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СЕКЦИЯ „ОБЩЕСТВЕНА ГЕОГРАФИЯ И РЕГИОНАЛНО РАЗВИТИЕ“

HUMAN GEOGRAPHY AND REGIONAL DEVELOPMENT SECTION

**NEW INNOVATIVE FINANCIAL PRACTICES AND AGRIBUSINESS: THE INFLUENCE OF AGRI-
OPERATOR'S SKILLS ON THEIR ATTITUDE TOWARDS E-FISCALIZATION**

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**НОВИ ИНОВАТИВНИ ПРАКТИКИ И АГРОБИЗНЕС: ВЛИЯНИЕТО НА УМЕНИЯТА НА
АГРООПЕРАТОРИТЕ ВЪРХУ ТЯХНОТО ОТНОШЕНИЕ КЪМ Е-ФИСКАЛИЗАЦИЯТА**

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Key words: *financial innovation, e-fiscalization, operator's attitude, agribusiness*

Abstract

The digitization of the economy has broadened the debate on public policies and growth, in the context of new dynamics related to employment, demographics, climate and implications for sustainability and businesses. The spread and effects of new innovative practices pose multifaceted challenges, especially for the agribusiness system. The effects of the progress of financial innovation are related to operators' skills for adapting to new abilities, which affect their attitude towards e-fiscalization. The purpose of the paper is to analyze the influence of agri-operator skills, measured according to experience and education on their attitude towards e-fiscalization in Albania. The results of the regression model used show the influence of the measured factors on the attitude of the operators towards e-fiscalization, suggesting more professional practices and training for energizing the skills and mindsets of agro-operators.

Ключови думи: *финансови иновации, е-фискализация, становище на оператора, агробизнес*

Резюме

Дигитализацията на икономиката разширява дебата за публичните политики и растежа в контекста на новата динамика, свързана със заетостта, демографията, климата и последиците за устойчивостта и бизнеса. Разпространението на новите практики е многостранно предизвикателство, особено за системата на агробизнеса. Ефектите от прогреса на финансовите

иновации са свързани с уменията на операторите за адаптиране към съвременните условия и отношението им към е-фискализация.

Целта на статията е да се анализира въздействието на уменията на агро-операторите (измерени според опита и образованието им) върху тяхното отношение към е-фискализация в Албания.

Резултатите от използвания регресионен модел извеждат необходимостта от повече професионални практики и обучения за стимулиране на уменията и мисленето на агро-операторите.

Introduction

Digitalization of the economy constitutes an essential component for productivity and social progress, and contemporary technological challenges of the Industrial Revolution 4.0, such as the circular economy and green transition, have greatly reinforced this impact everywhere. Innovation and its widespread effects are omnipresent in the financial services segment, particularly in payments, credit, savings, insurance, and more. New innovative-technologies through fintech solutions, blockchain technology, machine learning, etc., are just some of the innovations that have redefined and exponentially increased the speed and scope of financial practices everywhere. Furthermore, innovation and their financial intensity through new systems (e.g., virtual, cyber-physical) in the field of entrepreneurship have led to the creation of new competencies for business operators through practices like e-payments and especially e-taxes. New digital services in the tax domain have simplified procedures and reduced costs, accompanied by evasion avoidance and often tax rate reductions for businesses.

One of the most polemical subjects regarding the effects of digitalization on public policy expertise remains the agribusiness sector. Moreover, even recent innovations (e.g., machine learning), considering the specifics of regions (e.g., in the Balkan countries), their context, or combinations with climatic, social events, etc., seem to be still unable to process an uncontested outcome for the successful generalization of applications. Thus, while high costs, market access, and productivity remain concerns for the agribusiness landscape, digital innovations in e-payments and e-taxes represent complex-unknown challenges that require new knowledge and skills and a technical-cultural and social re-dimensioning of the agri-operator figure. And perhaps, the new software-hardware reality in e-tax services is a typical example of research interest for studying the transformative effects of digitalization on the development of cognitive skills of business operators and their impact on the development of awareness and particularly on their attitude towards innovative processes and the success of public policies overall.

