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„Business in Real Virtual World”  
25-26 June, 2020 Budapest, Hungary

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# *Abstract Booklet*

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## **Accounting in small and medium enterprises in Albania.**

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(Abstract) This paper is organised as follows: 1. Abstract 2. Accounting development in Albania. 3. Literature review. 4. Evaluation of accounting quality in small and medium enterprises in Albania 5. conclusions and recommendations. Accounting methods in Albania has changed a lot during the years, like all other things. First beginnings of accounting in Albania are in the 19th century. Nowadays accounting in Albania is organized with national and international accounting standards in different types of entities. We use 16 national accounting standards to register transactions in small and medium enterprises in Albania. in this paper, I evaluate accounting quality in 150 small and medium enterprises in Albania during ten years of activity (2005-2014) using Barth Model. So I use earning management to evaluate accounting. If there is earning management in financial statements it means that the quality of accounting is poor and vice versa. I conclude that the quality is improved during the years.



# **Modern recession forecasting systems: The signals approach**

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(Abstract) Global recession fears have been rising with the worldwide outbreak of the COVID-19 pandemic. Could we have predicted the outcomes of the events that led up to the current liquidity crisis? Could economic indicators potentially forecast recessions? If yes, what are those indicators, and how should average people interpret them? This work aims to create a crisis prediction model as an independent forecasting system for giving an estimation of the likelihood of a recession. To establish the connections between indicators of financial stability, we represent a literature review. Then the operability of these indicators and their updated thresholds are analyzed for the European market. To determine the effectiveness of the chosen indicators, we used the “Signals Approach” method. In the end, the results are presented and discussed. This article generally describes quantitative indicators. Further analysis is needed to make a conclusive statement about the economic condition.

# **Preparing for the safe, new world- a study of transition in higher education due to COVID-19**

**Andrea Gémesi**

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(Abstract) If we ever wondered what the VUCA world really means, the Spring of 2020 showed us all. Volatility, uncertainty, complexity and ambiguity has been woven into our global, financial and political reality due to COVID-19. Education is no exemption. During the Spring semester at Óbuda University I had the privilege to teach Business Communication and Practice Oriented Communication to nearly 130 students from all over the world. Transitioning from personal to online education has been a challenge, but it was also an opportunity to prepare our students for the harsh reality of the rapidly changing holistic environment where they are about to start their careers. This study is based on their personal feelings and attitude towards change which they have expressed in the final project of the course. It touches the topic of safety, boundaries, trust, fear and opportunity. These personal experiences put into context can show us patterns so we can reflect on them while preparing for the future.

## **The impact of the coronavirus on the SME sector**

### **Antal Szabó (ERENET)**

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(Abstract)The World is in the era of new challenges due to the new worldwide danger: the Coronavirus, a pandemic, called as COVID-19. The COVID-19 outbreak is causing a global health emergency & devastating effects on businesses and workers. Trade, investment, growth, and employment are all affected and the crisis will have an impact on the achievement of the UN Sustainable Development Goals.

The main characteristics are: (i) the way life slowed down; (ii) innovative new digital technologies are implemented in education - teaching and learning; (iii) family relations – between wife and husband, between parents and children – became more intimate.

30% of total SMEs report that their turnover is suffering at least an 80% loss, with an EU average which is about 50% loss. The ILO estimates the impact of COVID-19 to result in a rise in global unemployment of between 5.3 million (“low” scenario) and 24.7 million (“high” scenario). The IMF World Economic Outlook forecasts a 3% decline in global GDP in 2020.

According to a research by the Hungarian Microfinance Network (i) 70% of the entrepreneurs consider the situation as drastic; (ii) 45% of MSMEs took decision concerning employment – lay-off, unpaid leave and (iii) 2/3 of the MSMEs have reserves only for 2-3 months, after this survive will be in danger of losing it

The main sectors hit by COVID-19 are: hospitality, sports and recreation, personal services, the travel and tourism industry. The manufacturing sector suffers slowdowns, especially the automotive, apparel and footwear, and computer and electronics sectors.

