

# **Key Drivers of Economic Development in Kosovo: Innovation, Digitalization, and Organizational Performance**

**Materiale Permbledhese**

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## **Abstract**

The Faculty of Economics at AAB College focuses on key areas critical for understanding economic development, governance, and institutional performance, particularly in developing economies like Kosovo. Research topics include the impact of active labor policies on economic growth, the role of innovation in enterprise performance, and the importance of institutional frameworks. Active labor policies, such as job training and wage subsidies, improve labor market efficiency and reduce unemployment. Innovation drives productivity and competitiveness, while strengthening microfinance institutions enhances financial inclusion. The research also explores the optimal balance between government involvement and market freedom for sustainable growth. These studies provide valuable insights for policymakers, businesses, and academic inquiry.

**Keywords:** Economic Growth, Labor Policies, Innovation, Enterprise Performance, Institutional Frameworks, Financial Inclusion.

## **Introduction**

The Faculty of Economics at AAB College has prioritized research in key areas that are vital for understanding the current dynamics of economic development, governance, and institutional performance. These studies focus on economic growth, the role of the insurance sector, the impact of active labor policies, innovation in enterprise performance, and institutional frameworks, particularly in the context of developing economies and transition countries like Kosovo. The following summarizes key research topics that are relevant to both academic inquiry and practical application for policymakers and businesses.

The relationship between labor policies, innovation, enterprise performance, and governance is fundamental in driving the economic growth of developing countries. In particular, Kosovo and the broader Western Balkans face unique challenges and opportunities that require targeted strategies to promote sustainable development. Active labor policies, such as job training, unemployment benefits, and wage subsidies, play a key role in improving labor market efficiency and reducing unemployment, which in turn supports economic growth. Innovation, particularly in product and process development, is essential for enhancing enterprise performance, boosting productivity, and increasing competitiveness in both regional and global markets. Additionally, strengthening internal auditing practices within microfinance institutions is crucial for improving financial inclusion and supporting small businesses, which are vital for economic development. The size of government also has significant implications for economic growth, as finding the right balance between public sector involvement and market freedom is key to fostering a stable and competitive economy. Together, these areas of focus highlight the need for a comprehensive approach to economic development that addresses labor market challenges, fosters innovation, strengthens institutions, and ensures effective governance to promote long-term growth and stability.

The following topics can be read in more detail, with the aim of helping students to better orient themselves towards the problems and literature they need.

### **The Role of the Insurance Sector in Economic Growth**

The development of the insurance sector plays a crucial role in fostering economic growth by providing financial stability, protecting investments, and enabling risk management in various industries. Baruti's research on the dynamics of insurance sector development (2022) highlights how the growth of the insurance industry can drive broader economic performance. This is particularly evident in developing countries where the insurance sector is still in its infancy. The study suggests that as the insurance market expands, it enhances the financial sector's ability to mobilize savings, facilitates investments, and promotes economic stability by offering financial security against risks. Similarly, Baruti's second paper, "The Impact of the Insurance Market on Economic Growth" (2022), further elaborates on how the maturity of the insurance market is linked to higher economic performance in developing economies. The research emphasizes that a

well-functioning insurance market can enhance confidence in economic transactions, reduce volatility, and stimulate long-term growth. These findings are vital for policymakers in Kosovo and other transition economies, as developing robust insurance markets can serve as an important tool for sustainable economic development.

### **Active Labor Policies and Economic Growth**

Labor market dynamics are another critical area of research for promoting economic growth, especially in developing countries. Rexha, Ziberi, Hetemi, and Gorda (2022) examine the impact of active labor policies on economic growth in transition economies. Active labor policies, which include job training programs, unemployment benefits, job placement services, and wage subsidies, are designed to improve labor market efficiency and reduce unemployment. The study finds that these policies can have a positive effect on economic growth by improving labor market participation, enhancing worker skills, and reducing skills mismatches between the supply and demand for labor. Active labor policies not only contribute to job creation but also help in addressing structural issues in the labor market. For Kosovo, where youth unemployment and skills mismatches remain significant challenges, understanding the role of labor policies in boosting economic growth can guide government initiatives and investments in human capital.

