its limited ability to account for businesses adapt their resource bases during rapidly changing environments (Priem & Butler, 2001). These critics became more visible in the early 2000's, as industries experienced accelerated technological change and competition.

To address these gaps, Dynamic Capabilities Theory (DCT) emerged as a processual extension of RBV. DCT reformulates competitive advantage as in the firms' ability to sense opportunities and threats, seize strategic options, and reconfigure existing assets in alignment with changing environments (Teece et al., 1997; Teece, 2007).

This presentation develops a multi-layered model that synthesises the theoretical evolution from RBV to DCT by analysing sixteen academic contributions between 1984 and 2010. The model clarifies the intellectual pathway connecting two frameworks, and outlines the conceptual pressures that led to the emergence of dynamic capabilities.

*Keywords: Competitive advantage; Strategic management; Dynamic capabilities; Changing environments*



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# Demographic Factors and Regional Differences in Food Waste Behavior: A Comparative Study Between China and Europe

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**Abstract:** Food waste poses a threat to global food security, environmental sustainability, and economic development. This study aims to investigate how demographic factors—gender, age, household structure, income, and residential environment—affect food waste behaviors across four dimensions: over-purchasing and stockpiling, personal attitude, food acquisition behavior, and environmental awareness. The results reveal no significant gender differences in either region. In Europe, age shows a stronger effect: respondents aged 20–29 exhibit significantly higher levels of over-purchasing and stockpiling and food acquisition behaviors than other groups. In China, household structure and residential environment exert greater influence. Suburban residents show a higher tendency to waste food. Regarding income, higher-income groups in China demonstrate stronger environmental awareness and food management ability. In Europe, income primarily affects the quantity of food consumed rather than behavioral attitudes. These results indicate a common pattern of higher waste among younger generations and region-specific drivers shaped by cultural and structural contexts. The study highlights the need for targeted, culturally sensitive interventions to promote sustainable food management.

*Keywords: Food waste, demographics, cross-cultural comparison, China, Europe, consumer behaviour, sustainable development*





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# International Trade Integration of the Republic of Azerbaijan: Trade Balance and Economic Stability Prospects

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**Abstract:** This article examines Azerbaijan's international economic integration and its impact on the country's trade balance and economic stability. The study examines Azerbaijan's export and import structure, the role of external debt and foreign exchange reserves, and the impact of international trade relations on long-term economic growth. Based on recent statistical data and existing literature, the analysis highlights the opportunities and challenges arising from Azerbaijan's integration into the global economy. The results show that while Azerbaijan benefits from energy exports and strategic trade partnerships, economic diversification and careful management of foreign exchange reserves are essential for sustainable growth and financial stability.

*Keywords: international economic integration*

# A Literature Review on the Evolution of Competence Matrices and Workforce Resilience in Industry

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**Abstract:** Competence matrices are widely recognized as effective tools for visualizing and managing workforce capabilities in alignment with operational requirements. This structured approach facilitates the systematic evaluation, documentation, and allocation of employee skills according to production needs. Within the context of standardized work, competence matrices serve to identify areas for improvement, decrease process variability and ensure the consistent application of best practices. This study presents a comprehensive literature review on the development and industrial implementation of competence matrices, with an emphasis on lean manufacturing principles. The analysis examines how competence mapping supports workforce allocation, identifies training needs, and aids in the development of balanced competence portfolios that improve substitutability among workers. By integrating competence management with continuous improvement practices, the paper demonstrates how competence-based allocation contributes to operational stability and adaptability. Competence matrices provide a strategic advantage in managing workforce fluctuations, allowing companies to respond swiftly to employee turnover or absences. Their implementation enhances process resilience by ensuring critical tasks remain covered, thereby preserving workflow continuity even during disruptions. The findings emphasize that maintaining clear and up-to-date competence records enables organizations to effectively plan for employee interchangeability and sustain production performance under dynamic conditions.