The French publicist Ivan Rioufol states that we are witnessing the end of a utopia named "globalization". The globalization weakened the nations which are closed in the prison of human rights neglecting the cultural and civilization differences. Europe obeys blindly spreading Islam.

The EU is not able to handle the coronavirus. Neither international measures and protocols, nor joint antivirus research and development projects are implemented. The EU did not provide a simple respiratory apparatus and still now do not develop it. However, the EU and Brussels are prisoners of the mass invasion of the migrants and hypocrite human right dogma, like homosexuality, LGBT and anti-Christianity. National Governments each introduced own measures to treat this epidemic.

The Author presented impact of the COVID to SME-sector in selected countries, like Austria, Germany, Hungary and Italy.

The last chapter of the presentation summarizes the six key factors for every MSME to move into realm of post-COVID suggested by Ahmed Osman President of the International Council for Small Business (ICSB).

## **Leave or stay? The reasons behind drop-out**

**Balázs Gyórfi**

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(Abstract) In Hungary, drop-out is a huge problem. It is not unusual to measure about 50 percent or so, which is higher than Europe's average, so I started studying this incidence's background. The most common reason is demotivation, losing their community, but these are only the surface. We know as well that universities have already lowered the rate with unique solutions, like mentor-programs, tutoring etc. and it decreased the probability, but in most cases, they have no documents about how much student-keeping projects helped, the individuals. I revised these programs, rated their efficiency and compared them to student's preferences. I properly ranked them, this way I can show which ones are not as useful as the others. In the current state of the inquiry, I already publicized my survey and I am analyzing the answers. My goal is to map out the reasons and look for correlations. At the end of the study, I want to present a proper ranking and show what interrelationship I found.

## **What is the role of Enterprise Resource Planning systems in the operation of companies?**

**Barnabás Sándor**

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(Abstract) In addition to the service or product they provide, companies also value data and information, which is why they have been using these tools for administration and various workflows since the advent of computing. The IT industry is continuously evolving, so if companies want to keep up with competitors, they need to evolve along with these IT systems as well. One of the essential elements of development is the need to recognize in time its necessity and applicability for its management. To do this, a high degree of trust on the part of corporate leaders to implement a particular system or service is essential. These information management systems, when they appeared, could only be afforded by large companies due to their high demand for goods and infrastructure.

# **A strategy for cybersecurity training for software developers in an enterprise environment**

**Barnabás Sándor**

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(Abstract) Leading news in recent years has been about mass data loss and compromise for large corporations. The topic is that the most significant data protection leak at the beginning of 2018 is the Cambridge Analytica scandal involving Facebook user data, where the personal data of nearly 50 million users were released. Based on these, they presumably influenced the U.S. presidential election by manipulating users with various news and entries. This research is based on my 12 years of experience in the IT security field, where I have been dealing with cybersecurity and data protection for 4 years. I worked in a Secure Development team of an international company as a vulnerability analyst and educator. The main task was to develop a new certification and training system for our software developers to build applications more securely in the future, thus preventing data leakage and vulnerabilities in the software they create.

## **A közösségi média betöltött szerepe a KKV szektor marketingstratégiáján keresztül Magyarország két régiójának viszonylatában**