Businesses in Albania over the last three years have been under the effects of these dynamics, especially due to the implementation of the e-fiscalization reform, where technological-logistical-educational complications in the agribusiness landscape have been perhaps the most challenging part. Moreover, environmental dynamics (e.g., demographic, migratory, climatic, etc.) have exerted a heterogeneous mix of forces with consequences on social and structural capital, and considering the specifics of agribusinesses (often hard work, or abandonment of agriculture), have influenced the main capacity skills of agri-operators, such as experience level and educational capacity. Assessing the impact of the skill levels of agri-operators could be useful for understanding elements of their behavior towards public policies as determinants of the success of digital financial service policies. The study aims to provide an

analysis of the impact of agri-operators' skills, expressed through two main variables such as work experience and education level, on their attitude towards the e-fiscalization reform in Albania.

Material and methods

Primary and secondary data, as well as various factual references were combined with the use of a questionnaire for interviews (122) in the agribusiness sector in Albania, providing a necessary database for the analysis. From the data obtained from the questionnaire, a presentation of the socio-demographic structure of agri-business operators (employees or entrepreneur) was made, and the statistical method of regression was subsequently used to assess the impact of the variables under consideration.

Figure 1. presents the distribution of questionnaire responses by the gender of the respondents, including a total of 122 responses. The categories are divided into two groups:

Male: 102 responses (83.6%);

Female: 20 responses (16.4%).

This indicates that the majority of respondents are male (83.6%), with the remaining being female (16.4%). This division suggests a considerable disproportion between the two gender groups, with males being significantly more represented in this particular group of respondents.

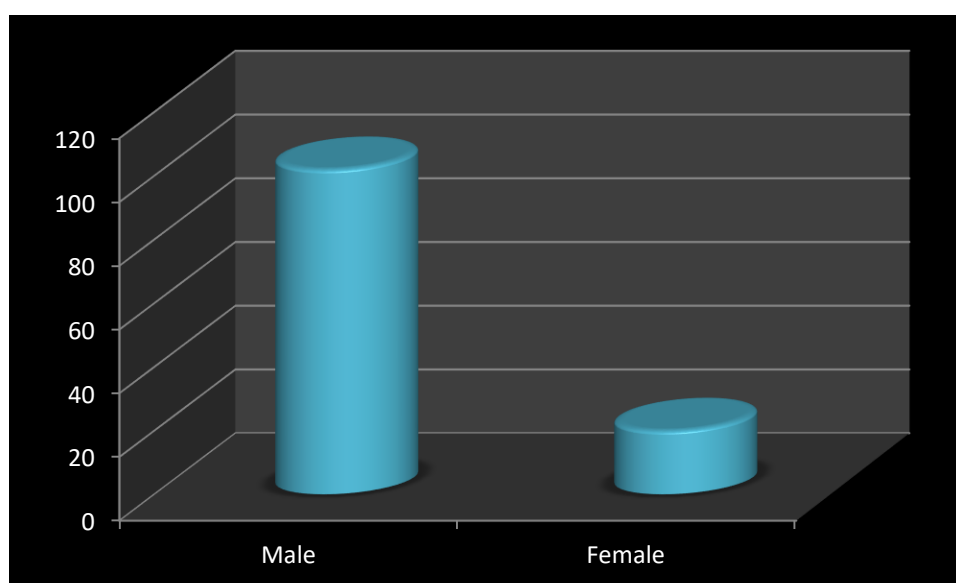


Figure 1. Classification of respondents by gender
Source: Authors' elaboration of questionnaire data.

Figure 2. shows that the majority of respondents (68%) hold the position of entrepreneur within the enterprise, while the remaining (32%) are employees in operational roles. This result suggests that most respondents are engaged in leadership roles, i.e., as entrepreneurs, while one-third are involved in the operational functions of the enterprise.