*Keywords: Competence matrix, skill mapping, workforce flexibility, manufacturing systems, lean management, standardized work*

## Infertility Applications – Do They Really Help?

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**Abstract:** In recent years, infertility-related mobile applications have multiplied rapidly, promising to support women in understanding and managing their reproductive health. Yet, the question remains: do these digital tools truly respond to the needs of those facing fertility challenges? This study critically examines fourteen widely available fertility-related applications, encompassing lifestyle-oriented trackers, sensor-based medical tools, and educational self-assessment platforms. Despite their popularity, most of these systems reveal significant shortcomings. Many offer only superficial guidance focused on cycle tracking rather than holistic fertility evaluation, while others rely on opaque algorithms or unverified data sources. Even the educationally driven applications, though well-intentioned, tend to oversimplify complex physiological and psychological dimensions, offering limited personalization and questionable accuracy.

The comparative assessment, conducted through a VRIO-based analytical framework, exposes common weaknesses in value creation, scientific grounding, and user empowerment. Few of the examined applications combine transparency, interactivity, and evidence-based logic in a way that genuinely benefits users seeking understanding rather than mere data recording. The results underline the need for a new fertility assessment interface that integrates the most effective features of existing solutions—scientific transparency, real-time feedback, and intuitive usability—into a single, coherent system designed to inform rather than commercialize reproductive awareness.

*Keywords: infertility, fertility applications, reproductive awareness*



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# Adapting to Uncertainty: Understanding Consumer Behavior in Times of Disruption

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**Abstract:** The COVID-19 pandemic brought rapid and far-reaching changes to consumer behavior, influencing how individuals communicate, purchase goods, organize daily routines and make decisions within their households. This study explores the broad behavioral adjustments that emerged during this period, with particular attention to digital habits, lifestyle changes and shifting consumption patterns among young adults. Drawing on survey data from 110 respondents, the research examines how the crisis accelerated the adoption of online platforms, reshaped social interactions and altered attitudes toward work, education and personal well-being.

The study also considers the role of economic uncertainty and changing social norms in shaping consumers' choices, highlighting how individuals balanced new constraints with emerging opportunities for flexibility and self-management. Rather than focusing solely on challenges, the research reflects on both the adaptive capacities and vulnerabilities that characterized consumer life during and after the pandemic.

Overall, the findings contribute to a broader understanding of post-pandemic consumer behavior and offer insights to evolving needs and expectations in a transformed social and economic environment.

*Keywords: COVID-19, consumer behavior, lifestyle change, digital habits, consumption patterns.*



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# The Hidden Meaning: The Stigma of Infertility and the Linguistic Burden Placed on Women

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**Abstract:** Infertility is a very prevalent reproductive health issue, where the psychological consequences for women are often intensified by the language used to describe it. Current paper explores how clinical, informal and slang expressions related to infertility in US and UK English carry hidden or explicit stigma that shapes women's emotional experience of being unable to conceive. Terms such as "impaired fecundity", "reproductive failure" or "subfertility" may appear neutral, but they frequently carry connotations of defectiveness or personal insufficiency. Informal labels and everyday expressions can be even more damaging, reinforcing the idea that infertility reflects a flaw in the woman herself. Drawing on existing research on depression, anxiety and identity disruption among women facing infertility, current paper argues that linguistic framing is not merely descriptive but actively contributes to the psychological burden. More neutral and compassionate terminology would therefore be essential to reduce unnecessary psychological harm and to support women more respectfully in discussions about reproductive health.

*Keywords: infertility, stigma, linguistics, depression*





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# Beyond Intuition: Predicting Competitive Advantage with Machine Learning Models

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**Abstract:** Competitive advantage models provide entrepreneurs with a structured and informed framework to critically assess their market penetration potential, identify a suitable market niche, and consider potential challenges before investing into a new business endeavor. Timely evaluation of competitive advantage can provide business owners with valuable insights, allowing to revise their market strategy and improve their survivability in a fast-changing world. Industry 4.0 increasingly challenges entrepreneurs to shift from reactive to proactive strategic planning to stay ahead of the competition, but small and medium-sized enterprises often lack the skills, funding and resources necessary to implement long-term competitive advantage assessment roadmaps. Machine learning (ML) models provide a data-driven approach to forecasting competitive advantage under dynamic market conditions. Building on prior work that introduced an AI-driven framework for proactive business strategy, this study reviews how ML models are applied to predict competitive advantage, suggesting a taxonomy and methodological considerations to translate Porter's Five Forces into measurable, data-driven prediction targets to model rivalry intensity, supplier and customer powers, threats of substitution, and potential market saturation by competitive entrants. This paper provides a foundation for future research on predictive strategy tools to augment entrepreneurial intuition with evidence-based, algorithmic foresight.

