

Dr KOSMAS KOSMIDIS

ASSISTANT PROFESSOR

IN

INTERNATIONAL HELLENIC UNIVERSITY

CURRICULUM VITAE

KAVALA 2021

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I. PERSONAL INFORMATION

Birth Date: 24.01.1972
Birth Place: Xanthi
Home Address: Peteinos, Xanthi, 67100
Phone Number: +302510462327
E-mail address: kosmidis@mst.ihu.gr
Marital Status: Married with two children.
Nationality: Greek

II. ACADEMIC EXPERIENCE

Period: 05/2019 – Today
Employer: Department of Management Science and Technology, International Hellenic University
Position: Assistant Professor in Accounting and Finance – Academic discipline «Choice of Accounting Methods and Prediction of Corporate Bankruptcy»
Duties: Academic Staff, lecturer of undergraduate courses (Financial Accounting, Management Accounting, Financial Management, Financial Analysis and Corporate Valuation), theses supervisor.

Period: 03/2017 – 05/2019
Employer: Dept. Of Business Administration, Eastern Macedonia and Thrace Institute of Technology
Position: Assistant Professor in Accounting and Finance – Academic discipline «Choice of Accounting Methods and Prediction of Corporate Bankruptcy»
Duties: Academic Staff, lecturer of undergraduate courses (Financial Accounting I, Financial Accounting II, Financial Management, Financial Analysis and Corporate Valuation, Financial Statement Analysis, Business Valuation), theses supervisor

Period: 09/2013 – 03/2017
Employer: Dept. Of Business Administration, Eastern Macedonia and Thrace Institute of Technology
Position: Lecturer in Accounting and Finance
Duties: Academic Staff, lecturer of undergraduate courses (Financial Accounting I, Financial Accounting II, Financial Management, Financial Analysis and

Corporate Valuation, Financial Statement Analysis, Business Valuation),
theses supervisor.

Period: 10/2017 – 08/2019
Employer: Hellenic Open University
Position: Adjunct Professor in Accounting (SEP) – Academic discipline «Accounting»
Duties: Academic Staff, lecturer of undergraduate course (DEO25 - Accounting),
member of the Plagiarism Committee.

Period: 09/2018 – Today
Employer: Postgraduate Programme (MSc) in Information Systems, Department of
Management Science and Technology, International Hellenic University
Position: Assistant Professor in Accounting and Finance
Duties: Academic Staff, lecturer of postgraduate courses (Financial Information
Systems and Decision Support & Management Control Systems),
postgraduate theses supervisor.

Period: 09/2018 – Today
Employer: Postgraduate Programme (MSc) in Digital Marketing, Department of
Management Science and Technology, International Hellenic University
Position: Assistant Professor in Accounting and Finance
Duties: Academic Staff, lecturer of postgraduate courses (Financial Aspects in Digital
Marketing and Customer-Centric Strategies), postgraduate theses supervisor.

Period: 10/2011 – 09/2018
Employer: Postgraduate Programme (MSc) in Management & Information Systems,
Dept. Of Business Administration (former Dept. of Information
Management), Eastern Macedonia and Thrace Institute of Technology
(former Kavala Institute of Technology)
Position: Lecturer in Accounting and Finance
Duties: Academic Staff, lecturer of postgraduate courses (Financial Management,
Management Control Systems, Operations Management), postgraduate
theses supervisor.

Period: 02/2015 – 09/2017
Employer: Postgraduate Programme (MBA) in Business Administration, Dept. Of
Business Administration, Eastern Macedonia and Thrace Institute of
Technology
Position: Lecturer in Accounting and Finance
Duties: Academic Staff, lecturer of postgraduate courses (Financial Management).

Period: 05/2019 – Today
Employer: Postgraduate Programme (MSc) in Accounting and Audit, Dept. Of Accounting and Finance, International Hellenic University
Position: Assistant Professor in Accounting and Finance
Duties: Academic Staff, lecturer of postgraduate courses (Accounting & Accounting Standards and Business Valuation).

Period: 10/2013 – 05/2019
Employer: Postgraduate Programme (MSc) in Accounting, Audit and International Transactions, Dept. Of Accounting and Finance, Eastern Macedonia and Thrace Institute of Technology
Position: Lecturer in Accounting and Finance
Duties: Academic Staff, lecturer of postgraduate courses (Special Topics in Financial Analysis, Advanced Business Evaluation Methods, Contemporary Issues of International Accounting-academic year 2013-14).