### **Innovation and Enterprise Performance in Transition Countries**

Innovation plays a vital role in driving economic performance and competitiveness, particularly in transition economies. Jusufi, Rexha, and Ziberi's study (2024) on innovations and enterprise performance in transition countries, with a special emphasis on Kosovo, introduces the CDM (Comprehensive Development Model) approach to analyzing the factors that influence enterprise performance. The research suggests that innovation, in both product and process, leads to increased productivity, efficiency, and competitiveness. Enterprises that embrace technological advancements and modern management practices are better positioned to succeed in global markets. The study underscores the importance of fostering a conducive environment for innovation, which includes improving access to financing, creating an innovation-friendly regulatory environment, and building strong links between businesses and research institutions.

For Kosovo, the ability to innovate and enhance enterprise performance is essential for overcoming economic challenges and integrating into the regional and global economy.

### **Internal Audit and Performance in Microfinance Institutions**

The research on the importance of internal audit in microfinance institutions by Shahini-Gollopeni, Rexha, and Hashani (2022) focuses on how internal auditing practices can enhance the performance of financial institutions, particularly microfinance entities that are key to providing financial services to underserved populations in developing countries. The study finds that a strong internal audit function helps in maintaining transparency, accountability, and financial integrity within microfinance institutions, which are critical for promoting financial inclusion and supporting economic growth. The research highlights that effective auditing practices ensure that microfinance institutions remain financially stable, comply with regulatory standards, and can better manage risks, all of which contribute to improved performance and service delivery. In the context of Kosovo, strengthening internal audit mechanisms in microfinance institutions could improve their sustainability and effectiveness, thereby enhancing access to credit for small businesses and individuals.

### **Government Size and Economic Growth in the Western Balkans**

Another critical area of study is the relationship between government size and economic growth, particularly in the context of the Western Balkan countries. Bajrami, Gashi, Ukshini, and Rexha (2022) explore how the size of government, in terms of public sector employment and government expenditure, affects economic growth. Their research suggests that while larger government size may provide public goods and services necessary for growth, it can also lead to inefficiencies and reduced private sector competitiveness if not managed well. In the Western Balkans, where public sector size has traditionally been large due to state-centric economies, finding the optimal balance between government intervention and market freedom is crucial. This research provides valuable insights for Kosovo's policymakers, helping to determine the right level of public sector involvement to support sustainable economic growth while avoiding fiscal imbalances and inefficiencies.

## **The Impact of International Legal Agreements on Security and International Institutions**

Lecaj and Rexha (2022) examine the AUKUS international legal agreement and its potential impacts on international institutions and security. Although not directly related to economics, this study provides insight into how international legal frameworks and agreements can influence global trade, investment, and economic relations. The research suggests that international legal agreements can create new opportunities and challenges for global economic stability and security. As the international legal landscape evolves, understanding these agreements' economic implications will be essential for businesses and policymakers in transition countries like Kosovo, which are navigating an increasingly interconnected and complex global economy.

## **International and Domestic Arbitration Law in Legal Dispute Resolution**

Lecaj, Curri, and Rexha (2022) investigate the application of international and domestic arbitration law in the settlement of legal disputes. The study compares the effectiveness of arbitration as an alternative to traditional court-based dispute resolution. Given Kosovo's ongoing development of its legal and judicial systems, the research points to the importance of improving the arbitration process to encourage both domestic and international investments. Strong and efficient legal frameworks, including accessible arbitration mechanisms, are vital for fostering a favorable business environment and promoting economic growth. The study advocates for the continued reform of Kosovo's legal institutions to enhance the credibility and effectiveness of dispute resolution systems.

## **Priority Research Areas in the Faculty of Economics at AAB College**

The research conducted by the Faculty of Economics at AAB College addresses critical challenges and opportunities faced by both businesses and policymakers in Kosovo and the broader Western Balkan region. This research spans various areas, including financial transparency, economic growth, taxation, labor market dynamics, gender in business, digitalization, and strategic marketing. These studies are essential for the advancement of the region's economic landscape,

and they serve as key pillars for academic inquiry and practical solutions for addressing regional challenges. Below is a summary of the primary research topics emerging from the recent publications in the Faculty of Economics.