*Keywords: machine learning, proactive forecasting, predictive analytics, business strategy*





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# Autonomous Vehicles at the Intersection of People, Technology, and Law: Social Acceptance, Testing, Liability, and Human Factors

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**Abstract:** The rise of autonomous vehicles is fundamentally changing transportation systems, while bringing new social, technical, legal, and human challenges. The study interprets the ecosystem of self-driving vehicles along four closely related dimensions. On the one hand, it shows how social acceptance, trust, and technostress are shaped in relation to autonomous systems, with a particular focus on risk perception and readiness issues. On the other hand, it analyzes testing and validation solutions based on the integration of physical test tracks, simulation environments, and critical scenarios. Thirdly, it explores the legal and liability challenges of autonomous mobility, including civil, criminal, and international dimensions, as well as specific issues related to military autonomous systems. Finally, through a physiological and neuroscientific examination of human factors, it highlights that the acceptance of autonomous vehicles is closely linked to feelings of safety, control, and emotional comfort. The converging picture of the four areas suggests that the successful social introduction of autonomous vehicles can only be understood and supported through an interdisciplinary approach.

*Keywords: autonomous vehicles, social acceptance, trust, technostress, testing and validation, critical scenarios, legal liability, military autonomous systems, human factors, physiological measurements*

# The Influence of Government Policies in Promoting Innovation, Sustainability and Growth of Micro, Small and Medium Enterprises in South Africa and Kenya

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**Abstract:** Micro, Small and Medium Enterprises (MSMEs) are key drivers to economic growth, innovation and formal employment in South Africa and Kenya. Governments in both countries have introduced fiscal structures, regulatory frameworks and digital transformation policies to stimulate MSME competitiveness and sustainability. Moreover, institutional challenges of bureaucratic inefficiencies, weak policy coordination, limited access to finance and inadequate infrastructure hinder the growth of MSMEs. Therefore, improving MSMEs' contribution to national development requires an understanding of how government policies affect their innovation and long-term growth.

This study investigates how government fiscal, regulatory, innovation and digitalization policies influences the sustainability, innovation capacity and growth of MSMEs in South Africa and Kenya using qualitative comparative analysis and secondary data derived from policy documents, national statistics, international report and empirical studies. Thematic content analysis was applied to identify cross-country patterns and policy impacts.

Findings indicate that while both countries have strong policy frameworks supporting MSMEs, policy misalignment, limited financial access and weak institutional coordination continue to impede effective implementation. Nonetheless, opportunities exist in digital innovation, sustainable finance and regional trade, but strengthening MSME ecosystems requires increased openness, coordinated policies and cooperative governance.

*Keywords: Micro, small and medium enterprises (MSMEs); sustainability; innovation; institutional coordination; fiscal; digitalization; competitiveness.*

## Digital Childhood – Lost Play, New Dangers?

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**Abstract:** Digital technologies have become the primary environment of childhood, reshaping socialization, learning, and developmental pathways. The aim of this study is to examine how digital risks—particularly early smartphone and social-media use, AI-based companions, and information-security incidents—affect children’s wellbeing, and to identify effective interventions at the level of families, schools and public policy. The research draws on mixed methods: (1) empirical data from the DigiÓ Research Programme conducted in Újpest, Budapest (2022–2025), using a triangulated design that includes questionnaires, digital-safety assessments, and qualitative interviews with experts; (2) international datasets such as INHOPE’s 2024 global hotline analysis; and (3) secondary evidence from recent child-development and digital-safety literature.

Findings show that the presence of information-security incidents increases parental expectations for stronger state-level regulation, while teachers’ limited preparedness highlights the need for institutional support. International policy trends—such as school phone bans and mandatory age-verification—underline a growing shift toward protective frameworks.

The study concludes that protecting childhood requires coordinated action between the state, schools and families. Technology can support healthy development—but must not replace real-world interaction, autonomy and play.

