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## Contemporary trends in the development of banking products and services

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### Abstract

The banking sector represents one of the most dynamic sectors of the economy of any country, characterized by widespread innovative activity and the introduction of new banking products and services. The subject of this paper is focused on the research of innovative activities in banking business, the introduction of digitized banking products and services, which were specifically stimulated by external shocks, such as the health crisis caused by the COVID-19 pandemic and the war events in Ukraine. The paper pointed out both the exponential growth in the volume of sales of electronic services in the field of payment transactions, credit products and services, as well as the formats of communication between commercial banks and clients, the creation and implementation of innovative sales and communication channel strategies. The concept of sustainability of the banking sector requires that banks redesign their operations in the direction of creating banking products and services, as well as business processes, which achieve not only profit goals, but also social and environmental goals. Digitization of banking operations and implementation of green banking are considered key factors, i.e. priorities for ensuring the sustainability of the banking sector. Green banking refers to the financing of green projects, as well as the application of innovative solutions in order to achieve energy efficiency.

*Keywords:* bank, banking operations, banking products, banking services, digitization, green banking.

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## Discussing the establishment of “Sha’ria Councils”: examining the different faith-arbitration models in Ontario and in the UK

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### Abstract

The establishment of Sha’ria Councils in Western societies can be considered a good template to examine to which extent multicultural societies are effectively accommodating diversity (Cumper, 2014), especially Muslims, which engenders specific challenges and particularities (Moodod, 2007, Fukuyama, 2006), questioning strict secularization models, the public/private debate, and the accommodation of non-Western group traditions. Canada and Britain are taking two opposite directions when it comes to the adoption of faith-arbitration councils: despite being the “homeland of Multiculturalism”, the “One Law For All” argument has prevailed in Canada, which resulted in a ‘Sha’ria ban’ in the Provinces of Ontario and Quebec. Almost the same time, British-Muslims have founded the Muslim Arbitration Tribunal in 2007, which remains active until present times, reaffirming some academic findings that suggest the Multiculturalism backlash (originated during the jihadist attacks in Europe) remained restricted to the rhetoric arena (Sarkozy, Merkel and Cameron anti-multiculturalism speeches), and a blatant multiculturalist practice remained stronger (Meer & Modood 2013). Therefore, we propose placing these two cases to compare the political culture, political debate (declarations deployed by politicians), State appointed legal experts (Bowen in the UK and Boyd in Ontario), and the leading role of nationwide media coverage, considering a 5 year timeframe at the time of the Muslim-claim in Ontario, to understand the commonalities and differences that have influenced these two divergent directions and possible short- and mid-term consequences (for instance, endangering at-risk groups women, children and LGBT+).

*Keywords:* Sharia Councils, Sharia Courts, Multiculturalism, Religious Accommodation.

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# Beyond Hard Skills: A New Perspective on the ESCO Taxonomy with the Integration of Soft Skills

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## **Abstract**

The rapid evolution of the global labor market, driven by technological advancements and shifting economic landscapes, necessitates a robust framework for skill categorization. This paper presents a comprehensive analysis aimed at enriching the European Skills/Competences, Qualifications and Occupations (ESCO) taxonomy by integrating a spectrum of soft skills, never before labeled as such. Drawing upon extensive research of the existing literature, we identified 388 expressions of soft skills and proposed the inclusion of 50 additional expressions not currently represented in the ESCO taxonomy.

Our methodology involved analyzing various global labor market trends, with a focus on the increasing importance of soft skills in diverse professional settings. We examined the discrepancies between existing ESCO categorizations and the practical skill requirements observed in the labor market, which underscores the growing demand for skills such as analytical thinking, creativity, and emotional intelligence in the current job landscape.

The implications of our findings are far-reaching. By expanding the ESCO taxonomy to include a broader range of soft skills, we provide a more nuanced tool for employers, employees, and job seekers. This enhanced taxonomy facilitates better job-person fit, aids in identifying skill gaps for targeted career development, and supports the creation of focused training programs. Furthermore, our work contributes to the academic discourse on labor market dynamics, offering a more holistic view of skill requirements in the digital age. This enriched taxonomy not only reflects the current labor market demands but also anticipates future trends, ensuring its relevance and utility in the evolving professional world.

*Keywords:* ESCO taxonomy, soft skills, skill categorization.

