



UNIVERSITETI - UNIVERSITY - UNIVERZITET
"HAXHI ZEKA"

CURRICULUM VITAE

1. Family Name:	Morina
2. First Name:	Fisnik
3. Nationality:	Albanian
4. Citizenship:	Kosovar
5. Date of Birth:	10.08.1990
6. Gender:	Male
7. Contact details:	Str. Sali Sadiku, no.2, 30.000, Banjicë, Istog, Republic of Kosovo
<i>Email:</i>	fisnik.morina@unhz.eu
<i>Tel:</i>	+383 (0) 49 806 861,
8. Education Degree:	
Level of studies:	Post – Doctorate
<i>Institution:</i>	University of Malta
<i>Faculty:</i>	Faculty of Economics, Management and Accounting
<i>Data:</i>	28.11.2019 – continues
<i>The research areas in post - doctoral:</i>	Financial Institutions and Risk Management
<i>Post – doctoral research papers:</i>	Research Paper 1 <i>The performance of pension funds and their impact on economic growth in OECD countries.</i> <i>Book: New Challenges for Future Sustainability and Wellbeing</i> <i>ISBN: 9781800439696, Publisher: Emerald Publishing Limited,</i> <i>Series: Emerald Studies in Finance, Insurance, and Risk Management, University of Malta, FEMA.</i> <i>Link: https://books.emeraldinsight.com/page/detail/New-Challenges-for-Future-Sustainability-and-Wellbeing/?k=9781800439696</i>

	Research Paper 2 <i>An empirical study on investing in pension fund assets and economic growth. The case of selected countries in transition, emerging economies and developed countries.</i>
Level of studies:	Third cycle - Doctoral Studies
<i>Institution:</i>	South East European University, Tetovo, North Macedonia
<i>Faculty:</i>	Faculty of Business and Economics
<i>Department :</i>	Economics
<i>Graduation date:</i>	01.11.2016 – 02.09.2019
<i>Diploma / Doctorate:</i>	Doctor of Economic Sciences
<i>Doctoral Dissertation :</i>	Credit policies of commercial banks and their impact on the real sector of the economy in Kosovo (2005 - 2018)
Level of studies:	Second cycle - Master studies
<i>Institution:</i>	University "Haxhi Zeka" - Peja, Kosovo
<i>Faculty:</i>	Faculty of Business
<i>Department :</i>	Accounting and Finance
<i>Graduation date:</i>	01.10.2013 – 20.11.2015
<i>Diploma / Master :</i>	Master of Economic Science in Accounting and Finance
<i>Master thesis :</i>	Appropriateness of credit policies of commercial banks in the financing and development of SMEs in Kosovo
Level of studies:	First cycle - Bachelor studies
<i>Institution:</i>	University "Haxhi Zeka" - Peja, Kosovo
<i>Faculty:</i>	Faculty of Business
<i>Department :</i>	Accounting and Finance
<i>Graduation date:</i>	01.10.2010 – 16.07.2013
<i>Diploma :</i>	Bachelor of Economic Science in Accounting and Finance
<i>Diploma thesis :</i>	Accounting of the state treasury and its role in the budget system of Kosovo
9. Academic title:	Prof. Ass. Dr.

<i>Institution:</i>	University "Haxhi Zeka" - Peja, Kosovo
<i>Date of appointment:</i>	01.10.2020 – continues
<i>Description:</i>	Professor for subjects: Econometrics, Financial Management, Investments, Portfolio Management, Risk Assessment, Corporate Control.
<i>Academic title:</i>	Lecturer / Teaching Assistant Professor
<i>Institution:</i>	University "Haxhi Zeka" - Peja, Kosovo
<i>Date of appointment:</i>	01.10.2016 – 30.09.2020

10. Scientific Publications: – Google Scholar ([here](#))

Scientific Journal

<i>Title of paper</i>	<i>Journal name</i>	<i>Year / Volume / Pages</i>
Does the commercial bank's loans affect economic growth? Empirical evidence for the real sector economy in Kosovo (2005-2018)	<i>International Journal of Sustainable Development and Planning (Canada)</i> DOI: https://doi.org/10.18280/ijsdp.150807	2020 Vol. 15, Issue 8, Pages 1205 - 1222 Indexing: SCOPUS, SCImago (SJR), EBSCO, Publons, Science Open, Google Scholar
Institutional reforms and improving the business climate in Southeast European countries: an empirical analysis	<i>ECONOMIC VISION International Scientific Journal in Economics, Finance, Business, Marketing, Management and Tourism, Faculty of Economics, University of Tetova, Republic of North Macedonia</i>	2020 Vol. VI, Issue 13 -14, Pages 201 - 211 ISSN: 1857-9566 (Print) ISSN: 2545-4544 (Online) Indexing: Academic Search Complete (EBSCO), Google Scholar.
Profitability analysis of banks: comparative study of domestic and foreign banks in Kosovo	<i>International Journal of Economics & Business Administration (IJEBA)</i>	2020 Vol. VIII, issue 2, Pages 87-99 Indexing: SCOPUS, EBSCO, Open Science – University of Malta, EconPapers

