



Growing
ideas
through
networks

COST Fin AI Country Update

Kosovo

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Kosovo

- ❖ Population: 1.8 mil.
- ❖ The youngest population in Europe
- ❖ About 96.6% of households have access to the internet
- ❖ The IT industry is one of the fastest-growing sectors in Kosovo's economy
- ❖ The most widely adopted technologies include web-based development (81%), followed by artificial intelligence (36%), big data (33%), and data science (29%).

Table 1. The IT Competitiveness Index (Emerging Europe, 2022)

Rank	Country	Total	Talent	IT infrastructure	Economic impact	Business Environment
1	Estonia	64.43	25.14	12.54	9.45	17.3
2	Poland	60.88	26.06	12.61	8.2	14.01
3	Czechia	59.25	23.67	9.63	9.22	16.73
4	Lithuania	57.75	21.02	12.29	7.69	15.76
5	Slovenia	57.32	22.59	9.92	8.15	16.65
6	Romania	57.1	23.06	12.51	9.65	11.88
7	Slovakia	55.85	23.06	9.67	7.99	14.59
8	Latvia	55.8	22.35	9.04	8.01	16.4
9	Hungary	55.21	22.73	11.75	7.9	12.83
10	Kosovo	54.96	27.6	10.28	9.69	7.49

Table 2. ICT students/100,000

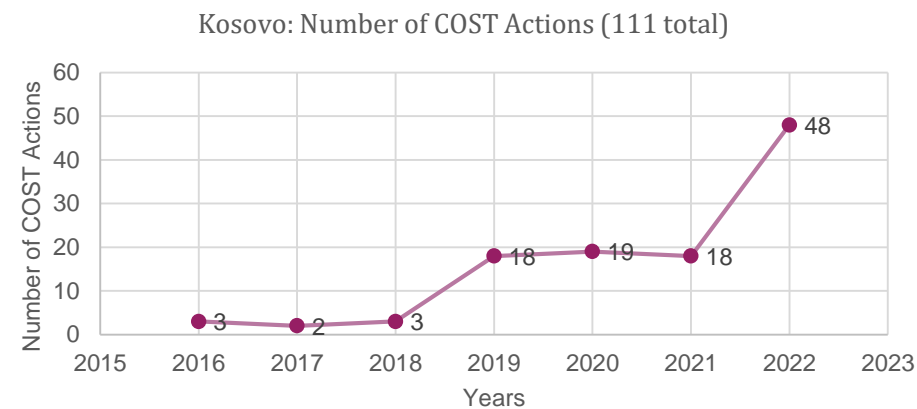
Country	Number of ICT students per 100,000 of population
Kosovo	668
Estonia	366
North Macedonia	341
Serbia	336
Albania	295
Latvia	287
Ukraine	264

Kosovo and COST Actions

- ❖ 2016-Our participation in COST ACITON as an International Country
- ❖ 2018-We advanced the status to a Neighboring Country of Cooperation
- ❖ 2022-Until the end of 2022 we participate in 111 Actions (103 researchers)

Table 3. Participation of Kosovo in COST Actions

Year	# of COST Actions	% of COST Actions
2016	3	3%
2017	2	2%
2018	3	3%
2019	18	16%
2020	19	17%
2021	18	16%
2022	48	43%
Total	111	100%



Kosovo and COST Action 19130

We participate in many conferences with papers, such as:

- ❖ Fintech: A New Way for Women's Financial Inclusion (Coimbra, Portugal)
- ❖ A Perspective on Central Bank Digital Currency in Western Balkan Countries (Brussel, Belgium)
- ❖ Risks of Fintech Companies to financial stability: Regulatory and supervision practices in CEE (Zagreb, Croatia)
- ❖ Assessing digital and financial inclusion in CEE countries (Utrecht, Netherlands)
- ❖ The Challenges of FinTech in the Western Balkans (Tirana, Albania)

We participated in organizing

Women in FinTech (I-IV) as part of organizing and scientific committees

We participated in two WMGs, and through them, we organized two international competitions between students:

- ❖ “Best WI-FI 2023 Young Researcher Paper—FinTech Contest”, 2023 (Coimbra, Portugal)
- ❖ “Woman in Fintech Datathon”, 2022 (Tirane, Albania)

Thanks to Cost Action 19130, for the first time at our university, we have included courses about FinTech.

Impact

- ❖ **Informing a wide audience about our COST Action 19130 and activities**
- ❖ **We have raised many important issues related to Kosovo and other Balkan countries related to various topics in fintech**
- ❖ **We have contributed to the participation of many young people in various competitions.**
- ❖ **For the first time, we have included in the Faculty of Economics of the University of Prishtina “Hasan Prishtina” courses such as Financial technology, Advanced financial technology, and Digital finance.**