*Keywords: digital childhood, smartphone use, social media, AI companions, cybersafety, information security*

# Examining Project Success Factors and Success Criteria in a Company from the Perspective of Project Leaders

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**Abstract:** Within the project management literature, there is a decades-long history of interpreting and investigating the success of projects, and of uncovering the details behind the success of projects. The present project success research study covered the project leaders of a pharmaceutical development and manufacturing company in the corporate sector in Hungary. The aim of the study was to identify and evaluate the success factors and success criteria of projects with the help of using the results of the relevant project management literature and the relevant project success research. A questionnaire survey was used as a quantitative research method to assess project leaders' perceptions of success factors and success criteria. The questionnaire survey investigated what success factors project leaders consider important in achieving project success and what success criteria they use to judge the success of projects. The study shows that the understanding of project success often goes beyond the classic project triangle (time, cost, quality) and the human factors, including stakeholder satisfaction, play an important role. The results of this research can contribute to a deeper understanding of project management practices and can also support the development of a project culture at organizational level.

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



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## Student Coaching and Mentoring in Higher Education-Primary research

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**Abstract:** It is becoming increasingly clear that members of Generation Z are seeking a balance between self-identity and professional success. The aim of the present study is to explore how receptive young university students are to coaching and mentoring-based support, the areas of life in which they find it helpful, and how it can promote their academic and career success. The primary research was conducted through an online questionnaire, with partial results coming from 140 respondents in Hungary. The study's findings suggest that most respondents are willing to participate in coaching, especially in goal setting, time management, communication skills, self-expression, and career planning. It is noteworthy that a significant proportion of respondents, specifically 70%, believe it is essential for academic institutions to offer such developmental services. The research indicates that coaching and mentoring can support personal development, contribute to conscious life planning, enhance communication skills, and career development.



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**Keywords:** Gen Z, conscious lifeplanning, coaching, mentoring, higher education





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## Prisoners of Time – Is the Abolition of Daylight Saving Time a Rational Decision?

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**Abstract:** The public debate surrounding the abolition of daylight saving time provides a compelling context for examining the nature of decision-making rationality. This study aims to explore whether citizens' opinions and choice patterns reflect consistent, informed, and logically coherent preferences. The questionnaire investigates the relationships between attitudes toward the abolition, preferences for permanent standard or daylight time, perceptions of sunrise and daily routines, school and work start times, and feelings of belonging to eastern or western regions. The topic is particularly interesting because these factors often conceal conflicting logics and implicit biases. The paper seeks to identify the underlying patterns and contradictions of these decisions and to examine which psychological, cultural, and informational factors influence how people decide about time itself.

*Keywords: decision theory, daylight saving time, rationality, public opinion, bounded rationality*

## When Gaming Becomes Pressure: the Role of Stress in the Development of Online Gaming Addiction

**Péter Szikora, Fruzsina Hoványi-Nagy, Ádám Béla Horváth**

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**Abstract:** The aim of this study is to explore how stress influences the relationship with digital games and the risk of developing addiction. The research is based on the assumption that increased stress and low emotional resilience increase the likelihood of gaming becoming a means of escape. The study analyzes gaming habits, stress management methods, and psychological well-being using a self-reported questionnaire. Correlation and regression methods are used to analyze the data and identify the relationship between stress levels and addictive behavior. The results may contribute to a better understanding of the links between stress management and digital prevention.

*Keywords: online gaming disorder, stress and coping, digital well-being, young adults, mental health*

## Green Profit: The Revolution of the ESG

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**Abstract:** In contemporary economic and management discourse, Environmental, Social, and Governance (ESG) principles have become a core element of sustainable corporate practice. This shift reflects an expanded view of corporate performance, moving beyond financial indicators to include broader societal and environmental responsibilities (Eccles, Ioannou & Serafeim, 2014). ESG is closely aligned with the United Nations' 2030 Agenda for Sustainable Development, which urges organizations to integrate environmental stewardship, social responsibility, and ethical governance into their strategies.

The evolution of ESG illustrates the increasing institutionalization of sustainability in the global business sector. Early milestones in the 1990s, such as the 1992 Rio Conference, initiated global awareness of corporate environmental duties. The period from 2000 to 2010 marked a foundation-building phase with frameworks like the Global Reporting Initiative (2002), the UN Global Compact (2005), and the Dow Jones Sustainability Index (2006). Between 2010 and 2020, investors increasingly recognized ESG performance as a contributor to long-term resilience and competitiveness. Since 2020, ESG has reached a strategic phase, becoming essential for future growth across multiple sectors, including energy and oil & gas. This study provides a comprehensive literature review on the ESG concept, with particular emphasis on its theoretical foundations, definitions, and developmental evolution.