Evaluation of the financial performance of pension funds. Empirical evidence: Kosovo, Albania and North Macedonia	European Journal of Sustainable Development (Italy)	2020, Volume 9, Issue 1, Pages 161-172 Indexing: Web of Science (Clarivate Analytics Emerging Sources Citation Index), Scopus
Does working capital management affect the profitability of commercial banks: the case of Kosovo	European Journal of Sustainable Development (Italy)	2020, Volume 9, Issue 1, Pages 126-140 Indexing: Web of Science (Clarivate Analytics Emerging Sources Citation Index), Scopus
International business cooperation as an opportunity to increase competitiveness and to generate new jobs: the case of Kosovo	European Research Studies Journal (Greece, Malta)	2019 Volume XXII, Issue 4, Pages 60 - 69 Indexing: EBSCO, Open Science – University of Malta
Assessment of investment projects based on economic flow and not in cash flows	European Journal of Sustainable Development (Italy)	2019, Volume 8, Issue 5 Pages 133 - 136 Indexing: Web of Science (Clarivate Analytics Emerging Sources Citation Index).
Does FDI inflow accelerate export performance in countries in transition? An empirical analysis of european countries in transition	Research in Economics and Business: Central and Eastern Europe (Estonia)	2019, Volume 11, Pages 5 – 16 Indexing: EBSCO, Ulrich's, Cabell's, EconPapers

<p>The key performance of commercial banks: evidence from Republic of Kosovo</p>	<p>Journal of Accounting, Finance and Auditing Studies (Turkey)</p>	<p>2019, Volume 5, Issue 3, Pages 1-15 Indexing: EBSCO, DOAJ, Open Science – University of Malta, ProQuest</p>
<p>The impact of macroeconomic factors on the level of deposits in the banking sector, an empirical analysis in the Western Balkan countries</p>	<p>Journal of Accounting, Finance and Auditing Studies (Turkey)</p>	<p>2019, Volume 5, Issue 3, Pages 16-29 Indexing: EBSCO, DOAJ, Open Science – University of Malta, ProQuest</p>
<p>The effect of capital adequacy on returns of assets of commercial banks in Kosovo</p>	<p>European Journal of Sustainable Development (Italy)</p>	<p>2019, Volume 8, Issue 2, Pages 201-208 Indexing: Web of Science (Clarivate Analytics Emerging Sources Citation Index).</p>
<p>The effects of the insurance market in the development of Western Balkans countries, with special emphasis on Kosovo</p>	<p>European Journal of Sustainable Development (Italy)</p>	<p>2019, Volume 8, Issue 2, Pages 209-2016 Indexing: Web of Science (Clarivate Analytics Emerging Sources Citation Index).</p>
<p>Impact of taxation, public debt and subsidiaries in the budget deficit of Western Balkan countries</p>	<p>KNOWLEDGE International Journal Scientific Papers (Budva, Montenegro)</p>	<p>2019, Volume 31, Issue 1 Pages 95-100 Indexing: EBSCO</p>

Exploring the liquidity risk factors in the Balkan region banking system	European Research Studies Journal (Greece, Malta)	2019 Volume XXII, Issue 1, pp. 81 - 102 Indexing: SCOPUS, EBSCO, Open Science – University of Malta, ProQuest
The performance of consumer loan in the period 2007-2017. Correlation with consumption and economic growth: the case of Kosovo	KNOWLEDGE International Journal Scientific papers (Bansko, Bulgaria) GLOBAL IMPACT AND QUALITY FACTOR 1.322	2018 Vol. 27 Page 23-29 ISSN 2545 – 4439 Indexing: EBSCO
Determinants of the level of non-performing loans in commercial banks of transition countries	European Research Studies Journal (Greece, Malta)	2018 Volume XXI, Issue 3, pp. 3 - 13 Indexing: SCOPUS, EBSCO.
The impact of foreign direct investment on trade in transition countries	Bulgarian Economic Papers Sofia University St. Kliment Ohridski	2018 Volume X, Issue 3 pp. 1-11 ISSN: 2367-7082 Indexing: EconPapers
Determinants of public investment and their impact on economic growth: the case of Kosovo	KNOWLEDGE International Journal Scientific papers Vol. 17.1 (Montenegro) GLOBAL IMPACT AND QUALITY FACTOR 1.322	2017 Volume 17.1 Page 403 – 409 ISSN 1857-923X for e- version ISSN 2545-4439 for printed version
An empirical investigation of factors affecting the balance of trade and external debt of Balkan countries	KNOWLEDGE International Journal Scientific papers Vol. 17.1 (Montenegro) GLOBAL IMPACT AND QUALITY FACTOR 1.322	2017 Volume 17.1 Page 441 – 447 ISSN 1857-923X for e- version