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# Investigating Language Barriers in Public Healthcare Services: A Case Study of International Students in Budapest, Hungary

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## Abstract

Language barriers in healthcare refer to the challenges that arise when patients and healthcare providers do not share a common language. It greatly impacts the cost and quality of the healthcare system. The primary objectives of the present study are to explore the challenges international students in different universities in Budapest face when attempting to comprehend medical advice or instructions within the public healthcare system, and to identify potential strategies to overcome these challenges. The research employed a semi-structured interview study involving 15 international students studying in different universities in Budapest. The data was analysed using thematic content analysis. The findings reveal that most participants did not encounter urgent health problems. However, some participants with more severe and acute health problems experienced challenges such as language barriers, signage issues and access delays. Among these challenges, language barriers arose as the main issue, as the participants noted difficulties in understanding medical staff and being understood. To overcome the challenges they encounter, the participants mainly use technology, especially Google Translate, as well as the assistance of an interpreter and non-verbal communication. By exploring the language barrier-related challenges and strategies to overcome those challenges, the present study highlights the urgent need for policies to facilitate improved communication between healthcare providers and international students, ultimately promoting equitable access to quality healthcare service.

*Keywords:* Language barriers, public healthcare service, international students, Budapest, Hungary.

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## Service management in Albania: exploring challenges and opportunities for SMEs through a literature review

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### Abstract

This study is focused on service management in Albania, specifically examining the challenges and opportunities faced by Small and Medium Enterprises (SMEs). Using a literature review methodology, this study synthesizes existing knowledge to provide a comprehensive overview of the current state of service management within the Albanian SME sector. The research highlights the unique context of Albania's business landscape and the important role that SMEs play in the nation's economic development. By drawing on a diverse range of scholarly articles, research papers, and industry reports, the literature review identifies key challenges that confront SMEs in their service management endeavors. These challenges include issues related to resource constraints, regulatory complexities, and limited access to technology. In addition to exploring challenges, the literature review also analysis a stream of opportunities available to Albanian SMEs in service management. These opportunities encompass advancements in digital technology, evolving consumer behaviors, and the potential for international collaboration. Understanding and leveraging these opportunities can empower SMEs to enhance their service delivery, gain a competitive edge, and contribute significantly to the economic growth of the nation. The findings of this literature review contribute to the existing body of knowledge on service management in Albania, offering insights for policymakers, business practitioners, and researchers alike. By elucidating the challenges and opportunities inherent in the service sector for SMEs, this study aims to inform strategic decision-making processes that foster sustainable growth and resilience within the Albanian business environment.

*Keywords:* Albanian SMEs, Service management, Challenges, Opportunities, Economic development.

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## Exploring brand management in family businesses: a comprehensive literature review on Western Balkans perspectives

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### Abstract

This study is focused into the field of brand management within family businesses, with a specific attention on the unique context of the Western Balkans. Employing a literature review methodology, this study synthesizes existing knowledge to provide an understanding of the challenges, strategies, and dynamics associated with brand management in family-owned enterprises. The literature review shows that family businesses encounter distinct challenges in brand management, often originated from the interplay between familial and business interests. Succession planning, governance structures, and the balance between tradition and innovation emerge as critical factors influencing brand identity and longevity. Drawing on evidence from the Western Balkans, the study sheds light on the region's unique cultural, historical, and economic factors, which significantly impact brand management practices. Key findings highlight the importance of fostering a strategic approach to brand management that aligns with the values of both the family and the business. The interconnectedness of family relationships and business decisions necessitates a careful integration of familial traditions with contemporary branding strategies. Additionally, the research underlines the role of leadership and effective communication as important elements in sustaining and enhancing the family business brand. By synthesizing evidence from the Western Balkans, this study contributes to the broader understanding of brand management in the family business context. The insights gained from this research not only offer practical implications for family-owned enterprises in the Western Balkans but also provide a foundation for further investigation into the global applicability of these findings.

*Keywords:* Family business, Brand management, Western Balkans, Socio-economic landscape, Succession planning, Cultural dynamics.

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## **Lecturers' satisfaction with online teaching at higher education institutions in Serbia**

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### **Abstract**

This study delves into the levels of satisfaction among educators in the realm of online teaching and the impact of technology on aspects such as motivation, efficiency, interactions with peers, and student engagement within this emerging educational landscape. Employing a structured survey, the viewpoints of educators were gathered from three higher education institutions in the Republic of Serbia in early 2022, shedding light on the merits and hurdles of online teaching, as well as strategies for adapting to novel technologies and pedagogical approaches. The findings highlight that educators are facing fresh challenges that influence their job satisfaction, yet technology and innovative teaching methods have also played a role in enhancing their motivation and teaching effectiveness. Furthermore, the data suggests that students' motivation and peer interactions undergo transformations in the context of online teaching, factors that can significantly impact lecturers' satisfaction and instructional efficacy. The implications of these findings for the future of online education are discussed, accompanied by recommendations aimed at bolstering educators in this evolving landscape.

*Keywords:* online teaching, lecturers' satisfaction, students' motivation.

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