PERSONAL INFORMATION

Esat A. DURGUTI

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+37744152975. +38649652975.

esat.durguti@umib.net and esatdurguti@gmail.com

Gender/ – Male| Date of Birth/ October 18, 1976 | Nationality / Albanian

OCCUPATIONAL FIELD LECTURING OF THESE SUBJECTS:

Subjects: Financial Management, Public Finance, Commercial Bank Management, and Advanced Financial Accounting. Software application: Free Balance, BDMS, and PIP. GIZ: Expert for minority rights Project "Exercise of minority rights in the institutions of Kosovo - legal and economic at the municipal level".

WORK EXPERIENCE

The University of Mitrovica-Economic Faculty (23.11.2016- up to date)

Full Professor Ph.D. at the Faculty of Economics in the University of Isa BOLETIONI & Vice Dean for Research & International Cooperation, Lecturer in these fields:

- Financial Management [UIBM]
- Corporate Finance [UIBM]
- Public Finance [UIBM]
- Market and Financial Institutions [UIBM]
- Financial Accounting [UIBM] and
- Corporate and Tax [UMIB]

University Isa BOLETINI- Mitrovica, Economic Faculty

Str. Ukshin Kovaçiça,no.n Mitrovica

Web: www.umib.com

Institute IKAF – Pristina Str. Bedri Pejani No.1, Pristina Web: www.ikaf.org

College of International Management "GLOBUS" (01.03.2009- 01.10.2016)

Dean & Lecturer in "GLOBUS" College, Institute of KAF "Institute for Accountancy, Audit, and Finances" in these subjects:

- Corporate Financial Management [Globus]
- Public Finance [Globus]
- Commercial Bank Management [Globus]
- Advanced Financial Accounting [Globus]

Globus College – Pristina
Str. Bedri Pejani No.1, Pristina
Web: www.kolegjiglobus.com Tel:038225405

Receivership Office - Credit Bank of Pristina – liquidation process (13.03.2006 - 19.12.2006):

Asset Manager

The main duties were:

Collection of loans, restructuring, verification of existing collateral, preparing the financial analysis (balance sheet, Income statement, cash flow, etc), following the assets that we had with correspondent banks, guarantees, short of cash that we have in a period of closing the bank, etc

Credit Bank of Pristina – (01.09.2005- 13.03.2006):

Assistant to the Executive Director for Financial Issues:

The main duties were:

- Managing of bank liquidity

- Managing of the treasury department
- Managing of the finance department

Credit Bank of Pristina – Pristina
Str. Mother Teresa n.n, Pristina
info@bkp-bank.com

Central Bank of Kosovo – (02.03.2002- 01.09.2005):

Financial Sector Analyst The main duties were:

- Analyzing of financial reports for commercial banks
- Analyzing of financial reports for insurance companies
- Analyzing of financial reports for pensionable funds
- On-site and Off-site Analyses
- As well as other related reports.

Central Bank of Kosovo (CBK) – Pristina Str. Garibaldi no.33, Pristina info@bqk-kos.com

EDUCATION AND TRAINING

Academic title:

Full Professor Ph.D. at the University of Isa BOLETINI - Mitrovica, Economic Faculty. February 12, 2025, with protocol number: 357

Associate Professor Ph.D. at the University of Isa BOLETINI - Mitrovica, Economic Faculty. November 27, 2020, with protocol number: 1889

Assistant Professor Ph.D. at the University of Isa BOLETINI - Mitrovica, Economic Faculty. November 23, 2016, with protocol number: 1501

Ph.D. Study (2010/2011)

The University of Tirana, Economic Faculty Ph.D. in Finance: April 15, 2015, Graduation date. departamentifinance@fakultetiekonomise.edu.al

Ph.D. thesis: Current Stage of Bank Supervision and Development of Banking System – "Implementation of the Basel III Regulations and its Impact on the Kosovo Banking System"

Master Study (2007/2008)