Econometric evaluation of tax changes in the collection of state revenues –case study of Kosovo (2013-2016)	KNOWLEDGE International Journal Scientific papers GLOBAL IMPACT AND QUALITY FACTOR 1.023	2017 Vol. 16 Pages 973 – 978 ISSN 1857-923X for e-version
Appropriateness of credit policies of commercial banks in relation to the performance of SMEs in Kosovo	CENTRUM, nr.5/2016 UDC 3 (497.7:4-672 EU). Abstracting & Indexing 1. National and University Library "St. Clement of Ohrid" – Skopje.	2016 Volume 5 Page 235 – 257 ISSN 1857 – 8640
Stress testing of credit risk: case based on loan portfolio, capital adequacy and non-performing loans in Kosovo	Journal of Knowledge Management, Economics and Information Technology, Bucharest, Romania.	2016 Vol. VI, Issue 3 Page 1 – 23 ISSN 2069-5934 Indexing: DOAJ, EBSCO
The impact of the integrated financial risk management on the effectiveness of the decisions of the financial leverage: an empirical study on the insurance companies in Kosovo	Journal of Knowledge Management, Economics and Information Technology, Bucharest, Romania	2016, Volume VI, Issue 1 Page 1 – 20 ISSN (2447-7756). Indexing: DOAJ, EBSCO
Treasury accounting process through the public finance management information system	CSARA, Journal for Development Research & Science, PENTZA	2016, Vol 1, Issue 1 Page 149-165 ISSN 2337-0548
Open investment funds and their impact on the performance of the Kosovo Pension Trust	Scientific Research Journal "Dardania" Development Research Center - PEJA Scientific Bulletin Nr. 3	2015, Volume 3 Page 164 - 179 ISSN 1800-9794

Ratio of unemployment - inflation in Kosovo: an econometric assessment for the period 2003-2014	International Scientific Journal "Economicus" Faculty of Economics, UET	2015, Volume 13, Page 266 - 278 ISSN 2223-6295
Working capital management and its impact on the profitability of financial institutions	International Scientific Journal, Ulcinj, Montenegro.	2015, Volume 1 Page 271-278 ISSN: 1800-9794 COBISS-CG-ID 20586256.
Financial reporting, accounting policies and their role in the financial analysis of the bank	Scientific Research Journal "Dardania" Development Research Center - PEJA Scientific Bulletin Nr. 2	2015, Volume 2 Page 109 - 129 ISSN 1800-9794
Immigration, influencing factors and labor market opportunities in Kosovo	Scientific Journal – "Reform" Institute for Legal and Democratic Studies	2015, Volume 3 ISSN: 1800 – 9794 KDU 33/34 (05)
Change management and innovation in the business sector in Kosovo	Scientific Research Journal "Dardania" Development Research Center - PEJA Scientific Bulletin Nr. 1	2014, Volume 1 Page 445 – 460 ISSN 1800-9794
Proceedings from International and National Scientific Conferences		
<i>Title of paper</i>	<i>Title of Scientific Conference</i>	<i>Data of the Scientific Conference</i>
The main measures of fiscal, monetary and macro-financial policies of the Western Balkan countries during the pandemic period in	5th International Scientific Conference in Business and Economics (BECON 2020) - Balancing the Economic Cycle in a Pandemic State: Lessons Learned and Future	23 – 24th October 2020 Conference Proceedings Faculty of Business, University "Haxhi Zeka" Peja, Kosovo ISBN 978-9951-672-17-7

function of economic recovery	Actions	http://becon.unhz.eu/
Management of socio - economic consequences of the COVID - 19 pandemic: case study North Macedonia	5th International Scientific Conference in Business and Economics (BECON 2020) - Balancing the Economic Cycle in a Pandemic State: Lessons Learned and Future Actions	23 – 24th October 2020 Conference Proceedings Faculty of Business, University “Haxhi Zeka” Peja, Kosovo ISBN 978-9951-672-17-7 http://becon.unhz.eu/
Does rational and efficient management policies of non performing loans have positively influenced the increase of lending volume to the real sector of the economy? Case study: Kosovo (2005 - 2018)	4. Congress of International Applied Social Sciences 4. Uluslararası Uygulamalı Sosyal Bilimler Kongresi	22 – 24th October 2020, C-iasoS 2020 – Kuşadası -Turkey Uşak University
The performance of the Kosovo Credit Guarantee Fund and effects on the financing of the real sector enterprises in Kosovo	12th International Scientific Conference "New Challenges in Economic and Business Development – 2020: Economic Inequality and Well-Being. Faculty of Business, Management and Economics (University of Latvia)	02 October, 2020 Conference Proceedings Riga, Latvia Web of Science Conference Proceedings Citation Index.
Correlation of the Business Climate and FDI in the Western Balkans	4th International Scientific Conference on Business and Information Technologies (ISCBIT 2020)	17 – 18 September, 2020 Conference Proceedings South East European University Tetova, North Macedonia
Institutional reforms and improving the business climate in Southeast	7th International Scientific Conference “Contemporary Economic	13-15 November, 2019 Book of Abstracts Page 129

European countries: an empirical analysis	Trends" – CET 2019. University of Tetovo, North Macedonia.	ISBN 978-608-217-079-4 Tetovo, North Macedonia
Assessment of investment projects based on economic flow and not in cash flows	7th International Conference on Sustainable Development ICSD 2019, Rome, Italy	4-5 September, 2019 Conference Proceedings Page 255 ISBN 979-12-200-2127-2 Rome, Italy
The ratio of non-performing loans and their impact on the profitability of commercial banks in transition countries	3rd International Scientific Conference on Business and Economics (ISCBE), From Transition to Development: Emerging Challenges and Perspectives.	13-15 June, 2019 Conference Proceedings Pages 269 - 276 ISBN 978-608-248-031-2 South East European University Tetovo, North Macedonia
The effects of the insurance market in the development of Western Balkans countries, with special emphasis on Kosovo	XI, International Scientific Conference, "Strategy for economic and local economic development of municipalities in Balcan countries with special provisions the observations, challenges and opportunities for the development".	04-05 April 2019, Institute for Scientific Research and Development Ulcinj, Montenegro
The performance of consumer loan in the period 2007-2017. Correlation with consumption and economic growth: the case of Kosovo	2nd International Scientific Conference "Fostering Sustainable Development in Business, Tourism and Agriculture in the Balkan Countries"	07 December, 2018 Page 51 ISBN 978-995-672-14-6 University "Haxhi Zeka" Peja, Kosovo