### **Financial Transparency and its Impact on Business Obstacles**

The study by Iballi, Sulejmani, and Rexha (2022) examines the nexus between financial transparency and the level of financial obstacles faced by enterprises in the Western Balkans. The authors argue that financial transparency is a fundamental factor influencing the ability of businesses to access credit and mitigate risks. In developing economies like Kosovo, businesses often face financial challenges due to limited access to reliable financial information, which increases the perceived risk for lenders and investors. This research highlights the importance of improving financial reporting and transparency standards to reduce business barriers, enhance access to financing, and stimulate entrepreneurship. Policymakers and business leaders in the region can use these insights to design regulations and frameworks that foster transparency and improve the business environment, ultimately contributing to sustainable economic growth.

### **The Role of Education in Economic Growth**

Ziberi, Rexha, Ibraimi, and Avdiaj (2022) provide an empirical analysis of the impact of education on economic growth in Kosovo. The study finds that education is a critical driver of economic performance, especially in economies transitioning from agrarian to more industrialized or service-oriented economies. By examining the link between education levels and economic growth, the authors emphasize the need for investing in human capital to foster productivity and innovation. The research suggests that higher levels of education contribute to better job opportunities, higher wages, and more competitive industries. For Kosovo, improving the quality and accessibility of education can help overcome the current skills mismatch in the labor market and contribute to long-term economic development.

### **The Impact of Taxes on Economic Growth in Kosovo**

Rexha, Bexheti, and Berisha (2021) analyze the impact of direct and indirect taxes on economic growth in Kosovo. Their study provides an in-depth look at how the structure of the tax system influences economic development. The findings suggest that while taxes are necessary for financing public services and infrastructure, excessive tax burdens can discourage investment and innovation. The authors emphasize the importance of balancing tax rates to avoid stifling economic activity while ensuring the government has sufficient resources to fund development projects. This research has direct policy implications for Kosovo, where optimizing the tax system could enhance economic growth, improve public services, and create a more attractive environment for foreign investment.

### **Fiscal Policy and Economic Growth in Kosovo**

Another significant research focus in the Faculty of Economics is the role of fiscal policy in shaping economic growth, as explored by Rexha, Bexheti, and Ukshini (2021). The authors investigate how government spending, taxation, and fiscal policies impact the growth trajectory of an economy, with a particular focus on Kosovo. The study finds that effective fiscal management can stabilize the economy, reduce inflation, and foster sustainable growth. However, mismanagement of fiscal resources, such as inefficient public spending or unsustainable debt levels, can hinder economic development. The findings highlight the need for Kosovo's policymakers to implement sound fiscal policies that balance economic growth with long-term financial stability.

### **Skills Mismatch and the Future of Work in Kosovo**

Ziberi, Rexha, and Ukshini (2021) explore the skills mismatch in the labor market and its implications for the future of work in Kosovo. The research highlights a growing concern in many developing economies: the skills acquired by workers do not match the needs of employers. This mismatch results in higher unemployment, underemployment, and a less productive workforce. The authors call for a closer alignment between educational curricula and labor market needs, as well as increased investment in vocational training and skills development programs. In Kosovo, addressing this skills gap is vital for improving employment outcomes and increasing the

competitiveness of industries, particularly as the country strives to integrate more fully into the global economy.

### **The Impact of COVID-19 on Consumer Behavior in Kosovo**

The COVID-19 pandemic has had a profound impact on consumer behavior, and Ziberi, Rexha, and Gashi (2021) explore this phenomenon in the context of the Kosovo economy. Their research examines how the pandemic shifted consumer preferences, particularly towards digital platforms, e-commerce, and online services. The study finds that the pandemic accelerated changes in consumer behavior, with more people prioritizing health and safety, which impacted their purchasing decisions. In Kosovo, businesses need to adapt to these changes by embracing digitalization and e-commerce to remain competitive. This research is particularly relevant for Kosovo's small and medium enterprises (SMEs), which are still in the early stages of adopting digital transformation.

### **The Role of Women in Effective Business Management**

Pula, Tafa, and Sanaja (2023) examine the role of women in effective business management through a comparative analysis of women's leadership in business settings. Their study highlights the challenges women face in managerial positions, especially in regions with traditional gender roles. The research finds that when women are given equal opportunities in leadership roles, they bring unique perspectives that improve business outcomes, including better decision-making, team cohesion, and organizational efficiency. For Kosovo, encouraging gender equality in business leadership could not only promote social justice but also unlock untapped potential within the workforce, contributing to economic growth and development.