**Bence Csinger Enikő Korcsmáros**

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(Abstract) Kutatásunk fő célja vizsgálat alá vonni a közösségi média szerepét a kis- és középvállalatok marketingstratégiájában. Témaválasztásunk oka abban rejlik, hogy napjainkban rendkívül nagy jelentőséggel bír a szociális média, amely egyúttal hatást gyakorol a vizsgálat alá vont szektor marketingstratégiájára. Ennek okán megvizsgáltuk ezen téma aktualitását a Közép- valamint a Nyugat-dunántúli régióban. Kutatásunk első részében információkat gyűjtöttünk a közösségi média fogalmi meghatározásairól, valamint elterjedésük útjáról nemzetközi és hazai viszonylatban. Következő lépésként kiemelt figyelmet szenteltünk a legelterjedtebb szociális médiumok, valamint az általuk nyújtott lehetőségek bemutatására. Ezt követően átfogó képet nyújtunk a vizsgálat alá vont régiók helyzetéről, valamint megfogalmazásra kerülnek a szerzők hipotézisei, melyet ezek helytállóságának vizsgálata követ. Kulcsszavak: szociális média, regionális vizsgálat, KKV szektor



# **Cybersecurity threats of on-premise systems in small and medium-sized enterprise environment**

**Dávid János Fehér**

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(Abstract) Smaller organizations receive less attention to cybersecurity threats, typically less information they handle, use fewer tools, are less known, and may be less exposed to targeted attacks, but they are targets too and when their assets are lost, damaged, or altered in the lives of small and medium businesses can make a higher impact. They are usually even more vulnerable against these events, precisely because of their smaller size and more limited resources. The not patched or out-dated servers and softwares are not rare in the world of small and medium-sized businesses. This article examines the on-premise system related threats of small and medium sized business.

## **Cybersecurity threats of cloud and third-party services in small and medium-sized enterprise environment**

**Dávid János Fehér**

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(Abstract) Multinational companies typically spend considerable sums on reducing the impact and volume of IT incidents, using newer and newer IT tools, and create dedicated teams to protect their trade secrets and their user data. Small and medium-sized enterprises typically have less money available for these expenditures. Because of the organization's size, it may not be possible to hire dedicated staff to maintain and supervise the environment's systems. Among other things, cloud or third-party services provide him with an excellent opportunity for these problems, as they can use new, up-to-date servers and systems in a much more scalable way, without having to pay a hefty one-time fee. Besides, the amount and complexity of operational tasks can be reduced with cloud or third-party solutions, a lot of problems can be reduced, but they create new challenges. The article examines the threats posed by this third party to small and medium-sized enterprises

# **Direct from the producer? Quantitative analysis of Hungarian farmers' retail practices**

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**Kornélia Lazányi**

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(Abstract) The food sector is a market segment, where the effects of time-based competition are strongly felt, and where the big fish is not eating the small fish, but the fast one devours the small ones. Supply chains in the agricultural sector are also strongly characterized by the so-called whiplash effect, where each market event effects the producers the most. What is more, the relation of the producer and the consumer is usually influenced by a third party, an intermediary that shapes the rules of the exchange. Hence the producers are even more disadvantaged. The aim of present study is to investigate, what channels the actors of the Hungarian agricultural sector utilise to sell their products what degree of supply-chain integration they would like to exploit. Based on a representative survey involving 435 farmers, we can conclude, that size really matters when it comes to market access and intermediaries. However, each product has its own specifics as well when it comes to sales channels.

## **Marketing practices of a sport organization**

**Dávid Zoltán Tóth**

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(Abstract) In this survey I've researched the marketing opportunities and practices of Falco – Vulcano Energia Kc Szombathely. This basketball team was founded in 1979, and nowadays this club is one of the biggest team in Hungarian Basketball. The main reason, why I started this study is to introduce this team marketing practices and show a new opportunity. Many studies were written in sport marketing in the 2010's, because the clubs biggest income comes from other companies, which is called sponsorship. As we all know big money comes with big responsibility. so the teams have to reward it somehow. It means the sport clubs allow to these sponsors to be part of their marketing activity. In my research I've measured the value of the match day sponsorships. I've used head cameras for recording the whole game in the fans view. I've randomly chosen some of the Falco's fans, who have got the head cameras, and I've used the formula of Dolphio KFT. for the after works.