*Keywords: ESG (environmental, social and corporate governance factors), development stages, sustainability, comprehensive literature review*



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## Sleep... Why is it Vital for our Long-term Health?

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**Abstract:** The author reviews the results of the latest scientific discoveries - including surprising some facts - from a practical perspective.

The purpose of this literature review is to draw attention to the fact that regular, adequate quality and quantity of sleep reduces the risk of many diseases in the long term.

*Keywords: Sleep quality, sleep quantity, brain function, good eyesight, immune system, long-term health*



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# Nighttime Lights and Economic Forecasting: A Deep Learning Perspective

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**Abstract:** This study explores how satellite-based nighttime light intensity might be used to estimate and predict regional economic growth. Traditional economic data such as GDP (Gross Domestic Product) or employment figures are often incomplete, especially for developing areas. We use NASA's VIIRS Nighttime Lights dataset, which provides global images of light emissions at night, as a real-time and accessible proxy for economic activity to address this problem. We aim to combine the satellite-based data with GDP and employment data from the World Bank to examine how light intensity relates to economic performance across regions and years. Our modeling strategy includes feature extraction from satellite images, followed by deep learning models such as Convolutional Neural Networks (CNNs) and regression-based methods, and computer vision to predict GDP growth based on light intensity patterns. The primary research questions are: (1) Can nighttime light data accurately estimate economic activity? and (2) How does the relationship vary across countries and time periods? The goal of this study is to create a simple yet effective method for monitoring and forecasting economic development using open-access data. We expect to find a strong positive correlation between light brightness and GDP growth, to prove how deep learning can enhance economic prediction.

*Keywords: Nighttime light intensity, Economic growth, Satellite imagery, GDP prediction, Deep learning*





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# Emotionally Adaptive AI in Travel Booking: Toward More Human-Centric Online Experiences

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**Abstract:** In recent years, the integration of emotional intelligence into artificial intelligence systems has gained growing attention as a way to humanize digital interactions. Within online travel agencies (OTAs), emotionally intelligent AI (EI-AI) offers new opportunities to understand users' emotional states and adapt recommendations accordingly. This literature review explores existing research in affective computing, user experience, and consumer behavior to identify how emotion-aware systems can enhance trust, satisfaction, and decision-making confidence in online travel contexts. The review highlights key theoretical frameworks, including the Mayer–Salovey model of emotional intelligence and affective design principles, and identifies a gap in empirical studies applying these to travel booking systems. To address this, a future experiment is proposed comparing a traditional OTA interface with an EI-AI-enhanced version that uses empathetic messages, traveler personas, and supportive notifications. By combining insights from psychology and technology, this study aims to guide the creation of more human-centred, emotionally responsive travel experiences.

*Keywords: Emotionally Intelligent AI, Affective Computing, Online Travel Agencies, User Trust, Human-Centric Design, Customer Experience*



## How can CSR Initiatives Serve as HRD Mechanisms to Foster Sustainable Growth and Stakeholder Trust in Azerbaijan?

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**Abstract:** This paper explores how Corporate Social Responsibility (CSR) initiatives can function as Human Resource Development (HRD) mechanisms to promote sustainable growth and strengthen stakeholder trust in Azerbaijan's evolving business environment. The study aims to analyze the integration of CSR-driven training, employee engagement, and community-oriented programs into corporate HRD strategies. Using a mixed-method approach, the research combines qualitative interviews with HR managers from leading Azerbaijani enterprises—such as SOCAR, Azercell, and Kapital Bank—with a quantitative survey assessing employees' perceptions of CSR-related learning and motivation. The findings indicate that organizations that align CSR with HRD experience enhanced employee commitment, innovation culture, and external reputation. Furthermore, CSR-based HRD contributes to sustainable development by improving workforce capabilities and reinforcing ethical corporate behavior. The paper concludes that strategic alignment between CSR and HRD is essential for achieving long-term competitiveness and fostering public trust within Azerbaijan's private sector.