Period: 01/2006 – 08/2013
Employer: Dept. Of Information Management, Kavala Institute of Technology
Position: Lecturer in Accounting and Finance
Duties: Academic Staff, lecturer of undergraduate courses (Economics, Business Economics, Accounting I & II, Financial Analysis and Corporate Valuation, Financial Statement Analysis, Business Valuation), theses supervisor.

Period: 10/2000 – 01/2006
Employer: Dept. Of Accountancy, Kavala Institute of Technology
Position: Adjunct Lecturer in Accounting and Finance
Duties: Lecturer of undergraduate courses (Business Economics, Corporate Finance, Management Accounting, Banking - Finance), theses supervisor.

Period: 10/2001 – 01/2006
Employer: Dept. Of Information Management, Kavala Institute of Technology
Position: Adjunct Lecturer in Accounting and Finance
Duties: Lecturer of undergraduate courses (Business Economics, Accounting I, Financial Analysis and Corporate Valuation, Financial Analysis and Management, Management Accounting and Corporate Evaluation), theses supervisor.

III. PROFESSIONAL EXPERIENCE

Period: 07/2004 – 07/ 2007
Employer: Development Corporation of Eastern Macedonia and Thrace s.a.
Position: Vice President of the Board of Directors
Duties: General management, Member of the Board of Directors.

Period: 07/2004 – 01/2006
Employer: Agricultural Bank of Greece
Position: Corporate Supervisor
Duties: Supervisor of the corporate department in Xanthi's branch, corporate evaluation – finance.

Period: 09/2001 – 09/2004
Employer: Agricultural Bank of Greece
Position: Defaults Supervisor
Duties: Supervisor of the liquidating department in Xanthi's branch, corporate liquidation – restructure, bank representative in judicial disputes.

Period: 01/2001 – 09/2001
Employer: Rodopi Dairy Industry s.a.
Position: General Director (CEO)
Duties: General management and financial management of the corporation.

Period: 10/2000 – 09/2001
Employer: Polyphemos s.a.
Position: Member of the Board of Directors
Duties: Representative of Rodopi s.a. in the Board of Directors, General management.

Period: 02/1999 – 01/2001
Employer: Agricultural Bank of Greece
Position: Account Officer
Duties: Corporate and retail officer, Corporate and retail evaluation and finance.

Period: 05/1998 – 02/1999
Employer: Thrace Plastics s.a.
Position: Accountant
Duties: Financial and Management Accountant of the corporation.

IV. EDUCATION

Period: 01/2010 – 12/2015
Academic Institute: Dept. of Applied Informatics, University of Macedonia, Greece
Degree: PhD
Discipline: The choice of accounting methods and techniques on the efficiency of the corporate bankruptcy prediction models

Period: 09/1994 – 09/1995
Academic Institute: Dept. of Accounting and Finance, The Management School, Lancaster University, U.K.
Degree: M.A. in Accounting and Finance
Discipline: Accounting Theory and Taxation, Foundations of Finance, Introduction to Mathematics, Statistics and Computing in Accounting and Finance, Contemporary Issues in Financial Accounting and Policy Making, Management Control Systems, Financial Statement Analysis, Advanced Topics In Financial Accounting, Advanced Topics In Management Accounting.

Period: 09/1990 – 09/1994
Academic Institute: Dept. of Economic Sciences, School of Law, Political and Economic Sciences, Aristotle University of Thessaloniki, Greece
Degree: Undergraduate Degree (Ptychio)
Discipline: Division of Business Economics.

V. PERSONAL SKILLS AND COMPETENCES

Mother Tongue: Greek

Foreign Languages: English (Cambridge Proficiency)
Reading Skills: Fluent
Writing Skills: Fluent
Speaking Skills: Fluent

VI. ADMINISTRATIVE POSITIONS AND MEMBERSHIPS

2006-2007: Deputy Head of the Division of Management, Dept of Information Management, Kavala Institute of Technology