<p>The impact of interest rate risk on the performance of banking sector deposits in Balkan countries</p>	<p>6th International Scientific Conference “Economic Development as a Precondition for EU Integration</p>	<p>19 October, 2018 University of Tetova Tetovo, North Macedonia</p>
<p>The role and the impact of U.S. in the development of economy, business and rule of law in Kosovo</p>	<p>1th International Conference “State building in Western Balkan Countries: Justice, Media and Art</p>	<p>1-2 November 2018, University “Haxhi Zeka” Peja, Kosovo</p>
<p>Credit risk assessment using Z Altman method - case study: manufacturing companies in Kosovo</p>	<p>International Academic Conference on Management, Economics and Marketing in Budapest, Hungary 2018 (IAC-MEMB 2018)</p>	<p>17-18 August, 2018 Pages 207 - 215 ISBN 978-80-88203-07-0 Indexing: Google Books EBSCO Information Services Czech Technical University in Prague</p>
<p>The impact of corruption in economic growth of transition countries</p>	<p>2nd International Scientific Conference on Business and Economics (ISCBE' 18) “Business Education in the 21st Century”</p>	<p>25 May, 2018 Proceedings of ISCBE' 18, Pages 171-177 ISBN 978-608-248-025-1 South East European University Tetovo, North Macedonia</p>
<p>Impact of foreign direct investment in the rate of economic globalization in the Western Balkans</p>	<p>International Scientific Conference “Government Policies and Economic Development - South - East Europe Region”</p>	<p>17 November, 2017 Volume 1, Page 18 ISBN 978-9951-672-10-8 University “Haxhi Zeka” University of Tetovo</p>

<p>The trade cooperation of Kosovo in the region and its impact on economic growth</p>	<p>International Academic Conference on Management, Economics and Marketing in Budapest, Hungary 2017 (IAC-MEM 2017)</p>	<p>5 – 6 July, 2017 Volume 1 Pages 177 – 184 ISBN 978-80-88203-02-5 Indexing: Google Books EBSCO Information Services Czech Technical University in Prague</p>
<p>Impact of foreign direct investment in trade of transition countries</p>	<p>9th International Conference EBEEC "The Economies of Balkan and Eastern Europe Countries in the changed World (Greece)</p>	<p>10 – 12 May 2017 Pages 59 - 60 Book of Abstracts T: 210 5245264, F: 210 5245246 University of Piraeus, School of Economics, Business and International Studies (Greece)</p>
<p>Factors that affect the success of the change in business organizations in Kosovo</p>	<p>International Scientific Conference on Business and Economics BUILDING BRIDGES Between BUSINESS RESEARCH and INDUSTRY NEEDS</p>	<p>17-18 February, 2017 Page 43 Book of Abstracts ISBN 978-608-248-009-1 South East European University Tetovo, North Macedonia</p>
<p>Role and impact of remittances in Kosovo's economic development and in the poverty reduction</p>	<p>4th International Scientific Conference "The Economic Effects of Migration Processes in the Western Balkans"</p>	<p>02 December, 2016, Page 52 Book of Abstracts ISBN 978-608-217-049-7 Faculty of Economics-UT Faculty of Business-UHZ Tetovo, North Macedonia</p>

<p>Banking supervision and evaluation with CAMELS - a case study in Kosovo</p>	<p>Czech Institute of Academic Education z.s. International Academic Conference on Management, Economics and Marketing in Vienna 2016 (IAC-MEM 2015) "Proceedings of IAC-MEM 2016</p>	<p>8-9 July, 2016 Page 177 - 189 ISBN 978-80-906231-2-5 Indexing: Google Books EBSCO Information Services</p>
<p>Access of SMEs to external financing through bank loans, the econometric estimation for 200 businesses in Kosovo</p>	<p>Second National Conference in Finance "Challenges of the Development of the Albanian Economy"</p>	<p>27 May, 2016 Pages 22 – 23 Book of Abstracts ISBN 978-9928-200-82-2 Faculty of Economics, University of Tirana</p>
<p>Capital structure and financial performance: empirical evidence from business firms selected in the region of Peja</p>	<p>Second National Conference in Finance "Challenges of the Development of the Albanian Economy"</p>	<p>27 May, 2016 Page 50 – 51 Book of Abstracts ISBN 978-9928-200-82-2 University of Tirana</p>
<p>Credit guarantee schemes, the importance of collateral and the impact of the creation of SMEs network in the process of bank crediting</p>	<p>Czech Institute of Academic Education z.s. International Academic Conference on Management, Economics and Marketing in Budapest 2016 (IAC-MEM 2016)</p>	<p>15-16 April, 2016 Page 193 - 206 ISBN 978-80-905791-8-7. Indexing: Google Books EBSCO Information Services</p>
<p>The role of the banking system on the financing of businesses and the determinants of the lending level on SMEs in Kosovo</p>	<p>Czech Institute of Academic Education z.s. International Academic Conference on Management, Economics and Marketing in Budapest.</p>	<p>15 -16 April, 2016 Page 125 - 137 ISBN 978-80-905791-8-7. Indexing: Google Books EBSCO Information Services</p>