International University of Pristina

Master of Economic Sciences

Master thesis: Management of Commercial Banks and Their Performance Measurements

Bachelor Study – 4th Studies (1996/2000)

University of Pristina, Economic Faculty

Graduate Economist Diploma thesis: Investment Project Management and Internal Rate of Return

Completed training:

Regarding the teaching process, I have completed the following training:

- Achieving Strategic Educational Goals by Embedding the Concept of Learning Outcomes
- Avoiding Predatory Journals and Questionable Conferences,
- Teaching methodologies in higher education - advanced level,
- Dimensions of teaching and quality learning in higher education,
- Teaching in higher education and
- Drafting the syllabus.

Regarding the banking experience, I have completed the following courses:

- Basic Credit Analysis,
- Bank Accounting Seminar, and Technology for the Inspectors,
- Advanced Credit Analysis and Management Found & Liquidity (organized by Barents Group).
- SME's Lending Officers and Analysts (organized by The World Bank Group & International Finance Corporation).

In the Kosovo Development Agency KDA), I completed the course:

- "How to build an Excellent Business Plan, (organized by CAP Espoir - KDA with the expertise of CARE Nederland & HIVOS).

In the Summer University of Prishtina, I completed the course:

- "Bank Management"
- "Bank, Money and Financial Market".

Regarding the Bank of Albania and the International Monetary Fund (IMF), I participated in the workshop "Stress Testing on Financial Institutions". Also, I was been BQK representative in the Third Annual Conference for the Balkan Countries' Central Bank, which is organized in Bulgaria- VARNA "ECONOMIC MODELLING AND FORECASTING ANALYSIS.

Specialized trainer in the following areas:

Since 2009, in addition to my engagement in university-level academic activities, I have been involved as a trainer in the following institutions:

- **Economic and Education Consulting** – (Finance, financial analysis, corporate tax, advanced financial management, etc.)
- **Idea Consulting** – (Finance, and corporate tax)
- **Prudencia** – (Finance, and corporate tax)
- **Business Support Center of Kosovo** - (Finance, financial planning, business plan – supported by USAID, World Bank)
- **IESB Institute** – (Finance and corporate tax)
- **Innovation and Entrepreneurship Center UIBM** – (Finance, financial planning and business plan).

PERSONAL SKILLS AND COMPETENCIES:

Mother tongue: Albanian

Other languages (s):

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1/2	C1/2	C1/2	C1/2	C1/2
Serbo-Croatian	C1/2	C1/2	C1/2	C1/2	C1/2

Levels: A1 / 2: Basic user - B1 / 2: Independent user C1 / 2 Excellent user (*) Common European Framework of Reference for Languages

Communications skills: Good communication skills gained through my experience in working experience specified above.

Management organizational skills: Managerial and organizational skills are acquired based on my work experience, wherein in previous positions, I have led certain departments within the Bank, while during the actual work I have to

manage and organize the structure of studies and manage groups of students.

Work-related skills: Good command of quality control processes (currently responsible for quality control).

Computer skills and competencies:

Computer skills are acquired while taking some courses and training.

From 1999-2002, I was a demonstrator (holding exercises) at the University of Prishtina, Faculty of Economics, subjects: Cybernetics and Introduction to Informatics and Programming, and Programming Languages.

- Good command of Microsoft Office ™ tools
- Good command of the Financial Balance Program
- Pro Data Finance +
- Click Soft – Financial software
- Good command of statistical software STATA
- Good command of Outlook, Internet, SPSS, etc.