## **Efficiency of TOP 500 Automotive Industrial Firms by ReffT**

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**Richard Szabó**

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(Abstract) The presentation describe the TOP 500 Automotive Industrial Firms Efficiency. The paper presents the possibility of measuring corporate efficiency with the help of causal data, which is used by processing public company statistics that can be collected from public annual reports. Using the R-type Efficiency Template Ratio, it presents what useful information can be calculated from the value of revenue, profit, asset and equity. The work collected data – between 2015-2018 – from the leading 31 automotive companies from the Top500 list of fortune.com Global. The calculated results were grouped by country and company. It is presenting how on the basis of an annual report, it is possible to rank and compare companies operating in different areas in terms of efficiency and how to collect information that shows trends and correlations.

## **Exploring factors affecting profitability in SME: Evidence from Albania**

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(Abstract) Companies who operate in bank based financial system countries tend to be more sensitive to working capital management, basically banks represent their main financing source after internal financing. In this context working capital takes a special attention from academic point of view and economic stability as well of the private companies. That's the reason why we develop this study since 90% of the companies which operate in Albania are classified as SME .This study is based on 100 SME data from merchandising to manufacturing companies, in the period interval 2005-2017. Profitability is a wide concept. In this study we refer to ROE and it is considered our dependent variable. Independent variables are classified in two groups: internal indicators( company specific data) and external indicators ( country specific)Internal variables are: Working capital measures, size of the company, sales growth, financial leverage. The country specific variables are: GDP growth, Ease of doing busines

# **The relationship between the market and cultivation in Europe from the point of view of organic farming**

**Gábor Gyarmati**

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(Abstract) Our first thought may be that where the production side of organic farming has a strong background, there are also strong markets. However, if we look deeper into the issue, we can see that this is only true in some countries, but rather there is a link between environmental awareness, prosperity and organic products, and between the production of organic goods and the development of agricultural and processing industries. The study analyzes these issues and substantiates the claims, based on data from recent decades.

# **The Digital Divide: A Technological Generation Gap**

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(Abstract) Generation Z and Millennials grew up in our digitalized world. Due to their increased digital expertise, compared to the rest of the population, they use digital technology as an integral part of their lives. Technology has an obsoleting impact on those without the proper skills; thus, older generations have to face the need to keep up with technological advancements. Digital communication changes the way we handle our emotions in an online environment. Emotions have been tied to social media usage, especially for adolescents. Due to the individual and age-related differences in emotional regulation, emotional intelligence (EQ) and self-control are crucial elements of the successful and controlled online presence of each generation. This quantitative research aims to analyze the possible differences between the generations regarding their habitual and problematic smartphone usage and compare the impact of EQ and self-regulation on each generation's behavior in the digital world.



## **Measurement of Digital Intelligence (DQ)**

**Gerda Bak**

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(Abstract) Our present society is permeated by the Internet and the rapidly evolving technology that presents us with new challenges. Both our way of working and entertainment have changed. We had to learn and acquire many new things. Such new knowledge and skills are digital competence (DQ), to which the European Union pays special attention, which is proved by nothing better than the fact that in 2006 the European Parliament and of the Council ranked it among the 8 key competences for lifelong learning. There are several definitions of DQ in the literature that approach digital competence from different perspectives, and there are also differences in its name, but relatively few researchers have tried to measure it. The aim of the study is to assess the digital competence of the population aged 14 to 75 with a validated measurement tool and to present different aspects of DQ. Keywords: DQ, internet, technology, digital competence,

## **Social Sustainability in a Pandemic – Responsible Social Enterprises in Hungary**

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(Abstract) Topic: Social and Economic Sustainability Réka Matolay – Ágnes Wimmer Social Sustainability in a Pandemic – Responsible Social Enterprises in Hungary Our study looks at the responses of social enterprises to the COVID-19 pandemic situation in Hungary. We focus on work integration social enterprises (WISEs) in the hospitality industry with a special interest in their approaches to their employees in the time of lockdown and crisis. Models of social enterprises might be differentiated – among others – along their particular stakeholder groups whose (social) problem the social enterprise was established to solve, or in other words they are the beneficiaries of the social mission of the enterprise. WISEs employ people with special abilities, often from marginalised groups. We focus on coffee houses and restaurants employing people with various mental and physical disabilities as well as dependency issues in Budapest and compare their diverse approaches of caring for their employees.