<p>The importance of foreign direct investment for the economic development of Kosovo</p>	<p>Third International Scientific Conference "Environmental Factors, Challenges For Economic Development"</p>	<p>04 – 05 December, 2015 Page 43 Book of Abstracts ISBN 978-608-217-032-9 Faculty of Economics State University of Tetova</p>
<p>Financing of public-private partnership and the effects of the implementation of this project in the profitability of the company</p>	<p>International Conference "How the international migration is shaping the contemporary society", College AAB – Pristina and International Scientific Journal "Social Studies".</p>	<p>20 - 21 November, 2015 Page 130 Abstracts Book ISBN 978-9951-494-557</p>
<p>Impact of the financial crisis on the realization of remittances: evidence from the region of Dukagjin</p>	<p>International Conference on Labor Migration and Industrial Citizenship. University of New York in Tirana and University of Prishtina.</p>	<p>13-14 November, 2015 Pages 75-86 Book of Proceedings. No.1 ISBN: 978-9928-4281-4-1</p>
<p>New international accounting standards and their impact on the insurance industry</p>	<p>3-nd International Conference on Business, Law, Administration and Social Sciences – ICBLAS 2015</p>	<p>26 September, 2015, Page 89 - 100 Book of Proceedings. ISBN: 978-9928-4298-8-9</p>
<p>Dynamic competition, financial innovation and strategic funding</p>	<p>First International Scientific Conference "Challenges of Modern Organizational Sciences and Management"</p>	<p>19 September, 2015 Page 43 College "Fama" Kosova Chamber of Commerce</p>

Corporate governance and social responsibility in the economy of Kosovo	MISIC 2015 – Mitrovica Innovations Scientific International Conference 2015. International Business College in Mitrovica and Van Diemenstraat in Amsterdam, Netherlands.	15-16 September, 2015 Page 45 Book of Proceedings ISSN:2452-2902
Performance of the banking system in Kosovo	X Annual International Meeting, Conference of Economic Sciences. Alb-Science Institute, South East European University and State University of Tetova.	28 – 30 August, 2015 Page 146 Book of Proceedings ISBN: 978-608-65463-1-1.
Analysis of commercial bank exposure to interest rate risk	International Scientific Conference "Economic Development as a Basis to Generate New Jobs"	23 May, 2015 Page 25 Book of Abstracts ISBN: 978-9951-492-10-2. College "Pjetër Budi"
Effects of working capital management in short-term financing and profitability of business firms	Third Annual International Scientific Conference "Sustainable Development and Life Quality Improvement in Albania, toward EU Integration Process"	25 April, 2015 Professional Business Academy – Albania
Impact of corporate government in payment of dividend in terms of financial foreign investment	2-nd International Conference on Business, Law, Administration and Social Sciences – ICBLAS 2015.	04 April, 2015 Page 10 – 16 Book of Proceedings. ISBN: 978-9928-178-40-4, Tirana Business University

The data for publication of books and monographs published in the country as the author or co-author	
Dr. Sc. Fisnik Morina	
<i>Credit policies of commercial banks and their impact on the real sector of the economy in Kosovo (2005 - 2018) - Monograph,</i>	
Publisher: Blendi Printing House, Pristina, 2020, 302 pages, ISBN 978 – 9951 – 716 – 35 -2	
11. Work experience:	
<i>Date:</i>	01.10.2020 – continues
<i>Location:</i>	Peja
<i>Name of the Institution:</i>	University “Haxhi Zeka”
<i>Position:</i>	Prof. Ass. Dr.
<i>Description:</i>	Professor for subjects: <ul style="list-style-type: none"> • Econometrics (Bachelor) • Budgeting (Bachelor) • Advanced Financial Management (Master)
<i>Date:</i>	2020 - 2021
<i>Name of Institution:</i>	Ministry of Education and Science
<i>Position:</i>	Research / application project leader
<i>Supporting Institution:</i>	Faculty of Business, UHZ
<i>Project title:</i>	Impact of the pandemic (COVID-19) on the digitalization of businesses in Kosovo
<i>Date:</i>	01.10.2016 – 30.09.2020
<i>Location:</i>	Peja
<i>Name of the Institution:</i>	University “Haxhi Zeka”
<i>Position:</i>	Teaching Assistant Professor
<i>Description:</i>	Teaching assistant and lecturer for these subjects: <ul style="list-style-type: none"> • Corporate Finance • Econometrics • Public Finances • Markets and Financial Institutions

	<ul style="list-style-type: none"> • Risk Management • Financial Risk Management • Financial Institutions Management • Advanced Banking Management • Research Methods and Techniques • Macroeconomics II • Managerial Accounting • Advanced Financial Accounting • Entrepreneurship • Quantitative Research Methods • International Financial Institutions
<i>Date:</i>	2019 – 2020
<i>Position:</i>	Part Time Lecturer
<i>Name of the Institution:</i>	University "Ukshin Hoti" – Prizren
<i>Faculty:</i>	Law Faculty, Program: "Local Governance and Democratic Society".
<i>Course:</i>	Local Finance
<i>Date:</i>	29.06.2019 – continues
<i>Position:</i>	Member of the Steering Council at University "Haxhi Zeka" – Kosovo
<i>Date:</i>	2019 – 2020
<i>Name of the Institution:</i>	International Business College Mitrovica (IBCM) & University "Haxhi Zeka"
<i>Activity:</i>	International Project "Creating Theory To Practice Centers For Innovation And Employment"
<i>Description:</i>	Design and development of case studies within the new teaching curricula at the Faculty of Business, UHZ
<i>Date:</i>	2018 – continues
<i>Name of the Institution:</i>	University "Haxhi Zeka"
<i>Position:</i>	Chair and member of various committees within UHZ

