

Exploring Key Issues in Economic and Financial Development in Kosovo and the Balkans: A Guide for Master's Thesis Students

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Abstract

This collection of research studies, conducted by the staff of AAB College, offers valuable insights for students embarking on their master's thesis journey. Covering diverse topics in economic development, financial innovation, and public sector efficiency, the studies address key issues within Kosovo and the broader Balkan region. Topics such as gamification in online purchasing, monetary policy, public fund efficiency, and financial inclusion are explored. Additionally, the research highlights the importance of digital infrastructure, financial literacy, and regulatory frameworks in fostering economic growth. These studies provide students with essential perspectives and practical guidance to shape their thesis projects and contribute to regional economic development.

Keywords: Economic development, financial innovation, public sector efficiency, Kosovo, Financial inclusion, Digital infrastructure, Thesis projects.

Introduction

As students embark on their master's thesis journey, exploring relevant studies can provide valuable insights and guide their research direction. This collection of research addresses key issues in economic development, financial innovation, and public sector efficiency, particularly in Kosovo and the broader Balkan region. Topics such as the role of gamification in online purchasing highlight how digital strategies can influence consumer behavior, while studies on monetary policy explore the relationship between money supply and economic growth. Other research investigates the impact of external audits on improving public fund efficiency and the potential of FinTech to enhance financial inclusion in underserved communities. Additionally, research on the performance of small and medium-sized enterprises (SMEs) through innovation and the role of foreign direct investments in the banking sector offers practical recommendations for strengthening local economies. These studies offer valuable perspectives that can help students develop informed, impactful thesis topics addressing the challenges and opportunities in the region.

These studies, conducted by the staff of AAB College, offer valuable insights into key issues affecting economic growth, business performance, and public sector efficiency in Kosovo and the broader Balkan region. The research covers a variety of topics designed to assist students in their master's thesis writing, providing relevant data and perspectives to inform their work. Studies on life insurance decisions explore how factors such as income, financial literacy, and risk perception influence consumer choices, while research on primary healthcare services highlights the need for policy reforms to address gaps in service quality. Additional studies examine the impact of trade freedom on economic growth, conflict management styles in organizations, and the role of internal audits in improving microfinance institutions' performance. Furthermore, several studies focus on the importance of digital infrastructure, financial literacy, and regulatory frameworks in attracting foreign investments and fostering economic development.

These studies are intended to guide students in exploring topics related to economic policy, business strategies, and public governance, providing them with the tools to develop informed and impactful thesis projects.

Below, you will find more detailed explanations of the mentioned studies. This provides convenience for students who, by reviewing the brief summaries below, can easily access open studies conducted by the staff of AAB College.

Brief Summaries of the Studies

Money Supply and Economic Growth in the Western Balkans

Bajrami, Tafa, Gashi, and Hashani (2025) explore the impact of money supply on economic growth in the Western Balkans from 2000 to 2023. Using a panel regression approach, the study analyzes the relationship between the money supply (M2) and economic growth in several countries in the region. The authors find that an increase in the money supply generally has a positive effect on economic growth, though excessive growth in money supply can lead to inflationary pressures that may harm long-term economic stability. This research is particularly relevant for Kosovo, where managing monetary policy is essential for promoting sustainable growth and avoiding macroeconomic instability. Policymakers in the region could benefit from these findings to refine their monetary policies and ensure a balance between stimulating growth and maintaining economic stability.

External Audits and Public Fund Efficiency in Kosovo

Hashani, Bajrami, and Ziberi (2025) analyze the importance of external audits in enhancing the efficiency of public funds and promoting economic growth in Kosovo. The study examines how external audits can improve transparency, accountability, and the efficient use of public resources. The research shows that robust external auditing mechanisms help prevent corruption, misuse of public funds, and inefficient allocation of resources, which ultimately supports economic growth. Given Kosovo's ongoing efforts to improve governance and public sector efficiency, this research provides valuable guidance for strengthening public sector oversight. By adopting more stringent external audit practices, Kosovo could enhance the effectiveness of its public policies and foster greater trust in governmental institutions.