Professional projects:

Project / Elaborate Title

- ***Hyman Dynamics & Ombudsperson*** [Implemented training project from the European Commission, through Human Dynamics & Ombudsperson Kosovo subcontractor, training in the field of management and building a professional team. The project lasts until 31.12.2020.
- **High School "Emin Duraku" – Prizren:** Development and Maintenance of 3 Training Modules for Emin Duraku School - Prizren. Training modules: Leadership, Project Cycle Management, and Conflict Resolution. March 2017.
- **7 Arts:** - Through the company E&E Consulting as its founder, we drafted the Work Regulations and the Code of Conduct, in the framework of strengthening and institutionalizing the organization. June 2018.
- **Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ):** "Assessment Study Public Administration Services in Kosovo - Identification of the Administration Services in Local and Central Level". 2016.
- **Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ):** Expert for minority rights, Project "Exercise of minority rights in the institutions of Kosovo - legal and economic in the municipal level" 2014.

Works Review- Editorial Board Member:

- ***Horizons*** *- International Scientific Journal. Editorial Board Member. The journal is indexed in EBSCO, DOAJ, CEEOL, SSOAR, ERIHPLUS, HeinOnline, CIAO, ProQuest, UGC-CARE List Group II, etc.*
- **Journal of Liberty and International Affairs.** *Editorial Board Member. The journal is indexed in Scopus, EBSCO, DOAJ, CEEOL, SSOAR, ERIHPLUS, HeinOnline, CIAO, ProQuest, UGC-CARE List Group II, etc.*
- **The Journal of Perspectives on Financing and Regional Development.** *Editorial Board Member. The Journal of Perspectives on Financing and Regional Development. Published by the Master Program in Economics, Graduate Program of Universitas Jambi, Indonesia.*
- **Cogent Economics & Finance. Reviewer.** *The journal is indexed in Web of Science, Scopus, DOAJ, EBSCO etc.,*
- **Cogent Economics & Management. Reviewer.** *The journal is indexed in Web of Science, Scopus, DOAJ, EBSCO etc.,*
- **Applied Economics. Reviewer**. *The journal is indexed in Web of Science, Scopus, DOAJ, EBSCO etc.,*
- **Ekonomski Pregled, Reviewer**. *The journal is indexed in Web of Science, Scopus, DOAJ, EBSCO etc.,*

- ***Certificates for scientific papers review:***
  - *Journal of Liberty and International Affairs, Volume 8, number 2, 2022. Publisher: Institute for Research and European Studies.*
  - *Journal of Liberty and International Affairs, Volume 8, number 3, 2022. Publisher: Institute for Research and European Studies.*
  - *Journal of Liberty and International Affairs, Volume 9, number 1, 2023. Publisher: Institute for Research and European Studies*
  - *Cogent Economics & Finance, Publisher: Taylor & Francis, Routledge- 2023*
  - *Cogent Economics & Finance, Publisher: Taylor & Francis, Routledge- 2024*
  - *Ekonomski Pregled; HRCAK – 2024*
  - *Cogent Economics & Finance, Publisher: Taylor & Francis, Routledge- 2025*

Conference:
Publications:
References:

Conferences:

1. Filloreta KUNOVIKU-DEMIRI, Qazim TMAVA, and **Esat DURGUTI**: Publication with title subject: The influence of entrepreneurs' education on SMEs growth: Comparative analysis of the entrepreneurs' education between SMEs in Kosovo and North Macedonia. XXII. IBANESS Congress Series on Economics, Business and Management – Ohrid / Republic of North Macedonia.
2. Filloreta KUNOVIKU-DEMIRI, **Esat DURGUTI**, Ajtene AVDULLAHI, Besë SADIKAJ, and Arif KRASNIQI: Publication with title subject: **The Importance of Judicial Effectiveness and Government Integrity in the Export of Commercial Services: The Case of Southeast Europe.** XIII International Conference on Economy, Business & Society in Digitalized Environment (EBSiDE 2024). Prilep – North Macedonia.
3. Milaim MEHMETI, Qazim TMAVA, **Esat DURGUTI**, and Filloreta KUNOVIKU-DEMIRI: Publication with title subject: **Empirical Evaluation of Government Effectiveness and Regulatory Quality Influence on Banking Stability: Evidence from Southeastern European Countries**. XIII International Conference on Economy, Business & Society in Digitalized Environment (EBSiDE 2024). Prilep – North Macedonia.
4. **Esat DURGUTI**, and Muhamet SPAHIU: Publication with title subject: **Information Technology and Macroeconomic Parameters Interactions with Export in Kosovo**. Uni Universum International College, Prishtina - Kosovo. December, 2023.
5. **Esat DURGUTI**, Emine GASHI and Muhamet SPAHIU: Publication with title subject: **The Effect of Automated Teller Machines and Broadband on Bank Profitability: Evidence from Southeast European Countries**. Aman Jordan. Indexed: Scopus – Springer. May 2023.
6. **Esat DURGUTI**: Publication with title subject: **An Empirical Investigation of the Possibility that the Impact of Corruption Influences Foreign Direct Investment**. 5th International Multidisciplinary Geosciences Conference (IMGC 2023) – University Isa Boletini - Mitrovica. October, 2023.
7. **Esat DURGUTI** and Emine GASHI: Publication with title subject: **Application of corporate governance mechanisms to protect the value of shareholders: Evidence of the banking sector in Kosovo**. Aman Jordan. Indexed: Scopus – Springer. September 2022.
8. **Esat DURGUTI** and Emine GASHI: Publication with title subject: **Government Expenditure and Measures Applied to Control Inflation and Promote Economic Growth: Evidence from Western Balkan**. 3rd International Multidisciplinary Geosciences Conference (IMGC 2021). – University Isa Boletini - Mitrovica. October, 2021.
9. Vjosa FEJZA-ADEMI, Ajtene ABDULLAHI, Qazim TMAVA, and **Esat DURGUTI**: Publication with title subject: **Analysis of the banking sector competition in Kosovo**. Journal name: Istanbul Business Research. September, 2021.
10. **Esat DURGUTI** and Emine GASHI: Publication with title subject: **Profitability Determinants – Evidence of Kosovo Banking System**. International Multidisciplinary Geosciences Conference IMGC2019. October 2019, University of Mitrovica – Mitrovica.
11. Nexhat KRYEZIU, **Esat DURGUTI**: International Conference "State Building in Western Balkan Countries: Justices, Media, and Art". November 2018 University of Peja Haxhi Zeka. Publication with title subject: **Central Banking Nowadays – Price Stability vs Financial Stability.**

12. **Esat DURGUTI**, Qazim TMAVA, Nexhat KRYEZIU, and Ereza ARIFI; International Conference: „International Economy & Business Students Conference "(December 19-20, 2014); ISBN Publication: with the subject: ***„Increase of Capital Requirements and Profitability of Banks – Determinants, Costs, and Benefits – Kosovo Case "***; - Tirana 2014.
13. Arben MALAJ, **Esat DURGUTI**, Qazim TMAVA, and Ereza ARIFI; The 7th International Conference (November 22nd, 2014); ISBN Publication: "Role, Competencies, and Responsibilities of the Public Institutions on Generating New Scope Towards European Integration" with study subject: ***"Ndikimi I Rregullativës së Bazel III në Tregun Bankar të Kosovës – Analizë Empirike"***; - Prishtinë 2014.
14. Qazim TMAVA, **Esat DURGUTI**, and Fahredin BERISHA; The 7th International Conference (November 22nd, 2014); ISBN Publication: "Role, Competencies, and Responsibilities of the Public Institutions on Generating New Scope Towards European Integration" with study subject: ***"Sfidat e Financimit të Ndërmarrjeve të Vogla dhe të Mesme në Kosovë – Qasja nga ana e Ofertës dhe Kërkesës së Mjeteve Financiare"***;- Prishtinë 2014.
15. **Esat DURGUTI** dhe Milaim BERISHA; The 5th International Conference (September 29th, 2012); ISBN Publication: "Globalization, Development, Public Policy & Management: A Business Development Perspective" with study subject: ***"Ndikimi I Legjislacionit Tatimor për një Zhvillim të Qëndrueshëm Ekonomik"***- Prishtinë 2012.
16. **Esat DURGUTI**; Participating in the 2nd International Conference (23rd and 24th December 2009); ISBN Publication "The Regional Economy Facing the Integration Challenges" with study subject ***"Managing and Measuring Risk in Banking Sector of Kosovo"***- Shkodër, Albania 2009.