<p><i>Description:</i></p>	<ol style="list-style-type: none"> 1. Chairman of the Committee for Claims and Appeals within the Steering Council at the University "Haxhi Zeka" – Peja; 2. Member of the Scholarship Allocation Committee at University "Haxhi Zeka" - Peja; 3. Member of the Commission for drafting the regulation for personal income at the University "Haxhi Zeka" - Peja; 4. Member of the Commission for the development of databases with scientific journals at University "Haxhi Zeka" – Peja; 5. Member of the Commission for the organization of scientific conferences at the Faculty of Business - Peja. 6. Member of the Commission for project development at the Faculty of Business – Peja; 7. Member of the Commission for evaluation of entrance exams in the Faculty of Business – Peja; 8. Member of the working group for drafting programs and new curricula in the Faculty of Business; 9. Continuous tutoring of students at bachelor and master level in their research work; 10. Member of the Commission for drafting the Regulation on the remuneration of work for UHZ commissions; 11. Member of the UHZ Organogram Change Commission 12. Active engagement in the quality office; 13. Member of various working groups in the process of institutional re-accreditation of UHZ; 14. Member of the Group for Scientific Research at University "Haxhi Zeka".
<p><i>Date:</i></p>	<p>13.06.2018 – 30.06.2019</p>
<p><i>Position:</i></p>	<p>Head of Department - Accounting and Finance (Bachelor and Master), Faculty of Business</p>

<i>Date:</i>	01.10.2017 – 30.06.2019
<i>Position:</i>	Member of the Council of the Faculty of Business at University "Haxhi Zeka" – Kosovo.
<i>Date:</i>	01.10.2017 – continues
<i>Position:</i>	Vice - Coordinator for Organizing International Scientific Conferences at University "Haxhi Zeka" in Peja
<i>Description:</i>	<p>Coordinator for the organization of scientific conferences:</p> <ul style="list-style-type: none"> - 1 st International Scientific Conference - "Government Policies and economic Development in South-East Europe Region" (17.11.2017, Peja, Kosovo). - 2 nd International Scientific Conference – "Fostering sustainable development in business, tourism, and agribusiness in the Balkan countries" (07.12.2018, Peja, Kosovo). - 5th International Scientific Conference in Business and Economics – "Balancing the economic cycle in a pandemic state: lessons learned and future action" (23 – 24 October 2020, Peja, UHZ).
<i>Date:</i>	01.10.2015 – 30.06.2016
<i>Location:</i>	Peja
<i>Name of the Institution:</i>	European College "Dukagjini"
<i>Position:</i>	Teaching Assistant Professor
<i>Description:</i>	<i>Risk Management and Strategic Management</i>
<i>Date:</i>	10.05.2015 – 30.06.2017
<i>Location:</i>	Peja
<i>Name of the Institution:</i>	Development Research Center – Peja
<i>Position:</i>	Researcher and Coordinator of Scientific Activities
<i>Description:</i>	<i>Research projects, organization of scientific conferences, debates and various promotional meetings.</i>

Date:	2015 – 2016
Location:	Pristina
Name of the Institution:	Iron Consulting
Position:	Interviewer
Description:	<i>Small and Medium Business Interviewer, Results Processing, Survey Presentation</i>
Date:	June 2012 - December 2012
Location:	Peja
Name of the Institution:	ProCredit Bank – Kosova
Position:	Banker / Loan Officer (Young Bankers Program)
Description:	<i>Realization of cash transactions, the sale of bank products, financial analysis of personal loans and business loans, visits to monitor bank loans etc.</i>
Date:	01.05.2013 – 01.06.2015
Location:	Prizren
Name of the Institution:	Commercial Enterprise “Lindi Comm”
Position:	Accountant & Financial Adviser
Description:	<i>Professional practice for accounting and financial management in the enterprise</i>
Date:	2012 – 2014
Location:	Peja
Name of the Institution:	Forum for Integration and Development (NGO)
Position:	Leader and member of working groups, volunteer work
Description:	<i>Organizing various promotional forums and discussions, designing and implementing projects in the field of integration and development of society, etc.</i>
12. Education, training and mobility:	
Date:	24 – 25 November 2020