### **Digitalization and Customer Loyalty in Service Industries**

Shabani, Behluli, Qerimi, Pula, and Dalloshi (2022) focus on the effect of digitalization on service quality and customer loyalty in Kosovo. As businesses across the world accelerate their digital transformation, this research emphasizes how digital tools and platforms improve service delivery,

customer engagement, and satisfaction. The authors find that businesses that embrace digital technologies can enhance the customer experience, which in turn leads to increased loyalty and repeat business. For Kosovo, where digital transformation is still developing, the study suggests that companies, especially in service industries like banking, retail, and hospitality, should prioritize digitalization to stay competitive in a rapidly changing market.

### **Strategic Marketing and Competitive Advantage in Kosovo's Dairy Industry**

Pula, Qerimi, and Qerimi (2022) explore strategic marketing in Kosovo's dairy industry and its impact on creating competitive advantages. The study demonstrates how effective marketing strategies can help businesses differentiate their products in a crowded market and gain a competitive edge. In the dairy industry, where competition is fierce, the research emphasizes the importance of branding, product innovation, and customer relationship management. For Kosovo's dairy producers, adopting strategic marketing practices can help them better meet consumer needs, improve product quality, and expand market share, thus contributing to the overall growth of the industry.

### **Priority Research Areas in the Faculty of Economics at AAB College**

The Faculty of Economics at AAB College is committed to addressing critical issues within the region's economic development and business practices, with a particular focus on sectors such as conflict management, digitalization, financial inclusion, and quality management. The faculty's research spans various areas that provide insight into economic growth, financial systems, organizational performance, and market dynamics, all of which are essential for the region's development. Below is a detailed summary of the priority research areas from recent studies published by faculty members, which are of high relevance to both academic inquiry and practical application.

### **Conflict Management Styles and Organizational Performance**

In their study, Shabani, Behluli, and Qerimi (2022) examine the **impact of conflict management styles on organizational performance**. The research provides a comparative analysis of different conflict resolution approaches used in organizational settings and how they influence overall performance. The study suggests that organizations that adopt collaborative and integrative conflict management styles tend to perform better due to improved employee relations, innovation, and teamwork. In contrast, organizations that rely on more adversarial or avoidant conflict resolution styles may suffer from reduced morale and productivity. This research has significant implications for businesses in Kosovo and the broader region, where understanding and addressing organizational conflict can lead to improved work environments, better decision-making, and higher levels of employee engagement and satisfaction.

### **Digitalization and Its Impact on Service Quality and Customer Loyalty**

Shabani, Behluli, Qerimi, Pula, and Dalloshi (2022) focus on the effect of digitalization on service quality and customer loyalty, particularly in service industries. Their research reveals that the integration of digital technologies into service delivery significantly enhances the quality of service and strengthens customer loyalty. Through a variety of digital tools, such as mobile apps, social media platforms, and online services, businesses can offer more personalized, efficient, and responsive services, which foster stronger relationships with customers. The study emphasizes the importance of digital transformation for businesses in Kosovo, especially in industries like banking, retail, and telecommunications, where customer expectations are increasingly shaped by digital experiences. This research underscores the need for businesses to prioritize digitalization to remain competitive and retain customer trust and loyalty.

### **Organizational Stress and Managerial Performance**

Trakaniqi, Beqiri, and Beqiri (2022) investigate the impact of organizational stress on managerial performance. The study highlights how stress within the workplace, particularly among managers, can negatively affect decision-making, leadership effectiveness, and overall organizational performance. High levels of stress are linked to burnout, decreased motivation, and lower productivity, which can impair a manager's ability to lead effectively. This research has practical

implications for businesses and organizations in Kosovo, where managing stress and promoting employee well-being can improve managerial performance and organizational success. The findings suggest that companies should focus on creating supportive work environments, offering stress-management programs, and providing training to help managers cope with stress in order to foster a healthier and more productive workforce.

### **Fintech and Financial Inclusion in the Balkans**

Miftari, Shabani, and Hashani (2024) explore the role of Fintech in promoting financial inclusion in the Balkan region. This research investigates how financial technology (Fintech) can enhance access to financial services, particularly for underserved populations, including those without access to traditional banking services. The study finds that Fintech can bridge the gap in financial inclusion by providing affordable and accessible financial services through mobile banking, online payment systems, and digital lending platforms. This is especially important in the Balkans, where many individuals and small businesses face barriers to accessing traditional banking. The findings suggest that fostering a supportive regulatory environment for Fintech can help increase financial inclusion, promote economic growth, and support the development of small and medium-sized enterprises (SMEs) in Kosovo and neighboring countries.