Publications in Scientific Journals

1. Filloreta Kunoviku-Demiri, John McArdle, Norbert Tschakert, Qazim Tmava, **Esat Durguti** and Arlinda Sherifi. (2025). Unlocking the path to funding: A comparative analysis of factors influencing bank loan access for small and medium enterprises from an entrepreneurial perspective. Multidisciplinary Science Journal. https://10.31893/multiscience.2025592. **Indexed in Scopus.**
2. Ajtene Abdullahi, **Esat Durguti**, Besë Sadikaj, and Milaim Mehmeti. (2025). Unraveling the Profitability Puzzle: A Comprehensive Analysis of Banks' IT Adoption in Southeast and Central Europe. Economic Studies Journal. https://econ-studies.iki.bas.bg/articles/RWYTgUC4JLGUtlO44b6Y. **Indexed in Scopus.**
3. Qazim Tmava, Muhamet Spahiu, and **Esat Durguti**. (2025). Institutional and economic drivers of GNI growth in the context of income inequality: Evidence from Southeast Europe. Multidisciplinary Science Journal. https://10.31893/multiscience.2025478. **Indexed in Scopus.**
4. Miliam Mehmeti and **Esat Durguti**. (2024). Empirical Insights into Portfolio Management and Bank Performance in Kosovo: A Generalized Method of Moments. Financial and Credit Activity Problems of Theory and Practice. https://doi.org/10.55643/fcaptp.6.59.2024.4525. **Indexed in Scopus.**
5. Ingūna Jurgelāne-Kaldava, Agnese Batenko, Anatolijs Krivins, **Esat Durguti**, and Kristina Garškaitė-Milvydienė. (2024). Data Security Risks and Their Prevention: Latvian Enterprises in the Context of Selected Countries. Entrepreneurship and Sustainability Issue. 11(4), 78-90. https://doi.org/10.9770/jesi.2024.11.4(5). **Indexed in Web of Science.**
6. Spahiu Muhamet, McArdle John, Spahiu Betim, and **Durguti Esat** (2024): Effects of Broadband & Telephone Subscription on Exports in New Global Era: Evidence from Southeast European Countries. CENTRAL EUROPEAN BUSINESS REVIEW. Volume 13, Issue 3. https://doi.org/10.18267/j.cebr.351. Indexed: **Scopus**.
7. **Durguti Esat**, Alidemaj Avni, and Krivins Anatoljis (2024): Good Governance and Rule of Law Effect on GDP Growth: Lessons for Emerging Economies. Journal of Liberty and International Affairs. Volume 10, Issue 1. https://doi.org/10.47305/JLIA24101041d. **No indexed in Scopus**.
8. Gllogjani Luljeta and **Durguti Esat** (2023): Estimating Tax Revenues on Economic Growth for Southeast European Countries. Journal of Liberty and International Affairs. Volume 9, Issue 3. https://doi.org/10.47305/JLIA2393121g. Indexed: **Scopus**.
9. Krasniqi Enver and **Durguti Esat** (2023). Evaluating Business Performance and the Impact of Funding Diversity during Covid-19: Kosovo Evidence. *Ekonomski Pregled*. Vol.74, No.3. 2023. https://doi.org/10.32910/ep.74.3.3.
10. Spahiu, M., and **Durguti, E.** (2023). EXAMINATION OF DECISION-MAKING STRUCTURES' PERCEPTIONS OF COMPONENTS ON THE INFLUENCES OF SME SUCCESS. *Journal of*