<i>Title of qualification awarded:</i>	Workshop "Establishment of Scientific Journals and the Kosova Research Information System (KRIS)"
<i>Name of the Institution:</i>	ResearchCULT Project, Erasmus + Programme
<i>Description:</i>	<i>Capacity building training in higher education institutions in Kosovo in creating international scientific journals</i>
<i>Date:</i>	January 20, 2020
<i>Title of qualification awarded:</i>	Workshop "Expanding the Technological Frontier of Macroeconomic Modeling"
<i>Name of the Institution:</i>	The Vienna Institute for International Economic Studies
<i>Description:</i>	<i>Seminar on the application of new econometric and methodological models (Agent-based models) in the field of macroeconomics and financial markets</i>
<i>Date:</i>	15-16 December 2019
<i>Title of qualification awarded:</i>	Workshops for Post-Doctoral Researchers: SAGE Research Methods Webinar
<i>Name of the Institution:</i>	Faculty of Economics Management & Accountancy, University of Malta
<i>Description:</i>	<i>Training for new quantitative and qualitative approaches to scientific methodology - application of SAGE database for scientific research</i>
<i>Date:</i>	2019 – 2020
<i>Title of qualification awarded:</i>	Designing and developing case studies within the International Project "Creating Theory To Practice Centers For Innovation And Employment".
<i>Case studies:</i>	<ol style="list-style-type: none"> 1. SHARRCEM - Corporate Social Responsibility; 2. NEWCO FERRONIKELI COMPLEX LLC - Financial Risk Management Process; 3. Project of European Bank for Reconstruction and Development and Rural Credit of Kosovo; 4. The World Bank Group Projects in function to improve

	business climate and competitiveness - Kosovo Energy Efficiency and Renewable Energy Project.
<i>Name of the Institution:</i>	International Business College Mitrovica (IBC-M) and University "Haxhi Zeka".
<i>Date:</i>	01.04.2019 – 30.07.2019
<i>Title of qualification awarded:</i>	Study mobility
<i>Name of the Institution:</i>	Institute for Scientific Research and Development (Ulcinj) and University "Luigj Gurakuqi" - Shkodra, Albania
<i>Description:</i>	<ul style="list-style-type: none"> o Professional associate in economic scientific research o Active participant in the design and implementation of research projects in the field of professional competences, o Visitor lecturer in the spring semester of the academic year 2018/2019 at the Faculty of Economics at University "Luigj Gurakuqi" - Shkodra within the project "Multimedia educational centers for excellence for employability and social inclusion in the CB region Montenegro and Albania - MECEMA.
<i>Date:</i>	25 – 26 June 2019
<i>Title of qualification awarded:</i>	How to write a successful CBHE project under the Erasmus+ Program
<i>Name of the Institution:</i>	Kosovo Erasmus + Office
<i>Description:</i>	Design and implementation of international projects under the Erasmus + program
<i>Date:</i>	17-18 January 2019
<i>Title of qualification awarded:</i>	Training "Self-Evaluation Reports" - Develop self-assessment reports on the new accreditation standards
<i>Name of the Institution:</i>	Higher Education Research and Applied Science (HERAS)
<i>Description:</i>	Develop self-assessment reports on new accreditation standards

<i>Date:</i>	14.12.2018 – 21.12.2018
<i>Title of qualification awarded:</i>	International Mobility - Scientific research and participate in lectures in University of Malta.
<i>Name of the Institution:</i>	University of Malta, Faculty of Economics, Management and Accountancy.
<i>Dates:</i>	September - November 2014
<i>Title of qualification awarded:</i>	Training for Entrepreneurship and Business Plan
<i>Principal subjects/occupational skills covered:</i>	Entrepreneurship - Drafting Business Plans
<i>Name and type of institution providing education and training:</i>	Ministry of Culture, Youth and Sports and Institute for Management and Development
<i>Dates:</i>	November 2009 - June 2010
<i>Title of qualification awarded:</i>	Advanced English Language
<i>Principal subjects/occupational skills covered:</i>	New Headway – Advanced Level
<i>Name and type of institution providing education and training:</i>	Foreign Languages School "Elita 21" Place: Peja, Kosovo.
13. List of Participation in International and National Scientific Conferences	
<ol style="list-style-type: none"> 1. 5th International Scientific Conference in Business and Economics – "Balancing the economic cycle in a pandemic state: lessons learned and future action" (23 – 24 October 2020, Peja, UHZ). 2. 4th International Scientific Conference on Business and Information Technologies (ISCBIT 2020) 3. 12th International Scientific Conference "New Challenges in Economic and Business 	

Development – 2020: Economic Inequality and Well-Being" - Faculty of Business, Management and Economics (University of Latvia, 14th and 16th of May, Riga, Latvia);

4. 4th Congress of International Applied Social Sciences, C-iasoS 2020 – Kuşadası - Turkey, Uşak University, 2020;
5. 7th International Scientific Conference "Contemporary Economic Trends", University of Tetovo, North Macedonia (13-15 November, 2019);
6. 7th International Conference on Sustainable Development ICSD, Rome, Italy (4-5 September, 2019);
7. Innovation Conference Business And Education: Challenges And Opportunities, University "Haxhi Zeka" – Peja, Kosovo. Project "Creating Theory To Practice Centers For Innovation And Employment (18 October 2019);
8. 3rd International Scientific Conference on Business and Economics (ISCBE), From Transition to Development: Emerging Challenges and Perspectives, South East European University, Tetovo, North Macedonia (13-15 June, 2019);
9. XI, International Scientific Conference, "Strategy for economic and local economic development of municipalities in Balcan countries with special provisions the observations, challenges and opportunities for the development", Institute for Scientific Research and Development, Ulcinj, Montenegro (04-05 April 2019);
10. 2nd International Scientific Conference "Fostering Sustainable Development in Business, Tourism and Agriculture in the Balkan Countries, University "Haxhi Zeka" Peja, Kosovo (07 December, 2018);
11. 6th International Scientific Conference "Economic Development as a Precondition for EU Integration – University of Tetovo, North Macedonia (19 October, 2018);
12. 1th International Conference "State building in Western Balkan Countries: Justice, Media and Art, University "Haxhi Zeka", Peja, Kosovo (1-2 November 2018);
13. International Academic Conference on Management, Economics and Marketing in Budapest, Hungary, Czech Technical University (17-18 August, 2018);
14. 2nd International Scientific Conference on Business and Economics "Business Education in the 21st Century", South East European University, Tetovo, North Macedonia (25 May, 2018);
15. International Scientific Conference "Government Policies and Economic Development - South - East Europe Region" - University "Haxhi Zeka" & University of Tetovo (17 November, 2017);