- 2010-2011: Deputy Head of the Division of Management, Dept of Information Management, Kavala Institute of Technology
- 2007-2010: Head of the Division of Management, Dept of Information Management, Kavala Institute of Technology
- 2011-2013: Member of the General Assembly, Dept of Information Management, Kavala Institute of Technology
- 2013-2019: Member of the General Assembly, Dept of Business Administration, Eastern Macedonia and Thrace Institute of Technology
- 2007-2013: Quality Supervisor, Dept of Information Management, Kavala Institute of Technology
- 2011-2019: Quality Supervisor of the Postgraduate Programme (MSc) in Management and Information Systems, Department of Business Administration, Eastern Macedonia and Thrace Institute of Technology
- 2011-2019: Member of the Admissions Committee of the Postgraduate Programme in Management and Information Systems, Department of Business Administration, Eastern Macedonia and Thrace Institute of Technology
- 2011-2019: Member of the Steering Committee of the Postgraduate Programme in Management and Information Systems, Department of Business Administration, Eastern Macedonia and Thrace Institute of Technology
- 2019-Today: Quality Supervisor, Member of the Admissions Committee and Member of the Steering Committee of the Postgraduate Programmes (MSc) in Information Systems and in Digital Marketing, Department of Management Science and Technology, International Hellenic University
- 2015-2019: Member of the Digital Forensics Laboratory, Department of Business Administration, Eastern Macedonia and Thrace Institute of Technology
- 2019-Today: Member of the Digital Forensics Laboratory, Department of Management Science and Technology, International Hellenic University
- 2017-2019: Member of the Research Committee of the Eastern Macedonia and Thrace Institute of Technology

- 2019-Today: Member of the Research Committee of the International Hellenic University
- 2007- 2019: Member of the Board and Treasurer of the Academic Staff Association of the Kavala Institute of Technology
- 2002- Today: Member of the Economic Chamber of Greece
- 2002- Today: Certified Economist
- 2002- Today: Certified Accountant
- 1999-2006: Qualified associate of ATE AEDAK (Administrator of ABG's Mutual Funds)
- 1999-2006: Qualified associate of ATE Insurance (Administrator of ABG's Bankassurance)
- 2009- Today: Member of the EuroMed Research Business Institute (EMRBI)
- 2009- Today: Member of the scientific committee of the Management of International Business and Economic Systems (MIBES), International Conference
- 2009- Today: Member of the scientific committee of the National Conference of Management and Economics (ESDO)
- 2011- Today: Certified Trainer of the Business Game LogTime - Lean Management
- 2011- Today: Certified Trainer of the Web-Based Business Game SCSim – Supply Chain Simulation (suitable for Distance Learning)
- 2011: Member of the organizing committee of the 4th Annual Conference of the EuroMed Academy of Business, October 20-21, Technological Educational Institute of Crete, Greece

VII. DISTINCTIONS

- 1995: Honorary announcement of Oath in the Graduation Ceremony as the graduate with the highest class degree (Valedictorian) of the Department of

VIII. PROFESSIONAL TRAINING

1999-2001: Participation in four seminars of Atebank concerning Fundamental Elements of Banking, Training in Bank Financing, Investment Products Marketing and Profits Systems Applications

1999-2001: Participation in four seminars of the Hellenic Banking Association concerning Securities in Everyday Banking Practice, Letters of Guarantee, Methodology of Finance in Banking Practice, Euro Introduction and its Impact on Banking Operations

IX. TECHNICAL SKILLS AND COMPETENCES

Knowledge of computer operating systems (DOS, MS Windows), computer software packages (MS Office, Minitab, SPSS, Statistica, prezi, netmeetings), accounting software packages (Extra, xLINE) and operating banking software of ABG (On line, Unisys, Profits, Credit Risk Management, els, Teiresias etc).

X. SCIENTIFIC WORK

A. PAPERS IN INTERNATIONAL SCIENTIFIC JOURNALS (PEER REVIEW)

- A1. Terzidis, K. and Kosmidis, K. (2004) «The emergence of ABC systems as a response to a new economic reality – relevance and limitations», The Southeuropean Review of Business Finance & Accounting, December, Vol.2, 2, pp.73-99.
- A2. Kosmidis, K., Chatzis, V., Stavropoulos, A. and Terzidis, K. (2010) «Incorporating TQM in higher education: Students' assessment of academic performance», MIBES Transactions International Journal, Vol.4, 1, Spring, pp.152-164.
- A3. Kosmidis, K., Michailidou, A.E., Ntaliani, A. and Chatzis, V. (2010) «Web-based application for financial statement analysis: A normative approach», PRIME International Journal, Vol.3, 1, pp.114-127.
- A4. Kosmidis, K. and Terzidis K. (2011) «Manipulating an IRB model: considerations about the Basel II framework», EuroMed Journal of Business, Special Issue: Current challenges in financial services management, Vol.6, No.2, pp.174-191.