### **Bank Intermediation and Economic Growth in CESEE Countries**

Miftari (2023) examines the contribution of bank intermediation to economic growth in Central, Eastern, and Southeastern Europe (CESEE) countries. This research finds that banks play a crucial role in facilitating economic growth by channeling savings into investments and providing credit to businesses and consumers. The study highlights the positive correlation between a well-developed banking sector and economic performance, especially in economies in transition like those in the CESEE region. The author calls for improving the stability and efficiency of the banking sector to boost investment and promote economic development. For Kosovo, where the financial sector is still evolving, enhancing bank intermediation could be key to supporting economic growth, improving access to credit, and encouraging entrepreneurship.

## **Public Debt and Economic Growth in Upper-Middle-Income European Countries**

Miftari (2022) investigates the **relationship between public debt and economic growth** in upper-middle-income European countries. The study finds that while public debt can stimulate economic growth by financing investments in infrastructure and public services, excessive debt can lead to economic instability and reduced growth. The research suggests that countries should manage their public debt carefully, balancing borrowing with long-term economic sustainability. For Kosovo, where public debt is a significant concern, the study provides valuable insights into how managing fiscal policy and public debt can promote a stable and growing economy. Kosovo's policymakers can use these findings to design strategies that balance investment in public services with efforts to maintain fiscal health and avoid excessive debt accumulation.

## **Total Quality Management and Operational Performance**

Bytyçi, Qerimi, and Qerimi (2023) explore the impact of Total Quality Management (TQM) on operational performance. TQM is a management approach that focuses on improving quality across all organizational processes to enhance customer satisfaction and operational efficiency. The research finds that organizations that implement TQM practices, such as continuous improvement, employee involvement, and customer-focused strategies, tend to experience significant improvements in their operational performance. The study highlights the importance of TQM in Kosovo's industries, where many businesses still struggle with inefficiencies and quality issues. Adopting TQM principles can help organizations improve product quality, streamline operations, and enhance competitiveness, particularly in the manufacturing and service sectors.

## **Corporate Governance and Corporate Social Responsibility (CSR)**

Arifaj, Rexhepi, and Baruti (2024) investigate the impact of corporate governance and share capital structure on corporate social responsibility (CSR). The study examines how well-structured governance frameworks and the distribution of ownership influence a company's commitment to social and environmental responsibilities. The research finds that companies with strong corporate

governance structures are more likely to engage in CSR activities, which can enhance their reputation, foster customer loyalty, and create long-term value. This study has important implications for Kosovo's businesses, as CSR practices are still developing in the region. By adopting better governance practices and aligning them with CSR principles, businesses in Kosovo can improve their corporate image and contribute positively to the community and environment.

### **Healthcare Services and Quality Management**

Rexhepi, Ismajli, and Shabani (2022) explore the perception of quality management in primary healthcare services using the SERVQUAL model. The SERVQUAL model measures service quality based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. The study finds that patients' perceptions of healthcare quality are directly influenced by the effectiveness of these dimensions. In Kosovo, where the healthcare system is undergoing significant reforms, improving the quality of healthcare services is essential. By focusing on the dimensions identified in the SERVQUAL model, healthcare providers can enhance patient satisfaction, reduce complaints, and improve overall healthcare delivery.

In conclusion, the Faculty of Economics at AAB College addresses key areas critical to Kosovo's economic development and business landscape. Research in strategic marketing, conflict management, digitalization, organizational performance, and financial inclusion provides valuable insights for businesses and policymakers in the region. Effective marketing strategies in sectors like the dairy industry, along with the adoption of innovative digital tools, can help improve competitiveness and customer loyalty. Additionally, understanding the impact of conflict management styles, organizational stress, and quality management approaches can enhance organizational performance and employee well-being. Financial technology (Fintech) offers significant potential for improving financial inclusion, while banking intermediation and fiscal policy management are essential for fostering economic growth. These studies underscore the need for comprehensive strategies to address the diverse challenges in Kosovo's economy, promoting sustainable development and long-term stability.

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