## **Diversity of stakeholder perception - Snapshot of family and non-family companies**

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**Réka Matolay**

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(Abstract) Topic: „Small and Medium Sized Enterprises” Ágnes Wimmer – Réka Matolay: Diversity of stakeholder perception – Snapshot of family and non-family companies In this paper we report about the first findings of the most recent round of the “In Global Competition” research program with a focus on differences and similarities of businesses with and without family ownership and management. We explore their perception of and attitude toward various stakeholder groups and look at the interrelationship of the attention paid to stakeholders and the business performance. Our sample is populated with more than 200 companies operating in Hungary, out of which more than 50 business are in family ownership and management. Small and medium sized businesses have often been seen as firms that pursue a special responsibility towards their employees and local communities, two main directions of their local embeddedness. We are providing our current snapshot suggesting a change in this regard.

## **Characteristics of human resource management in crisis**

**Ivana Marinovic Matovic**

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(Abstract) In times of crisis, the quality of human resource management - HRM, dedication to ideas and results of an individual, group, department, team, and organization - is particularly significant. The aim of this paper is to examine the role of HRM in maintaining key competencies, loyalty and commitment of employees in times of crisis. Particular attention will be given to the effects of dismissing employees, reducing or freezing salaries and benefits, reducing or freezing training and development budgets, and other HRM measures. The paper will describe how, and to what extent, HRM measures contribute to organizational stability in times of crisis, what the long-term and strategic consequences are. Based on data analysis and comparison with HRM best practices, the paper will provide recommendations for acute HRM issues, which could have long-lasting consequences for organization, and could provide the sustainability of organization after crisis ends.

# **Fear of COVID-19 and its impact on holiday planning and working abroad – Role of emotional intelligence (EQ), wellbeing, perceived stress, and social media consumption**

**Judit Pasztor**

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(Abstract) Fear of COVID-19 displayed moderately behavioral changes in the population. It motivates people to follow the public health regulations to aim to reduce the chance of spreading the virus (such as social distancing, which leads to further psychological consequences. It has a significant impact on tourism due to travel restrictions. WHO predicts that international tourist arrivals will decrease approximately 20-30% worldwide in 2020. The coronavirus pandemic affects the student mobility programs (such as Erasmus+) as well, and the students who planned to study or work abroad had to face significant uncertainty. This quantitative study aims to adapt the Hungarian version of Fear of COVID-19 Scale (FCV-19S) and the exploration of the impact of fear of COVID-19 on the plans to travel, study or work abroad among the Z and Y generations. The role of EQ, perceives stress and social media consumption in the anxiety caused by coronavirus pandemic will be described as well.

## **Role of Cultural Intelligence (CQ) in the onboarding process and cultural adjustment of sojourners and Erasmus interns in hotel establishments**

**Judit Pasztor**

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(Abstract) Onboarding is the process of helping new hires to adjust to the social and performance aspects of their new workplace. Effectively integrating them into the organization is one of the most critical steps to reach job satisfaction and organizational commitment. Used in conjunction with HRM best practices, effective onboarding will result in faster learning curves, a more productive workforce, and reduces turnover. Previous studies confirmed that a high number of interns and sojourners leave the hotel industry, due to the lack of proper onboarding and difficulties in psychological and sociocultural adaptation. Cultural Intelligence (CQ) predicts the success of adjustment to a culturally diverse environment. This quantitative study aims to explore the possible protecting effects of CQ from culture shock, stress and further difficulties that interns and sojourners have to face during their employment. Implications for the hotel industry and suggestions for future studies are offered.