- A5. Kosmidis, K., Venetaki, M., Stavropoulos, A. and Terzidis, K. (2011) «Predicting financial distress in Greek business: A viability factors perspective», *MIBES Transactions International Journal*, Vol.5, 2, Autumn, pp.158-170.
- A6. Kosmidis, K., Terzidis, K., Geka, E. and Stavropoulos, A. (2012) «The impact of dividend policy in corporate valuation: Empirical analysis of the Greek industrial sector», *PRIME International Journal*, Vol.5, 1, pp.54-67.
- A7. Terzidis, K., Papadopoulou, E. and Kosmidis, K. (2013) «Customer e-loyalty to internet banking: An empirical analysis», *Global Business and Economics Review*, Vol.15, 2/3, pp.148-162.
- A8. Filippidis, A., Kosmidis, K. and Mardiris, V. (2013) «Stan: A dynamic web-based application for financial statement analysis», *MIBES Transactions International Journal*, Vol.7, pp.15-24.
- A9. Kosmidis, K. and Stavropoulos, A. (2014) «Corporate failure diagnosis in SMEs: A longitudinal analysis based on alternative prediction models», *International Journal of Accounting and Information Management*, Vol.22, 1, pp. 49-67.
- A10. Kosmidis, K., Stavropoulos, A. and Vazakidis A. (2016) «Financial determinants of the accounting choice to capitalize expenses: The case of start-up and interest costs», *International Journal of Business and Management Invention*, Vol.5, 6, pp. 23-31.
- A11. Gkeka, E., Kosmidis, K. and Simitsis, G. (2018) «The value relevance of dividend announcement: An empirical study of the Greek Stock Market», *International Journal of Business and Economic Sciences Applied Research*, Vol.11, 2, pp.44-50.

B. PAPERS IN PROCEEDINGS OF INTERNATIONAL SCIENTIFIC CONFERENCES (PEER REVIEW).

- B1. Kosmidis, K., Stavropoulos, A. and Terzidis, K. (2009) «The role of LGD in credit risk mitigation: The remuneration enhancement dilemma», *Proceedings of the 2nd Annual Conference of the EuroMed Academy of Business*, October 26-28, University of Salerno, Salerno, Italy, pp.959-972.
- B2. Kosmidis, K., Chatzis, V., Stavropoulos, A. and Terzidis, K. (2010) «Incorporating TQM in higher education: Students' assessment of academic performance», *Proceedings of the 5th Annual Management of International Business and Economic Systems (MIBES) International Conference*, June 4-6, Kavala Institute of Technology, Kavala, Greece, pp.164-176.
- B3. Terzidis, K., Papadopoulou, E. and Kosmidis, K. (2011) «The importance of trust and website design in adopting behaviours of willingness to use e-banking services and willingness to be e-loyal from Greek consumer's perspective», *Proceedings of the 7th International Conference on "New Horizons in Industry, Business and Education"*, August 25-26, Technological Educational Institute of Crete, Chios Island, Greece, pp.385-392.

- B4. Kosmidis, K., Venetaki, M., Stavropoulos, A. and Terzidis, K. (2011) «Predicting financial distress in Greek business: A viability factors perspective», Proceedings of the 6th Annual Management of International Business and Economic Systems (MIBES) International Conference, September 16-18, Technological Educational Institute of Serres, Serres, Greece, pp.250-262.
- B5. Terzidis, K., Papadopoulou, E. and Kosmidis, K. (2011) «Innovative strategies of electronic communication in the Greek banking sector», Proceedings of the 4th Annual Conference of the EuroMed Academy of Business, October 20-21, Technological Educational Institute of Crete, Elounda, Crete, Greece, pp.1784-1798.
- B6. Kosmidis, K., Stavropoulos, A. and Terzidis, K. (2013) «Accounting agility and the prediction of corporate failure», Proceedings of the 6th Annual Conference of the EuroMed Academy of Business, September 23-24, Estoril Higher Institute for Tourism and Hotel Studies, Estoril, Portugal, pp.1287-1303.
- B7. Theodoridou, D., Kosmidis, K., Pappas, D. and Terzidis, K. (2018) «The determinants of tax evasion: Empirical evidence from Greece», International Conference on Business and Economics, May 11-12, Hellenic Open University, Athens, Greece.