FinTech and Financial Inclusion in the Balkans

Miftari, Shabani, and Hashani (2024) study the impact of FinTech on financial inclusion in the Balkan region. This research explores how financial technologies, including digital payments, mobile banking, and online lending platforms, can expand access to financial services, especially for underserved populations. The authors argue that FinTech is a powerful tool in promoting financial inclusion by offering affordable, accessible, and efficient financial services, which is crucial for economic development in the Balkans. In Kosovo, where access to traditional banking services is limited in certain areas, this study suggests that fostering FinTech innovation could help increase access to credit, improve financial literacy, and stimulate economic activity among small businesses and individuals. Policymakers are encouraged to create a supportive regulatory framework to ensure that FinTech can contribute to inclusive growth.

Game Experience as a Moderator in Gamified Online Purchasing Settings

Fortesa, Shabani, and Chovancová (2021) investigate the role of game experience as a moderator in gamified online purchasing environments. In this study, the authors examine how incorporating game-like elements in online shopping platforms can influence consumer behavior, particularly in terms of engagement and purchase intention. The findings highlight that consumers with positive game experiences tend to have increased engagement and greater likelihood of making purchases. The study suggests that businesses in Kosovo and the Balkans can leverage gamification to enhance customer experiences, drive online sales, and improve customer loyalty. Given the rapid growth of e-commerce and digital marketing in the region, understanding these dynamics is essential for businesses looking to adopt new strategies to attract and retain customers.

Enhancing SME Performance Through Innovation in Kosovo

Mulloji, Islami, and Hashani (2024) focus on enhancing the performance of small and medium-sized enterprises (SMEs) through innovation in Kosovo, a transition economy. The study emphasizes the importance of innovation in improving the competitiveness and performance of SMEs. The authors argue that adopting innovative practices, such as digital technologies, product development, and process improvements, can help SMEs overcome the challenges they face in a competitive global market. SMEs are crucial for Kosovo's economy, as they contribute significantly to job creation and economic growth. This research provides practical recommendations for local SMEs to adopt innovative strategies, which could enhance productivity, improve profitability, and lead to greater economic resilience.

The Role of Foreign Direct Investments (FDI) in Developing the Banking Sector

Bajcinca, Hajdini, Shala, and Hashani (2024) examine the role of foreign direct investments (FDI) in the development of the banking sector in Kosovo. The study explores how FDI inflows contribute to the modernization of the banking system, introduce new technologies, and improve financial services. The authors find that FDI helps enhance the efficiency and competitiveness of the banking sector, making it a key driver of economic growth. For Kosovo, attracting more foreign investments into the banking sector could improve the availability of financial products, increase access to credit, and support economic development. This research is crucial for policymakers aiming to attract FDI to boost the local banking sector and create a more robust financial system.

Factors Affecting Life Insurance Decisions in Kosovo

Shabani and Hashani (2023) investigate the factors influencing individuals' decisions to purchase life insurance in Kosovo. The study identifies various factors, including income levels, risk perception, and financial literacy, that affect people's choices to invest in life insurance. The findings show that individuals with higher incomes and better financial literacy are more likely to invest in life insurance products. The research suggests that the life insurance market in Kosovo is still in its early stages and could benefit from greater public awareness and education. Policymakers and insurance providers can use this research to develop targeted campaigns that educate the public about the benefits of life insurance and increase market penetration.

Measuring PHC Service Quality Perception via SERVQUAL Model

The study by Rexhepi, Ismajli, and Shabani (2022) investigates the perceptions and expectations of primary healthcare (PHC) services in Kosovo using the SERVQUAL model. The research highlights a national-level survey aimed at identifying the quality gaps between patient expectations and perceptions across different PHC facilities. The results show that patients had higher expectations for the services, with notable disparities based on ethnicity and education level. The findings reveal gaps in the quality of maternal, child health, and non-communicable disease services, suggesting that policy adjustments are needed. This study also emphasizes the importance of improving PHC access and sustainability in Kosovo's mandatory health insurance reform.

International Trade Freedom and Economic Growth in the Western Balkans

Bajraktari, Bajrami, and Hashani (2023) explore the impact of international trade freedom on economic growth in the Western Balkans. Their empirical analysis finds that greater trade freedom—characterized by lower tariffs, fewer trade barriers, and more open markets—has a positive effect on economic growth. The research emphasizes that improving trade freedom can help countries in the Western Balkans integrate more fully into the global economy, stimulate competition, and attract foreign investments. For Kosovo, reducing trade barriers and enhancing trade policies could open up new growth opportunities, especially in sectors like manufacturing, agriculture, and services, which are central to its economy.

