| **Stakeholder** | **Role/Responsibility** | **Importance** | **Influence** | **Interests/Positive Impacts** | **Concerns** |
| --- | --- | --- | --- | --- | --- |
| Customers | Use financial services, generate revenue | High | High | Quality services, financial growth | Data security, service fees |
| Shareholders/Investors | Invest in the organization | High | High | Return on investment, dividends | Financial performance, transparency |
| Employees | Work for the organization, execute operations | High | High | Job security, career growth | Work conditions, compensation |
| Regulatory Authorities | Regulate and oversee financial activities | High | High | Legal compliance, stability | Regulatory changes, fines and penalties |
| Creditors | Provide loans or credit | Medium | Medium | Loan repayment, interest | Default risk, financial health |
| Suppliers | Offer goods and services to the organization | Medium | Low | Business partnerships, revenue | Payment delays, supply chain disruption |
| Competitors | Compete in the financial industry | Medium | Medium | Market competition, innovation | Market share, competitive strategies |
| Community and Society | Affected by organizational activities | Medium | Low | Social responsibility, employment | Environmental impact, community relations |
| NGOs and Advocacy Groups | Advocate for responsible practices | Medium | Low | Social impact, ethical business | Compliance with standards, social initiatives |
| Media and Press | Report on organizational activities | Medium | Low | Information dissemination | Reputation management, public perception |
| Board of Directors | Provide governance and oversight | High | High | Strategic direction, accountability | Legal liabilities, ethical governance |
| Debt Holders | Hold organizational debt instruments | Medium | Medium | Debt repayment, interest rates | Default risk, financial health |
| Local Authorities | Govern the areas where Fondi Besa operates | Medium | Low | Zoning, permits, regulatory | Local compliance, community impact |
| Industry Associations | Collaborate with other financial organizations | Medium | Low | Industry standards, networking | Industry changes, competition |
| Internal and External Partners | Collaborate with or have partnerships | Medium | Low | Business collaboration, growth | Partnership disputes, performance |