C. PAPERS IN PROCEEDINGS OF NATIONAL SCIENTIFIC CONFERENCES (PEER REVIEW).

- C1. Kosmidis, K., Michailidou, A.E., Ntaliani, A. and Chatzis, V. (2010) «Web-based application for financial statement analysis: A normative approach», Proceedings of the National Conference of Management and Economics (ESDO), June 4-6, Kavala Institute of Technology, Kavala, Greece, pp.295-307.
- C2. Kosmidis, K., Terzidis, K., Geka, E. and Stavropoulos, A. (2012) «The impact of dividend policy in corporate valuation: Empirical analysis of the Greek industrial sector», Proceedings of the National Conference of Management and Economics (ESDO), May 25-27, Technological Educational Institute of Larissa, Larissa, Greece, pp.187-200.

D. MONOGRAPHS

- D1. Kosmidis K. (1995) Critically review the literature on the theory and application of Activity-based Costing Systems, Dissertation, The Management School, Lancaster University, U.K.
- D2. Kosmidis K. (1995) Critically review empirical research in selected areas in group accounting and assess the relevance of its findings to users and policy makers, Dissertation, The Management School, Lancaster University, U.K.

D3. Kosmidis K. (2015) The choice of accounting methods and techniques on the efficiency of the corporate bankruptcy prediction models, PhD Thesis, Dept. of Applied Informatics, University of Macedonia, Thessaloniki, Greece.

E. PARTICIPATION IN RESEARCH PROJECTS

E1. Participation as a scientific partner in the project entitled “Strengthening Information Management Studies in the Technological Educational Institute of Kavala” with scientific coordinator Professor Vassilios Chatzis.

E2. Participation as a researcher in the project entitled “Feasibility Study: Conditions of a Company-Related Vocational Education and Training in the Tourism and Hotel Industry in Greece - Using the Example of the Regions Kavala and Drama” with scientific coordinator Dr Thomas Freiling of Forschungsinstitut Betriebliche Bildung (f-bb) gGmbH.

E3. Participation as a scientific coordinator and a researcher in the project entitled “An Innovative Modular Dual System Based on Business Processes Modeling and Simulation for Company Oriented Vocational Education and Training” in cooperation with F-BB (Germany) and AESD (Romania).

F. LECTURE NOTES

F1. Kosmidis K. (2007) «Corporate Valuation», Lecture Notes, Department of Accountancy, Kavala Institute of Technology.

F2. Kosmidis K. (2007) «Economics», Lecture Notes, Department of Information Management, Kavala Institute of Technology.

F3. Kosmidis K. (2008) «Financial Accounting», Lecture Notes, Department of Information Management, Kavala Institute of Technology.

F4. Kosmidis K. (2008) «Financial Analysis and Corporate Valuation», Lecture Notes, Department of Information Management, Kavala Institute of Technology.

F5. Kosmidis K. (2008) «Business Economics», Lecture Notes, Department of Information Management, Kavala Institute of Technology.

F6. Kosmidis K. (2012) «Financial Management», Lecture Notes, Postgraduate Programme (MSc) in Management & Information Systems, Department of Information Management, Kavala Institute of Technology.

- F7. Kosmidis K. (2012) «Management Control Systems», Lecture Notes, Postgraduate Programme (MSc) in Management & Information Systems, Department of Information Management, Kavala Institute of Technology.

G. PRESENTATIONS IN WORKSHOPS

- G1. Kosmidis, K. (2017), «Presentation of the VET System in Greece», in the Workshop entitled «Vocational Education and Training - realities and prospects of dual vocational education in Romania, its consistency with the labor market, relationship of vocational schools with businesses and institutions responsible» Conference Hall Hestia Hotel, 27 February, Calarasi, Romania.
- G2. Kosmidis, K. (2017), «The VET System in Greece -Presentation of research results vis-à-vis the existence of peripheral networks», in the Workshop entitled «Vocational Education and Training – Stimulation and support of peripheral networks», Chamber of Kavala, 23 March, Kavala, Greece.
- G3. Kosmidis, K. (2017), «Viability determinants of the Greek Small and Medium-sized Entities» Academy for Life-Long Learning, E.M.T. Periphery, Discipline Section «Modern Business», 22 March, Room «Nikolaos Martis» Prefecture of Kavala, Kavala, Greece.