*Keywords: Corporate Social Responsibility; Human Resource Development; Sustainable Growth; Stakeholder Trust; Employee Engagement; Azerbaijan*



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## Using a Logit Model to Identify Threats to the Going Concern of Companies Listed on the Warsaw Stock Exchange – a Pilot Study

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**Abstract:** Information from companies' financial statements provides the basis for assessing their operational efficiency and their asset and financial situation. The primary purpose of financial statements is to present a true and accurate picture of the company's situation, and one of the basic assumptions used in preparing these statements is the going concern assumption. Therefore, a proper assessment of an entity's ability to continue as a going concern becomes crucial. This assessment becomes increasingly important during periods of social and economic uncertainty. Various econometric models are often used to identify and forecast threats to going concern. The aim of this study was to initially verify the feasibility of using a logit model to identify threats to the going concern of companies listed on the Warsaw Stock Exchange. The study was conducted on a sample of companies whose shares had been delisted and on similar companies selected based on their sector and size. Although conducted on a small sample, the study indicates the feasibility of using such a model. However, in a proper study, it would be necessary to limit the period examined to only the first year in which the going concern assumption was not met at a given entity.

*Keywords: going concern principle, logit model, financial statements*



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# The Relationship between Financial Performance and Corporate Decarbonization – a Literature Review

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**Abstract:** The urgent need to address climate change has led to a global push for sustainable development, and particularly for decarbonization. In this context, the green transition refers to the comprehensive transformation of economies, energy systems, and societies to reduce greenhouse gas (GHG) emissions and mitigate environmental damage. The significant impact of ESG, including decarbonization, on corporate operations is becoming increasingly evident. Numerous academic publications are increasingly exploring this topic. The aim of this study is to identify the relationship between corporate decarbonization and financial performance in light of the available literature. This process involves conducting a bibliometric analysis using the Scopus database and VOSviewer software to identify key trends, themes, and research gaps. The bibliometric analysis covers 2,650 articles published and registered in Scopus between 2010 and 2024. The main findings indicate that although decarbonization is a widely discussed topic, few studies specifically focus on its impact on corporate financial performance or the factors that influence it. The study therefore identifies a research gap and suggests directions for further analysis to deepen the strategic and financial implications of corporate decarbonization. Empirical research is needed to examine causal relationships, sectoral impacts, and long-term performance indicators.

*Keywords: Decarbonization, ESG, financial performance, VOSviewer*



## Moroccan Companies Facing Sustainability Challenges: between Expectations and Reality

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**Abstract:** This paper reviews the evolution of CSR practices among companies in Morocco, highlighting institutional incentives, their level of commitment, and the main challenges to be addressed.

Based on a review of a large number of empirical studies (surveys, multiple case studies, interviews, etc.) that we have conducted in the Moroccan context, the paper will present an overview of the CSR practices adopted and the difficulties encountered in their implementation, with a particular focus on SMEs. The theoretical framework used is based on stakeholder theory and neo-institutional theory.

*Keywords: CSR, sustainability, Moroccan companies, challenges*

## The UAE Student Experience: Cultural Dimensions Shaping Academic Success

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**Abstract:** The education system in the United Arab Emirates is evolving and is a high-priority sector with a strong framework. This improves talent management, community involvement, and serves as a key part of the country's vision to move toward a knowledge-based economy. The system includes both public and private schools and universities, serving its diverse population and constantly undergoing reforms. In this context, it is important to analyze how cultural dimensions affect academic teaching among students, as the UAE is a diverse melting pot. Local authorities use strict university inspection frameworks to assess university performance and encourage ongoing improvement in educational results. This study delves into various dimensions, such as power distance, uncertainty avoidance, and individualism vs. collectivism, in academic settings. For this, it uses a bibliographic review of various reputable journals. The findings contribute to the literature by helping students develop cultural adaptability, critical thinking, and collaborative skills to drive a competitive, diversified, and innovative knowledge economy.