## **Security and economic inequality - Indicators of gender economic gap**

**Kata Keveházi**

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(Abstract) The topic of my doctoral dissertation is related to the gender power gap that determines world security and women's security. The gender inequality, the Global Gender Gap is growing according to the recent statistics. Hungary has fallen from 48th to 80th place world since 2006 in the World Economic Forum's country rank. Although aggregate data show that the proportion of female executives in management positions has increased by 2% compared to 2018, labor market participation is stagnant and financial indicators are deteriorating: the elimination of the gender pay gap will need 55 years longer, then in the previous year, now 257 years. However, the pay gap is a limited indicator of gender inequality. There is a lack of data about the gap in wealth, assets and income, and no such statistics are available about the income inequality in business, entrepreneurship and the informal economy. In my article, on the one hand, I provide additional support for the interpretation of the Hungarian

## **Focus on internal stakeholders in Hungarian SMEs**

**Kornélia Lazányi**

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(Abstract) Corporate Social Responsibility is a broad concept depicting organisational relation towards internal and external stakeholders; however, most companies emphasize the external market and even the environmental aspect more than their own personnel and their wellbeing. Since SMEs are the backbone of most countries' economy, it is important to analyse their behaviour regarding their internal stakeholders. Present paper introduces the problem of staffing and personnel management of SMEs based on relevant international literature. In addition, it provides a picture about the Hungarian situation on the basis of a sample of 118 SMEs. In line with the data presented in the paper, managers of SMEs also focus on the market environment more than on their colleagues. However, the behaviour strongly depends on the size and characteristics of the company, as well as the features of their leaders.



## **Promoting the internationalization of SMEs through clusters**

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(Abstract) Internationalization has become increasingly important for the competitiveness of enterprises of all sizes. With limited time or capacity, lack of financial or human resources, certain opportunities or potential partners, SMEs need support to enter international markets. Clusters are recognized as an important instrument for promoting innovation, sustainable industrial modernization and interregional cooperation. The aim of this paper is to discover a theoretical and analytical basis for clustering and internationalization, to review the best internationalization practices from clusters in Europe and to explore empirical issues of the internationalization of Bulgarian SMEs.

## **Management of the Patents, an important part of the small and medium sized businesses**

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(Abstract) Patents management is seen as one of the most important issues in the strategic management of the business organisations. Under this general framework, it is important for us to understand the level of importance of the patents and their management, in Albanian small and medium sized businesses. The main purpose of this research is to investigate the level of importance of the patent/s in small and medium sized business organizations in Albania. The methodology used for the research is unfolded with its own dimensions like: specification of the research subjects, tools used for the research, sampling, implementation plan, ethical issues and presentation of the research findings. The research is based on primary and secondary data collection. The research is based on the testing of the main Hypothesis, H0, and some other Sub-Hypotheses, and the results of the analysis indicate that hypothesis H0 is invalidated. Some conclusions are given at the end of this paper.

## **Position of the SMEs of V4 countries among EU28**

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(Abstract) Based on the SBA Fact Sheets regularly published by the European Commission I will compare the performance of the SMEs of the so called Visegrad4 countries with the rest of the EU28 countries. Small Business Act for Europe which was accepted in 2008, is still considered to be the basic document of the European Union's SME policy. It is continuously reviewed by the European Commission. Based on the ten policy principles and leaning on the previous reviews we have an opportunity to give a longitudinal and at the same time comparative analysis on the performance of the Small and Medium Sized Enterprises. For us it is always outstandingly important to see where did our Hungarian SMEs start and where did they get. The cooperation among the Visegrad4 countries (Poland, Czech Republic, Slovakia, Hungary) seems to be quite fruitful on several areas of economic activities. SMEs got special attention in the V4 countries' entrepreneurial policies in the process of globalization.