H. CITATIONS

- A2. Kosmidis, K., Chatzis, V., Stavropoulos, A. and Terzidis, K. (2010) «Incorporating TQM in higher education: Students' assessment of academic performance», MIBES Transactions International Journal, Vol.4, 1, Spring, pp.152-164.

Cited in:

- H1. Mohd Yusoff, A. R., Rahman, J. A., and Ab-Rahman, M. S. (2016) «Designing a Reliable Academic Quality Management System in Nurturing Future Engineering Professionals-A Case Study», *Pertanika Journal of Social Sciences & Humanities*, Vol.24, pp.167-184.

- A3. Kosmidis, K., Michailidou, A.E., Ntaliani, A. and Chatzis, V. (2010) «Web-based application for financial statement analysis: A normative approach», *PRIME International Journal*, Vol.3, 1, pp.114-127.

Cited in:

H2. Triantaphyllidou Maria (2012) «Creative Accounting and Earnings Manipulation: Their impact on Accounting Fraud and Their Role in Business Ethics», MSc Dissertation, Department of Accounting and Finance, University of Macedonia, Thessaloniki, Greece. (in Greek)

A4. Kosmidis, K. and Terzidis K. (2011) «Manipulating an IRB model: considerations about the Basel II framework», EuroMed Journal of Business, Special Issue: Current challenges in financial services management, Vol.6, No.2, pp.174-191.

Cited in:

H3. Bouza Maria (2012) «How Financial Reports Contributed to the Financial Crisis», MSc Thesis, Department of Accountancy, Technological Educational Institute of Crete, Heraklion, Greece. (in Greek)

H4. Mohd Yaziz bin Mohd Isa (2014) «Basel III Accord: Different Bank Characteristics (Insolvency Risk) Due to Unobserved Heterogeneity Effects» Australian Journal of Basic & Applied Sciences, Vol.8, 7, pp. 377-85.

H5. Siti Zaleha Abdul Rasid, Mohamad Azhar Nizam and Wan Khairuzzaman Wan Ismail (2014) «Weathering the Global Crisis: Can the Traits of Islamic Banking System Make a Difference?», Partridge, Singapore.

H6. Koumbati Despina (2015) «Comparison of Corporate Bankruptcy Probability Estimates. A Case of Agri-Business and Commercial Enterprises», MSc Thesis, School of Agriculture, Aristotle University of Thessaloniki, Thessaloniki, Greece. (in Greek)

H7. Ossola, G., Giovando, G., and Crovini, C. (2016) «Profitability of the Italian Credit Cooperative Banks» in 9th Annual Conference of the EuroMed Academy of Business, Innovation, Entrepreneurship and Digital Ecosystems, EuroMed Press, pp. 1405-1418.

H8. Arora, R. (2017) «EVALUATION OF CREDIT RISK MANAGEMENT PRACTICES: AN EMPIRICAL STUDY OF INDIAN PUBLIC SECTOR COMMERCIAL BANKS», Doctoral dissertation.

H9. Rossi, M., Festa, G., Kolte, A., and Shams, R. (2020) «The strange case of the Jet Airways bankruptcy: a financial structure analysis», Journal of Operational Risk, Vol.15, 4.

A5. Kosmidis, K., Venetaki, M., Stavropoulos, A. and Terzidis, K. (2011) «Predicting financial distress in Greek business: A viability factors perspective», *MIBES Transactions International Journal*, Vol.5, 2, Autumn, pp.158-170.

Cited in:

H10. Arnis, N. I, Chytis, E. T., and Koliass, G. D. (2018) «Bankruptcy prediction and homogeneity of firm samples: The case of Greece», *Journal of Accounting and Taxation*, Vol. 10, 9, pp.110-125.

A6. Kosmidis, K., Terzidis, K., Geka, E. and Stavropoulos, A. (2012) «The impact of dividend policy in corporate valuation: Empirical analysis of the Greek industrial sector», *PRIME International Journal*, Vol.5, 1, pp.54-67.