16. International Academic Conference on Management, Economics and Marketing in Budapest, Hungary, Czech Technical University (5 – 6 July, 2017);
17. 9th International Conference EBEEC "The Economies of Balkan and Eastern Europe Countries in the changed World, Greece, University of Piraeus, School of Economics, Business and International Studies (10 – 12 May 2017);
18. International Scientific Conference on Business and Economics "Building Bridges Between Business Research and Industry Needs", South East European University Tetovo, North Macedonia (17-18 February, 2017);
19. 4th International Scientific Conference "The Economic Effects of Migration Processes in the Western Balkans", Faculty of Economics-UT, Faculty of Business-UHZ, Tetovo, North Macedonia (02 December, 2016);
20. International Academic Conference on Management, Economics and Marketing in Vienna, Austria, Czech Technical University (8-9 July, 2016);
21. Second National Conference in Finance "Challenges of the Development of the Albanian Economy", Faculty of Economics, University of Tirana (27 May, 2016);
22. International Academic Conference on Management, Economics and Marketing in Budapest, Hungary, Czech Technical University (15-16 April, 2016);
23. Third International Scientific Conference "Environmental Factors, Challenges For Economic Development", Faculty of Economics, State University of Tetovo (04 – 05 December, 2015);
24. Second Scientific Conference "Research and science in the second century of Albania's independence", Development Research Center - Peja, European College Dukagjini (26 - 27 November 2015);;
25. International Conference "How the international migration is shaping the contemporary society", College AAB – Pristina and International Scientific Journal "Social Studies" (20 - 21 November, 2015);
26. International Conference on Labor Migration and Industrial Citizenship. University of New York in Tirana and University of Prishtina (13-14 November, 2015);
27. 3-nd International Conference on Business, Law, Administration and Social Sciences – ICBLAS, Tirana Business University (26 September, 2015);
28. First International Scientific Conference "Challenges of Modern Organizational Sciences and Management", College "Fama", Kosova Chamber of Commerce (19 September, 2015);
29. Mitrovica Innovations Scientific International Conference 2015. International Business

- College in Mitrovica and Van Diemenstraat in Amsterdam, Netherlands (15-16 September, 2015);
30. X Annual International Meeting, Conference of Economic Sciences. Alb-Science Institute, South East European University and State University of Tetovo (28 – 30 August, 2015);
31. International Scientific Conference "Economic Development as a Basis to Generate New Jobs", College "Pjetër Budi" (23 May, 2015);
32. Third Annual International Scientific Conference "Sustainable Development and Life Quality Improvement in Albania, toward EU Integration Process", Professional Business Academy – Albania (25 April, 2015);
33. 7th International Scientific Conference, Institute for Scientific Research and Development, Ulcinj, Montenegro (02 – 03 April, 2015);
34. 2-nd International Conference on Business, Law, Administration and Social Sciences, Tirana Business University (04 April, 2015);
35. Second Regional Scientific Conference "Rule of Law and Public Security Factors Influencing Local Economic Cooperation", Institute for Legal and Democratic Studies, Gjilan, Kosovo (07 March 2015);
36. 1st National Scientific Conference "Strategies for Cultural Management of Tourism in Kosovo and Albania", Development Research Center - Peja, European College Dukagjini (27 - 28 November 2014).

13. Additional information:			
<i>Language skills: (1 to 5: 1 lowest - 5 fluent)</i>			
<i>Language.</i>	<i>Speaking</i>	<i>Writing</i>	<i>Reading</i>
Albanian	5	5	5
English	5	5	5
Spanish	3	3	5
Awards and Membership:			
<i>Member of the Scientific Board at International Scientific Conferences</i>	5th International Scientific Conference in Business and Economics – "Balancing the economic cycle in a pandemic state: lessons learned and future action" (23-24 October 2020, Peja, UHZ).		
Member of the Editorial	Journal of Accounting, Finance And Auditing Studies –		

Board in International Scientific Journals	Istanbul, Turkey.
Member of the Editorial Board in International Scientific Journals	ECONOMIC VISION International Scientific Journal in Economics, Finance, Business, Marketing, Management and Tourism, Faculty of Economics, University of Tetovo, North Macedonia.
<i>Member of the Scientific Board at International Scientific Conferences</i>	4rd International Applied Social Sciences Congress (C-IASOS – 2020)" - Kusadasi, Turkey, 22 – 24 October, 2020.
Member of the Editorial Board in International Scientific Journals	International Journal for Advanced Development of Science and Technology Research (IJADSTR)
<i>Member of the Editorial Board in the scientific journal PENTZA</i>	PENTZA - Journal for Development Research and Science (2016)

Prof. Ass. Dr. Fisnik Morina