## **Challenges of the labour market from the aspect of the Z generation**

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(Abstract) Challenges of the labour market from the aspect of the Z generation

## **Motivation of Z generation to be a volunteer based on value-oriented aspect**

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(Abstract) In the present study, I examined the attitude of Hungarian Generation Z to be a volunteer. One of the pillars of the theoretical background of the study is the characteristics of generational marketing, the other one is the voluntary activity based on knowledge sharing. In the frame of the primary research I explain the most important sub results of a quantitative data collection, in the framework of which I processed 840 evaluable questionnaires during a pre-tested standardized questionnaire survey. Based on the conclusions I was able to statistically prove that the motivation to participate in volunteering is related to individual values. The results presented in the study can provide a practical basis for institutions and companies organizing pro bono activities, especially for organizations wishing to address the younger generation.

## **Individual decisions during the coronavirus**

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(Abstract) With the outbreak of the coronavirus, society is facing unprecedented challenges. As a result, significant economic, social and environmental changes are taking place, making it increasingly important to make the right decisions and assess the situation appropriately. Individual decisions, attitudes, fears and needs greatly influence societal willingness to take risks and determine the outcome of the virus, as its spread can only be reduced through social collaboration. The aim of this research is to assess the potentiality of certain social groups to make rational decisions and how they react to radical changes due to coronavirus. The willingness to take risks is measured based on the DOSPERT scale and with the help of secondary and primary research methods. Based on the results of the research, conclusions can be drawn about how society can cooperate during a possible pandemic and how a possible future crisis situation influences decision-making and the willingness to take risks.

## **Environmental impact of the coronavirus**

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(Abstract) The current crisis caused by the coronavirus is having a strong impact on the world both economically and socially. In this challenging situation, individual values, behaviour, attitude have a great impact, either it can influence the further development of the crisis in a positive or even negative direction. During the virus, the main focus is on economic and social issues emphasis, however, in our view, it is also worth considering environmental impacts. The main aim of this study is to examine the positive and negative effects of the coronavirus on our environment sustainability with the help of secondary and primary research methods. In the frame of the primary data collection quantitative standardised questionnaire has been occurred. Based on the results the study covers the decrease and increase of environmental pollution at the personal, household, corporate and institutional level in the period affected by the coronavirus.

## **Can we neglect irrationality in business relationships?**

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(Abstract) In B2B context business relationships are obviously more valuable and they represent one essential channel in business which is absolutely needed for any successful business units. Some scholars however still emphasize the dominant role of so-called hard elements of business ties (e.g. finance, distribution). On the contrary increasing number of empirical investigations confirms both the direct and indirect effects of their soft elements such as personality, trust, commitment, or ethics. It is not against professionalism in business if we are aware the real complexity of a business contact or if we accept each aspect of it (both the hard and soft elements). Additionally, since Herbert A. Simon's theory of proposed bounded rationality there are more and more internationally and scientifically accepted models which focus on irrational angels during decision-making in business as well.



## **Examination of IT risk-taking with modified DOSPERT questionnaire among university students**

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(Abstract) All our decisions based on personal perception and personal risk taking, the extent of the risk and the personal judgment of the possibility of the risk event. According to Weber, Blais and Betz, this can be different from subject to subject. To measure this, they have developed Domain-Specific Risk-Taking (DOSPERT) Scale questioner. For my research I have modified this questionnaire to examine risk-taking behaviour on ICT security and used this questionnaire on university students to examine their risk taking differences between domains. In this paper I show my results.

Keywords: DOSPERT, Risk-taking, IT Risk, BYOD

# **The impact of gamified education on learning motivation**

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(Abstract) Due to the tense business environment and technological developments, agile organizations are invoked to provide flexibility that is necessary to gain business advantages. Accordingly, employees and the education system also have to align to meet new challenges and to develop new skillsets. Technological progress and changes in society have also impacted the characteristics of how younger generations perceive and learn. Researchers of generation domain report high level of impatience and shorter attention span. One of the attempts to capture and maintain longer-term attention is gamification, a melting crucible of several theoretical domains (pedagogy, applied psychology) and behavioural design professionals use its applications in practise. In this paper I aim to relate motivation theory of learning to game elements that can be used in education. My work is based on literature review of respective theories and structured review of gamification elements and user experience methods.