Cited in:

H11. Tsouroukidou Gesthimani (2014) «Dividend Policy of Greek Corporations: Case Study of the Industrial Sector», Master's Dissertation, Department of Accounting and Finance, University of Macedonia, Thessaloniki, Greece. (in Greek)

A7. Terzidis, K., Papadopoulou, E. and Kosmidis, K. (2013) «Customer e-loyalty to internet banking: An empirical analysis», *Global Business and Economics Review*, Vol.15, 2/3, pp.148-162.

Cited in:

H12. Chen Wen-Hui (2014) «Determinants of Internet Banking Adoption by Corporate Customers: A Study of Behavioural Intentions in Taiwanese Businesses», PhD Thesis, Marketing and Strategic Management Group, Warwick Business School, University of Warwick, Coventry, U.K.

H13. Azadeh, A., Zarrin, M., Saberi, M. and Ebrahimi, Z. (2015) «Improved Trust Prediction in Business Environments by Adaptive Neuro Fuzzy Inference Systems», *International Journal of Advanced Research in Engineering*, Vol.1, 1, pp. 22-28.

H14. Huang, T.T. and Sun, B.Q. (2016) «The Impact of the Internet on Global Industry: New Evidence of Internet Measurement», *Research in International Business and Finance*, Vol.37, pp. 93-112.

H15. Berraies, S., Yahia, K. B., and Hannachi, M. (2017) «Identifying the effects of perceived values of mobile banking applications on customers: Comparative study

between baby boomers, generation X and generation Y», *International Journal of Bank Marketing*, Vol. 35, 6, pp. 1018-1038.

H16. Zoghلامي, A. T., Yahia, K. B., and Berraies, S. (2018) «From mobile service quality evaluation to e-word-of-mouth: what makes the users of mobile banking applications speak about the bank?: The moderating role of brand reputation», *International Journal of E-Services and Mobile Applications (IJESMA)*, Vol. 10, 2, pp. 36-57.

H17. Starešinić, B. (2019) «Povezanost kvalitete mobilnog bankarstva i reputacije banaka», Doctoral dissertation, University of Zagreb, Faculty of Economics and Business.

H18. Raja, D. M., and Deepa, G. C. (2020) «Online Banking-Customer Satisfaction-A Study with Special Reference to Chennai City», *Wesleyan Journal of Research*, Vol. 13, 4, pp. 17-25.

H19. Deepa, G. C., and Raja, M. (2020) «Customers Satisfactions on Internet Banking–A Study with Respect to Foreign Banks at Chennai City», *International Journal of Management*, Vol.11, 12, pp.851-857.

H20. Mumu, J. R., Saona, P., Mamun, M. A. A., and Azad, M. A. K. (2021) «Is Trust Gender Biased? A Bibliometric Review of Trust in E-Commerce», *Journal of Internet Commerce*, 1-29, DOI: 10.1080/15332861.2021.1927437.

A9. Kosmidis, K. and Stavropoulos, A. (2014) «Corporate failure diagnosis in SMEs: A longitudinal analysis based on alternative prediction models», *International Journal of Accounting and Information Management*, Vol.22, 1, pp. 49-67.

Cited in:

H21. O'Byrne Aidan W. (2014) «An Action Research Project Investigating the SME Credit Decision Process in a Financial Services Organisation», MSc Thesis, School of Business, National College of Ireland, Dublin, Ireland.

H22. Luotio Laura (2014) «Predicting Bankruptcy of Finnish SME Corporations Using Financial Statements», Thesis, School of Business, Lappeenranta University of Technology, Lappeenranta, Finland. (in Suomi)

H23. Bronson, E. and Geroukis, A. (2014) «Predicting Insolvency: A Comparison Between Discriminant Analysis and Logistic Regression Using Principal Components», Thesis, Department of Statistics, Uppsala University, Uppsala, Sweden.

- H24. Paolone, F. and Rangone, A. (2015) «The Application of the Emerging Market Score Model in China During the Global Crisis Period: A Countertrend», *Chinese Business Review*, Vol.14, 10, pp. 484-498.
- H25. Paolone, F. and Montemari, M. (2015) «The Altman Model Application in Balkan Countries During the Global Crisis Period», *The Annals of the University of Oradea- Economic Sciences*, Vol.XXIV, 2, pp. 306-318.
- H26. Li, Z., Shao, X., Zhang, D. and Yang, C. (2015) «Steering System Control Strategy Based on Overview of Automotive Electric Power», *Journal of Chongqing University of Technology: Natural Science*, Vol.29, 8, pp. 6-11. (in Chinese)
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