

## About the Authors

**Mihály Borsi** is student at the Faculty of Economics, Budapest Corvinus University and external research fellow of the ICEG European Center economic research institute

**Romana Careja** is a Research Assistant in the Institute for Political Science of the University of Berne, Switzerland. e-mail: [romana.careja@ipw.unibe.ch](mailto:romana.careja@ipw.unibe.ch)

**Edita Kastratovic** PhD is General Manager of the Institute for Small and Medium Sized Enterprises.

**Sabina Krispenz** is a graduate assistant.

**Vladimir Marinkovic** PhD is Assistant Professor in the Faculty for Management in Sport, BK University, Belgrade. He is also a member of Expert Tim for the development strategy of the south of Serbia.

**Ivaylo Mihaylov** works in the Department of Marketing and Accounting of the Faculty of Social Science, Bourgas University Prof. Dr. Assen Zlatarov, Bourgas, Bulgaria. His main research interests lie in the dynamics of non-performing loans in upturns and downturns in the economic cycle, bank credit commitments and the role of credit channels in monetary transmission mechanisms in the new European countries.

**Angela Munteanu** is PR and communication key local expert at TACIS Strengthening civil society bureau, Chisinau, Moldova

**Igor Munteanu** is director of the Institute for Development and Social Initiatives (IDIS) 'Viitorul', Chisinau, Moldova

**Wolfgang Tiede** is an expert on public private partnerships and transformation processes in eastern Europe; previously, he worked as a research and teaching assistant at the chair for Eastern European Law (Prof. Dr. Dr. h.c. Martin Fincke) at the University of Passau.

**Banu Uçkan** is Associate Professor in the Faculty of Economics and Administrative Sciences, Anadolu University, Turkey.

**Diana Velitchkova** works in the Department of Marketing and Accounting of the Faculty of Social Science, Bourgas University Prof. Dr. Assen Zlatarov, Bourgas, Bulgaria. Her main research interests lie in relationship marketing and the marketing of financial services. e-mail: [dvelitschkova@yahoo.com](mailto:dvelitschkova@yahoo.com).

**Arjan Vliegthart** is in the Department of Political Science at Vrije Universiteit, Amsterdam e-mail: [a.vliegthart@fsw.vu.nl](mailto:a.vliegthart@fsw.vu.nl).