Impact of Conflict Management Styles on Organizational Performance

The study by Shabani, Qerimi, and Qerimi (2022) analyzes the impact of different conflict management styles on organizational performance in Kosovo's public and private sectors. Using a quantitative approach, the study surveyed 200 managers, 100 from the public and 100 from the private sector. The findings reveal that compromise is the most common style in the private sector, while the dominating style is most used in the public sector. In terms of performance impact, the obliging style positively affects private sector performance, while the compromising style is more effective in the public sector. The research emphasizes the need for selecting appropriate conflict management styles to enhance organizational performance across different sectors.

Internal Auditing and Microfinance Institutions' Performance

Shahini-Gollopeni, Rexha, and Hashani (2022) examine the importance of internal audits in improving the performance of microfinance institutions (MFIs) in developing countries. The study highlights the role of internal audits in enhancing transparency, reducing fraud, and improving operational efficiency in MFIs. In Kosovo, where microfinance institutions play a critical role in providing financial services to low-income individuals and small businesses, this research suggests that strengthening internal auditing practices can lead to better governance, greater financial stability, and more effective service delivery. This is particularly important as MFIs in Kosovo face challenges in managing financial risks and maintaining trust with their clients.

Perception of Foreign Investors About Economic Factors in Kosovo

Kida, Morina, Morina, and Ukshini (2024) examine the perception of foreign investors regarding the economic factors that influence investment decisions in Kosovo. The study focuses on how investors view factors such as economic stability, infrastructure, labor market conditions, and political environment. The authors find that while foreign investors are generally optimistic about Kosovo's market potential, concerns around legal framework, political instability, and corruption remain significant barriers to investment. This research is valuable for policymakers in Kosovo, as it highlights the importance of improving the business environment, strengthening institutions, and ensuring stability to attract more foreign capital. The findings underscore the need for Kosovo to enhance its reputation as a stable and investor-friendly environment, which is critical for long-term economic growth.

The Impact of the Information Network on Foreign Direct Investment (FDI)

Smajli, Iballi, and Kida (2024) investigate how information networks influence the annual growth of foreign direct investments (FDI) in Kosovo. Through an econometric analysis, the study explores how access to information through digital platforms and networks affects foreign investors' decisions to invest in Kosovo. The study concludes that the development of efficient information systems, including digital marketing and communication channels, plays a crucial role in attracting FDI. Investors are more likely to consider regions with transparent and accessible information. For Kosovo, the research emphasizes the importance of digitalizing public and private sector services, improving information dissemination, and enhancing the country's attractiveness to foreign investors. This research offers actionable insights for government initiatives aimed at improving the information infrastructure to foster FDI inflows.

Driving Factors of Foreign Direct Investment in Kosovo: Market Access and Government Support

Kida, Smajli, Gjuraj, Morina, and Morina (2025) delve into the driving factors behind foreign direct investment in Kosovo, focusing on market access and government support. The study reveals that Kosovo's market access to the European Union (EU) and other regional markets is one of the primary factors influencing FDI inflows. In addition, government support policies, such as tax incentives, subsidies, and streamlined regulations, are crucial in attracting foreign investors. The study suggests that Kosovo should further enhance its economic integration with the EU, improve infrastructure connectivity, and continue reforming its regulatory environment to increase FDI inflows. These findings are critical for shaping Kosovo's economic strategy and strengthening its position as an investment destination in the region.

Digital Readiness in Emerging Markets: Digital Skills and Connectivity

Bislimi, Dalloshi, Mehmeti, Tërstena, and Deda (2024) explore the digital readiness of emerging markets, focusing on digital skills and connectivity as key enablers of the digital economy. The study examines how the digital skills of the workforce and the availability of digital infrastructure impact the economic performance of emerging economies. In Kosovo, where digitalization is still developing, the research highlights the importance of investing in digital literacy and expanding internet access to ensure that the population can fully benefit from digital transformation. For policymakers, the study underscores the need to focus on education and training programs that equip individuals with the skills required in the digital economy, as well as initiatives that improve internet infrastructure, particularly in rural and underserved areas.