## **Network technologies in e-learning and factors influencing the quality in the covid-19 period**

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(Abstract) Nowadays, network technologies of E-learning have been applied as support to adapt the teaching and learning in higher education. Therefore, E-learning is the utilize of network technologies to develop, adapt, address, and facilitate learning, anywhere, and anytime, which proved to be a very useful tool in the COVID-19 period. This research aims to determine whether there are statistically significant differences in students' responses to their demographic characteristics and their attitude towards the key determinants of the quality of e-learning at the time of the pandemic. The research was conducted by an online questionnaire among the students at the University of Belgrade, Serbia in the emergency. The questionnaire was fulfilled by 417 respondents. The paper examines the influence of gender, years of study, and the frequency of use of E-learning tools on the perception of quality. Obtained results show that students most recognize that E-learning is useful for studies during

the pandemic, while they least recognize that the use of E-learning improves their efficiency during learning in the COVID-19 period. It can be concluded that quality assurance in education is a primary requirement for E-learning development by the modernization of teaching, the promotion of network technologies, and the establishment of a unique E-learning platform.

*Keywords: Network Technologies, E-learning, Quality Perception, Higher Education, COVID-19*

## **Virtual collaboration**

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(Abstract) Humans have always created and organized groups to work and learn together to meet challenges. During the centuries, people have become able to cover even larger distances and cooperate with new people. Nowadays, the fast-developing technological system created the era of virtual collaboration, which benefits and difficulties we are still just learning. Due to the current circumstances that the world encounters, it is a priority to implement such collaboration methods. In our secondary research, we study scientific articles and research papers to create a broad picture about this collaboration. Moreover, we analyse the global situation and practices of the business and the education system. This research not only introduces and explains virtual collaboration methods, but also gives an overview about its impacts. Our main purpose is to facilitate this type of collaboration and to provide best practices for utilizing it in the most efficient and effective way.

## **Inequality: causes and implications**

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(Abstract) The gap between rich and poor people keeps widening and inequality is at its highest for thirty years in many developed countries. The richest ten percent of the population earns almost ten times more than the poorest ten percent. Increase in inequality can be the result of numerous factors, such as technological change, globalization, deregulation of the financial sector and labour market measures. Due to a rise in discrepancy, not only long-term economic growth, but also social values and well-being are threatened. Therefore, appropriate policy responses are needed to meet the challenges of the growing gap, which offers an opportunity for society to increase shared prosperity.

## **Better online? Efficiency of e-learning courses**

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(Abstract) The Generation Z is already living on the Internet, so it is likely that web learning is preferred over traditional classroom courses. E-learning courses can be a solution, because their purpose is to improve the quality of the learning and teaching. The University of Obuda consider it as an objective to advertise many e-learning courses in line with student's need. Unfortunately, in many cases they are not correspond to the expectations, mainly because there is no unified expectation. The main purpose of my research is to inspect the completed courses and to prepare an integrated rating system, asking students what they are making up for such courses and comparing them to the already finished ones, suggesting a review of them, resulting e-learning courses that can help to prepare successfully. At the first phase of my research I made a basic rating system with a focus group, and in the second part I will make it more accurate with the help of my fellow students.

# **SEO Based Analysis of Online Grocery Stores During COVID Lockdown**

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(Abstract) Abstract: The coronavirus epidemic forced consumers to purchase their basic food supplies online, which accelerated the penetration of e-grocery store services in Hungary. The survival of online grocery stores depends on how long the pandemic will last and how well they manage to meet growing demands. This study takes a closer look at the developments of e-grocery providers between March and May of the COVID-19 lockdown period through analysing their online presence. Keywords: SEO, COVID, online grocery stores