*Keywords: cultural dimensions, quality assurance, academic effectiveness.*



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## Public Institutional Trust, as OECD Survey Results

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**Abstract:** Why do we trust an institution or not? What makes citizens trust the state more, what objective factors destroy their trust? Nowadays, we are experiencing a period burdened by wars, which are affecting every corner of the world. Mental and physical security is at stake - it can be said that the citizens of states are exposed to the highest risk. Meanwhile, the OECD's trust research of the past two years is curiously analyzable and contains lessons, with numerous rankings, comparisons and lessons. It should be emphasized that states can do something to increase the sense of security and are doing so along the initiatives formulated following the 2021 OECD trust survey.

*Keywords: public, institution, OECD, trust*

# Do Investors Include Soccer Events in their Decisions? An Event Study of the 2018 and 2022 FIFA World Cups

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**Abstract:** The main aim of the paper is to verify the impact of matches during the 2018 & 2022 FIFA World Cups on the national stock markets. During the first event in 2018, there was no increased level of market volatility (measured by the VIX index), while during the second event, volatility was characterized by an above-average level. The main problem addressed in the research is to establish a connection between soccer events and investors' behavior, and to verify whether such behavior may vary depending on overall investment sentiment. Based on event study methodology, all the soccer matches that took place during the two above-mentioned FIFA World Cups were tested. The results show that among the whole research sample, it is only losses by the national team that generate negative abnormal returns in the event window. However, during the period of low market volatility in 2018, investors included soccer events on the day they were played and the following day in their decisions. Interestingly, in times of above-average market volatility (2022), the same events are completely ignored.

*Keywords: Stock markets, Efficient market hypothesis, Market anomalies, Sporting events, Event study*

## The possibilities of Artificial Intelligence in the Areas of Pension Security

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**Abstract:** The pension sector, whether public or private, is on the cusp of technological transformation. The artificial intelligence (AI) is beginning to transform the way pension systems operate, member engagement and investment management. AI offers exciting opportunities, but its introduction must be approached with caution, responsibility and a commitment to protecting the future of members. According to analyses by pension professional bodies, AI is already having an impact in key areas, such as personalised communications and pension planning tools that help members make more informed decisions, and fraud detection and cyber protection that increase the resilience of pension systems. These innovations are not theoretical, they are already being piloted or implemented in various systems across the pension sector, and many experts predict that AI could become a standard feature of pension fund management in the future.

*Keywords: retirement security, artificial intelligence (AI), retirement planning tools, cyber security, pension system resilience*



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# The Responsibility and Impact of Electrical Safety Inspectors on Organizational Safety

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**Abstract:** The aim of this study is to explore the role of electrical safety inspectors in maintaining organizational safety and safety awareness. The research specifically examines the relationship between inspector responsibility, practical implementation, and safety culture, with particular attention to the Hungarian legal and regulatory framework. The methodology is based on a qualitative approach that combines the author's empirical professional experience with the analysis of relevant legislation and standards. The study interprets electrical safety inspection as a system analogous to quality assurance processes, complemented by the dimensions of safety culture and ethical responsibility. The results highlight that the role of inspectors extends beyond the verification of technical compliance: their activities are essential in shaping safety culture, enhancing operator awareness, and maintaining organizational integrity. The paper formulates recommendations for improving inspector training, quality assurance, and responsibility frameworks, in order to ensure that electrical safety inspections become instruments of prevention and conscious safety management rather than mere formal compliance.

*Keywords: electrical safety, safety awareness, quality, organizational culture, responsibility*

## Hungarian Cereals Trade Analysis 1996-2024

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**Abstract:** The article examines the comparative advantages and disadvantages of Hungarian cereals and processed products,

as well as their competitiveness in the world's major markets. Hungary enjoyed a comparative advantage in most major markets, although

this was mainly in relation to raw materials. Based on data analyzed up to 2024, Hungarian cereals were fundamentally unsuccessful in terms of quality competition, but successful in terms of price competition.

*Keywords: Cereals, trade, Balassa index*

## Examination of the Application of Marketing Controlling in Family Businesses

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**Abstract:** Family businesses play a significant role in the Hungarian, EU, and global economies. They also play an important role in income generation and employment.

However, their performance lags significantly behind that of large companies. Using a questionnaire survey conducted among SMEs, primarily family businesses, I examined, among other things, what characterizes the marketing activities of these businesses and to what extent they use marketing planning, measurement, and analysis tools.