Digital Skills as an Impetus for Economic Digitalization: The EU Perspective

Dalloshi and Kyqyku (2023) examine the role of digital skills in accelerating economic digitalization, using the EU as a case study. The authors argue that strong digital competencies are essential for driving innovation, improving productivity, and facilitating economic integration in the digital age. They emphasize that economies with a digitally skilled workforce are better positioned to adopt new technologies and exploit the opportunities offered by the digital economy. For Kosovo, this study provides important insights into the role of digital skills in shaping the future of its economy. The research suggests that Kosovo should prioritize digital education at all levels, from schools to universities, to ensure that its workforce can compete in an increasingly digitized global market.

The Effect of Digitalization on Service Quality and Customer Loyalty

Shabani, Behluli, Qerimi, Pula, and Dalloshi (2022) investigate the impact of digitalization on service quality and customer loyalty in Kosovo. The study finds that businesses that successfully implement digital tools and platforms improve service delivery, customer satisfaction, and loyalty. The research highlights the transformative power of digitalization in various sectors, such as retail, banking, and telecommunications. Companies that invest in digital solutions like online platforms, automated customer service, and personalized experiences are better positioned to retain customers and enhance their competitive advantage. This study provides practical insights for businesses in Kosovo looking to expand their digital capabilities to meet customer expectations and improve their market position.

Financial Development Measurement: A Comparison of High- and Low-Income Countries

Dalloshi (2022) offers a comparison of financial development between high- and low-income countries, focusing on the key indicators that drive financial sector growth. The study discusses how financial development influences economic growth, poverty reduction, and market efficiency. It highlights the challenges that low-income countries like Kosovo face in building a robust financial system. In Kosovo, where financial development is still evolving, the research suggests that strengthening financial institutions, improving access to credit, and fostering financial literacy could have a positive impact on the country's economic development. By adopting best practices from high-income countries, Kosovo can accelerate its financial sector growth and support sustainable economic progress.

Performance Audit in Procurement Activities: A Study on Value for Money

Bushati and Dalloshi (2021) examine how performance audits can improve procurement activities and enhance value for money in the public sector. The study focuses on the importance of audits in ensuring that public funds are used efficiently and effectively in procurement processes. In Kosovo, where procurement transparency and accountability have been key issues, the research provides evidence of how performance audits can help identify inefficiencies and prevent wasteful spending. The findings suggest that public institutions in Kosovo should integrate more rigorous audit mechanisms to ensure that taxpayer money is spent in the most effective manner, ultimately leading to better governance and improved public service delivery.

Macroeconomic Indicators of Economic Growth in Developing Countries

Iballi, Smajli, and Ziberi (2022) explore the key macroeconomic indicators that influence economic growth in developing countries, with a focus on factors like inflation, exchange rates, and government spending. The study identifies the critical role these factors play in shaping the overall economic health of nations. For Kosovo, this research highlights the need for careful management of inflation, fiscal policies, and foreign exchange reserves to support long-term economic growth. Policymakers can use these insights to improve economic forecasting, formulate effective economic policies, and address challenges related to macroeconomic stability in Kosovo.

Conclusion

In conclusion, the research studies conducted by the staff of AAB College provide a comprehensive and insightful foundation for students embarking on their master's thesis journey. The studies cover a diverse range of critical topics, including economic development, financial innovation, public sector efficiency, and business performance, particularly within Kosovo and the broader Balkan region. By exploring these studies, students gain valuable perspectives on current challenges and opportunities in areas such as online purchasing, monetary policy, public fund efficiency, financial inclusion, and the performance of SMEs.

The research also highlights the importance of key factors such as digital infrastructure, financial literacy, and regulatory frameworks in driving economic growth and attracting foreign investments. Studies on life insurance decisions, trade freedom, and internal audits provide practical guidance for students, helping them to address pressing issues in economic policy and governance. Moreover, the research on conflict management styles and healthcare service quality offers insights into improving organizational and public service performance.

Ultimately, these studies serve as a valuable resource for students, equipping them with the tools and knowledge to develop informed and impactful thesis projects. By reviewing these summaries, students can easily identify relevant studies to guide their research and contribute meaningfully to the ongoing academic and practical discourse on economic and public sector development in the region.

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