Liberty and International Affairs. Volume 9, Issue 1. https://doi.org/10.47305/JLIA2391242s. Indexed: **Scopus.**

11. Spahiu, M., and **Durguti, E.** (2023). Impact of Financial Liberalization on Export: Evidence from Kosovo. *Studia Universitatis „Vasile Goldis" Arad–Economics Series*. Volume 33, Issue 2, 2023. https://publicatii.uvvg.ro/index.php/studiaeconomia/article/view/751.
12. **Durguti, Esat**, Arifi, E., Gashi, E., and Spahiu, M. (2023). Anti-money laundering regulations' effectiveness in ensuring banking sector stability: Evidence of Western Balkan. *Cogent Economics & Finance*, 2167356, Volume 11, 2023 - Issue 1, https://doi.org/10.1080/23322039.2023.2167356. Indexed: **Scopus** and **Web of Science**.
13. **Durguti, Esat** and Malaj, Arben. (2022). A Dynamic Panel Gravity Model Application on Trade Openness Determinants: Evidence from Southern and Western European Countries. *Journal of Global Business and Technology*. Volume 18, Number 1, Spring 2022. Indexed: **Scopus.**
14. Fejza-Ademi, Vjosa., Avdullahi, Ajtene., Tmava, Qazim., and **Durguti, Esat**. (2022). Analysis of the Banking Sector Competition in Kosovo. *Studia Universitatis Vasile Goldiș Arad, Seria Științe Economice*. Volume 32, Issue 2. https://doi.org/10.2478/sues-2022-0010. Indexed: **Scopus.**
15. **Durguti, Esat** and Gashi, Emine. (2022). The Impact of Corporate Governance and its Consequences on Protecting the Bank's Assets: Empirical Evidence from Kosovo Banks. *Journal of Liberty and International Affairs*. Volume 8, Issue 1. https://doi.org/10.47305/JLIA2281034d. Indexed: **Scopus.**
16. **Durguti, Esat** and Kryeziu, N. (2021). Importance of Corporate Governance: Evidence from Kosovo's Banking Sector. *Croatian Economic Survey*: Vol. 23: No. 2: December 2021: pp. 5-32. https://doi.org/10.15179/ces.23.2.1. Indexed: **Scopus.**
17. **Durguti, A. Esat**., & Arifi, E. A.. (2021). CHALLENGES AND DIFFICULTIES FOR MICRO-BUSINESSES IN ADAPTING IFRS FOR SMES REQUIREMENTS: KOSOVO EVIDENCE. *Journal of Liberty and International Affairs*, *7*(3), 85-101. https://doi.org/10.47305/JLIA2137085d. Indexed: **Scopus.**
18. Kunoviku-Demiri, F. ., Tmava, Q. ., & **Durguti, A. Esat**. . (2021). ANALYZING THE VARIABLES THAT INFLUENCE ACCESS TO BANK FINANCING FOR SMALL AND MEDIUM ENTERPRISES IN KOSOVO AND NORTH MACEDONIA. *Journal of Liberty and International Affairs*, *7*(3), 12-32. https://doi.org/10.47305/JLIA2137012kd. Indexed: **Scopus.**
19. **Esat DURGUTI**, Qazim TMAVA, Filloreta KUNOVIKU-DEMIRI, and Enver KRASNIQI (2021): Panel estimating effects of macroeconomic determinants on inflation: Evidence of Western Balkan. Cogent Economics & Finance, 9:1, https://doi.org/10.1080/23322039.2021.1942601. Indexed: **Scopus.**
20. **Esat DURGUTI** (2020): Challenges of Banking Profitability in Eurozone Countries: Analysis of Specific and Macroeconomic Factors. Naše gospodarstvo/Our Economy, 66(4), 1–10. https://doi.org/ 10.2478/ngoe-2020-0019.
21. **DURGUTI, E**., Krasniqi, E., & Krasniqi, D. (2020). The impact of manager's experiences in entrepreneurship evidence from Kosovo SME's. Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah, 8(2), 175 - 184. https://doi.org/10.22437/ppd.v8i2.9447.
22. Enver H. KRASNIQI, **Esat A. DURGUTI**, Dea E. KRASNIQI: (2020). The Innovations and Entrepreneurship – Evidence from Kosovo's SME Sector. Annals of Dunarea de Jos University. Fascicle I: Economics and Applied Informatics. https://doi.org/10.35219/eai1584040977.
23. **Esat DURGUTI**, Emine GASHI, Filloreta KUNOVIKU-DEMIRI, and Milaim MEHMETI: Evaluation of Economic Indicators for Western Balkans Countries: Policy Recommendations for the Financial and Economic Growth. Durguti et al. / International Journal of Finance & Banking Studies, Vol 9 No 1, 2020 ISSN: 2147-4486. https://doi.org/10.20525/ijfbs.v9i1.526.
24. **Esat DURGUTI**, Nexhat KRYEZIU, and Emine GASHI (2020): How Does the Budget Deficit Affect Inflation RateEvidence from Western Balkans? Durguti et al. / International Journal of Finance & Banking Studies, Vol 9 No 1, 2020 ISSN: 2147-4486. https://doi.org/10.20525/ijfbs.v9i1.526.
25. Nexhat KRYEZIU, & **Esat DURGUTI**: **The Impact of Inflation on Economic Growth- Eurozone Evidence**. 03 July 2019. *International Journal of Finance & Banking Studies (2147-4486)*, *8*(1), 01-09. https://doi.org/10.20525/ijfbs.v8i1.297
26. Nexhat KRYEZIU, & **Esat DURGUTI**: International Journal of Management Excellence; February 2019, Volume 12 No.2 February 2019. http://ijmeonline.com/index.php/ijme/article/view/532: with study subject: **The Impact of Deficit to Inflation Rate – Empirical Evidence Case of Eurozone.**