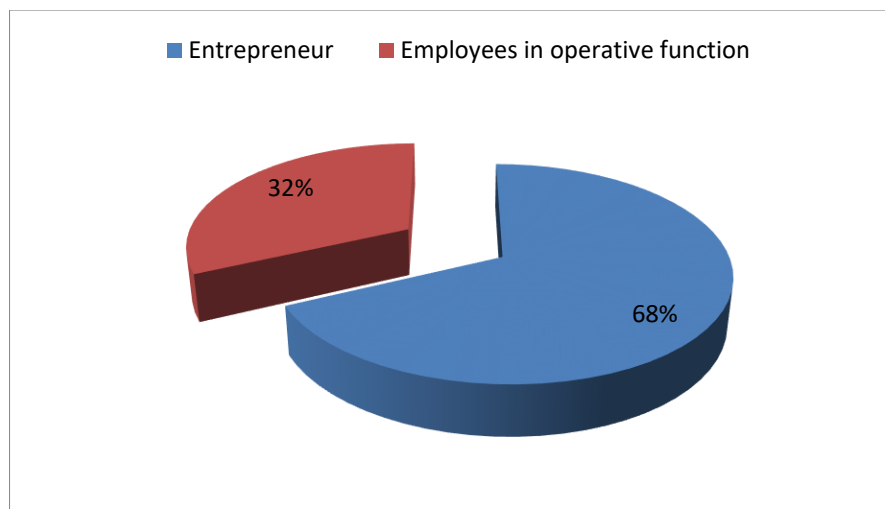


Figure 2. Classification of the respondents according to the work position in the enterprise
Source: Authors' elaboration of questionnaire data

Figure 3. shows that the majority of respondents (53.3%) have higher education, meaning they have completed university studies or equivalent. A significant portion of the respondents (42.6%) have completed secondary education, while only a small percentage (4.9%) have completed only primary education. This result suggests that the respondent group has a high level of educational attainment, with more than half having completed higher education and a considerable portion having completed secondary education.

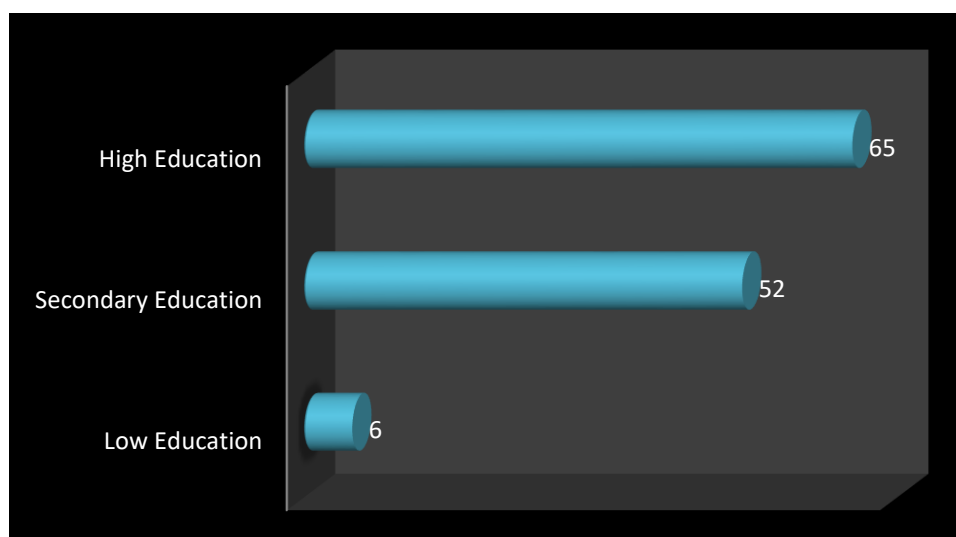


Figure 3. Classification of respondents according to educational level
Source: Authors' elaboration of questionnaire data

Analyzing the data from the questionnaire regarding years of experience in entrepreneurship (Figure 4), we will perform a simple statistical analysis to better understand the distribution and key characteristics of these data. The data distribution appears to be relatively

wide, with values ranging from 1 to 29 years. The most common experience level among employees is 3 years (this value appears most frequently). There are some high values, such as 28, 27, and 29 years, indicating employees with long-term experience in entrepreneurship. The majority of employees have experience ranging from 1 to 10 years. The number of employees with very long experience (over 20 years) is small, but there are still individuals who have been part of the enterprise for a long time.

122 responses

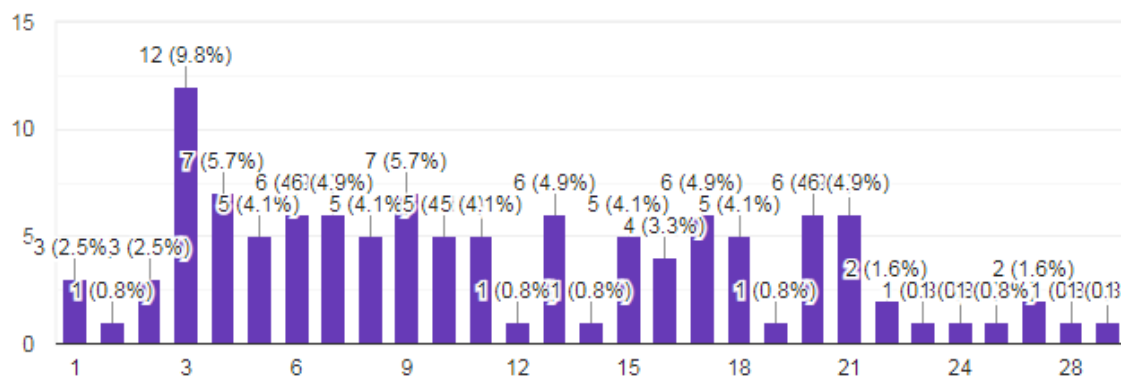


Figure 4. Classification of the respondents according to work experience in the enterprise
 Source: Authors' elaboration of questionnaire data

For the examination of the variables, a statistical model was used (Table 1).

Summary Output								
<i>Regression Statistics</i>								
Multiple R	0.97							
R Square	0.93							
Adjusted R Square	0.92							
Standard Error	0.91							
Observations	122							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	2	1403.29	701.64	843.12	5.38208E-71			
Residual	120	99.86	0.83					
Total	122	1503.15						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
x1 – Experience	0.02	0.01	2.32	0.02	0.00	0.04	0.00	0.04
x2 – Education level	1.23	0.05	24.01	0.00	1.13	1.34	1.13	1.34

Tabela 1. Regression between educational level and experience, towards the attitude towards e-fiscalization

Source: Authors' elaboration of questionnaire data

The regression equation: $Y=0.02 \cdot X_1+1.23 \cdot X_2$

The Multiple R indicator of 0.97 shows the overall relationship between the independent variables (work experience and education level) and the dependent variable (attitude towards e-fiscalization). The high value of 0.97 demonstrates a very strong correlation. The R Square value represents the percentage of variance in the dependent variable explained by the independent variables. This means that 93% of the variability in the agri-operators' attitude towards e-fiscalization is explained by work experience and education level. The Adjusted R Square is a version of R Square that is adjusted for the number of independent variables in the model. The value of 0.92 is also very high and confirms that the model is appropriate. The F-test assesses the significance of the overall model. The high value indicates that the model is statistically significant. The coefficient X1: 0.02 indicates that for each additional unit of work experience, the attitude towards e-fiscalization increases by 0.02 units. A p-value less than 0.05 indicates that this variable is statistically significant. The coefficient X2: 1.23 indicates that for each additional unit of education level, the attitude towards e-fiscalization increases by 1.23 units. A very small p-value indicates that this variable is highly statistically significant.

The regression used model shows how work experience and education level influence agro-operators' attitudes towards the implementation of e-fiscalization in Albania. Both variables under review are statistically significant, with the education level having a greater impact (higher coefficient) compared to work experience. The model is very robust and explains 93% of the variability in agri-operators' attitudes towards e-fiscalization in Albania.

Conclusion

The study provides an analysis of the impact of key factors related to operators' skills in the agribusiness sector, such as work experience and education level, on their attitude towards the e-fiscalization reform in Albania. The high significance of the two variables shows the importance of the operator skills setting, (1) in the attitude of businesses towards the success of the implementation of the e-fiscalization reform and (2) the increase in awareness of the multidimensional challenges and the effects, respectively in the national-regional context of companies, such as resource, technological, logistical, cultural-knowledge or managerial, such as operational staff recruitment systems according to professionalism, with criteria that reflect the importance of experience and the well-known benefits of professional specialization [1].

While professional practices for newly graduated agribusiness students and assistance to agri-operators can improve technical capacity and efficiency, training and the development of social and structural capital can expand the institutional potential of the collective responsiveness of agribusinesses, activating the sense of common attitude on social dilemmas and trust [2], as an important indicator for the success of public policies and for increasing their efficiency. The range of business behavior is essential for approaching innovations and successful policies.

Literature

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