27. Qazim TMAVA, **Esat DURGUTI**, Teuta HAMITI, Shqipdona HASHANI and Fahredin BERISHA; International Journal of Management and Business Economics; December 2014 edition vol. No. 3 ISSN 2304-0270; http://www.ijmbejournal.com/index.htm: with study subject:***" Basel Committee Framework in Function Strengthening the Banking System at Global Level, and In Countries in Transition – The Kosovo Case"***
28. Ereza ARIFI, **Esat DURGUTI**, Qazim TMAVA, and Nexhat KRYEZIU; European Scientific Journal October 2014 edition vol. 10, No. 28 ISSN 1857 7881 (print) e-ISSN 1857-7431; http://eujournal.org/index.php/esj/issue/view/153 with study subject: "***Empirical Analysis of Basel III Effects in Interest Rate on the Kosovo Banking System"***
29. **Esat DURGUTI**, Donika ALIU-ZHUJA, and Ereza ARIFI; European Academic Research Vol. II, Issue 5/ August 2014; ISSN 2286-4822; www.euacademic.org; with study subject ***"An Examination of the Net Interest Margin as Determinants of Bank's Profitability in the Kosovo Banking System"***

Book Publication: **Esat DURGUTI – Financial Management, Publisher: University Isa Boletini – Mitrovica, 2024.**

Monographies: **Esat DURGUTI – First Monography, Published by Rozafa – 2021.** Monography title:
BANKING SUPERVISION AT THE CURRENT STAGE IN KOSOVO.
Implementation of the Basel III Regulation and Its Impact on the Banking System of Kosovo
ISBN: 978-9951-02-458-7

Esat DURGUTI – Second Monography, Published by Rozafa – 2024. Monography title:
PERFORMANCE EVALUATION THROUGH THE CAMELS RANKING SYSTEM
Econometric evaluation of the banking industry performance in Kosovo. **ISBN: 978-9951-02-542-3**