


# Drita Maljichi

**Nationality:** Kosovar, Macedonian/citizen of the Republic of North Macedonia  **Phone number:** (+383) 43565516

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 **Website:** [www.researchgate.net/profile/Drita-Maljichi](https://www.researchgate.net/profile/Drita-Maljichi)

 **Website:** <https://scholar.google.com/citations?hl=en&user=zn2PnTcAAAAJ>

## EDUCATION AND TRAINING

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— **Docent - Associate Professor (Docent of International Economy and Finance awarded)**  
*American University of Europe, Skopje, North Macedonia* [ 2018 ]

Website: <https://fon.edu.mk/>

— **Doctor of Economic Science**  
*Ss. Cyril and Methodius University - Economic Institute, Skopje, North Macedonia* [ 2010 – 2014 ]

Website: [www.ek-inst.ukim.edu.mk](http://www.ek-inst.ukim.edu.mk)

— **Master of Science in Human Resources Management**  
*Ss. Cyril and Methodius University, Institute for Sociological and Political – Juridical Research* [ 2006 – 2011 ]

Website: [www.isppi.ukim.edu.mk](http://www.isppi.ukim.edu.mk)

— **Bachelor (BA) in Science, Business Administration (Finance)**  
*South East European University, Tetovo, North Macedonia* [ 2002 – 2007 ]

Website: [www.seeu.edu.mk](http://www.seeu.edu.mk)

» **Certified Islamic Finance Executive™ (CIFE™)**  
*Ethica Institute of Islamic Finance, Officially recognized by AAOIFI* [ 2016 ]

Address: Sunset Lake Road Newark, United States,

Website: [www.ethicainstitute.com](http://www.ethicainstitute.com)

» **Advanced CIFE™ Financial Analysis (ACIFE™ FA)**  
*Ethica Institute of Islamic Finance, Officially recognized by AAOIFI* [ 2020 ]

Address: Sunset Lake Road Newark, United States ,

Website: [www.ethicainstitute.com](http://www.ethicainstitute.com)

» **Islamic Finance Principles**  
*Australian Centre for Islamic Finance, AusCIF Islamic Finance Online Course* [ 2014 ]

Website: <https://www.auscif.com/>

» **Advanced CIFE™ Accounting (ACIFE™ ACC)**  
*Ethica Institute of Islamic Finance, Officially recognized by AAOIFI* [ 2022 ]

Address: Sunset Lake Road Newark, United States,

Website: [www.ethicainstitute.com](http://www.ethicainstitute.com)

» **Completing Courses in Advanced Finance**  
*Business Development Center, South East European University, North Macedonia* [ 2008 ]

Country: North Macedonia

Website: <https://bdc.seeu.edu.mk/>

## WORK EXPERIENCE

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• **Editorial staff of International Journal for Social Sciences "VIZIONE"**  
*(EBSCO Open Access Journal), Skopje, North Macedonia* [ 2013 – Current ]

Website: [www.visionsmagazine.org](http://www.visionsmagazine.org)

• **Assistant Professor**  
*Management Master Study Program; "Pjetër Budi" College, Prishtina, Kosovo* [ 2022 ]

• **Assistant Professor**

*Customs and Freight Forwarding - BA Study Program; "Pjetër Budi" College, Prishtina, Kosovo* [ 2018 ]

Website: [www.pjeterbudi-edu.com](http://www.pjeterbudi-edu.com)

• **Bank Stagier, Tetovo branch, North Macedonia**

*Stopanska Banka* [ 2007 ]

Website: [www.stb.com.mk](http://www.stb.com.mk)

• **Stagier of Accounting Services (Identifying analyzing and recording transactions to a journal)**

*Accounting Services Bureau, Kumanovo, North Macedonia (2003)* [ 2003 ]

## **PUBLICATIONS**

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• **Second Author: The Distinction between Bilaterally and Unilaterally Binding Promises in Currency Trading, in Terms of the Sharia Law**

[2024]

International Journal for Social Sciences "Vizione", Issue No. 42

- EBSCO indexed journal

Link: <https://www.visionsjournal.com/visions-journal-issue-no-42/>

• **First Author: Health Tourism Prevalence among Western Balkans Citizens During the COVID-19 Pandemic Period**

[2023]

The Open Public Health Journal

- SCOPUS indexed journal

Link: <https://openpublichealthjournal.com/VOLUME/16/ELOCATOR/e187494452303270/ABSTRACT/>

• **Co-Author: (Dis)trust in doctors and public and private healthcare institutions in the Western Balkans**

[2022]

International Journal: Health Expectations

- SCOPUS indexed journal

Link: <https://onlinelibrary.wiley.com/doi/10.1111/hex.13562>

• **First-Author: Panorama Of The Accounting and Auditing Organization Of Islamic Financial Institutions 'AAOIFI'**

[2020]

International Journal for Social Sciences "Vizione", Issue No. 35

- EBSCO indexed journal

Link: <https://www.visionsjournal.com/visions-magazine-issue-no-35/>

• **Study Approach From The Prism Of Islamic Finance And Banking On Virtual Currencies**

[2018]

International Journal for Social Sciences "Vizione", Issue No. 29

- EBSCO indexed journal

Link: <https://www.visionsjournal.com/visions-magazine-issue-no-29/>

• **The Gate to Islamic Finance**

[2017]

International Journal for Social Sciences "Vizione", issue No. 28

- EBSCO indexed journal

Link: <https://www.visionsjournal.com/visions-magazine-issue-no-28/>

• **Islamic Financial Markets and Institutions**

[2014]

International Journal for Social Sciences "Vizione", Issue No. 21

- EBSCO indexed journal

Link: <https://www.visionsjournal.com/visions-magazine-issue-no-21/>

• **Islamic Financial Market - Rules and Principles,**

[2013]

Social Journal Vizione, Issue No. 20

- EBSCO indexed journal

Link: <https://www.visionsjournal.com/visions-magazine-issue-no-20/>

• **Islamic Financial Market**

[2011]

Social Science Journal "Vizione", Issue No. 16

- EBSCO indexed journal

Link: <https://www.visionsjournal.com/visions-magazine-issue-no-16/>

• **Competition Law in European Union**

[2007]

Social Science Journal "Vizione" Issue No. 9

- EBSCO indexed journal

Link: <http://visionsmagazine.org/visions-magazine-issue-no-9/>

## **PROJECTS, SEMINARS, INTERVIEWS & AWARDS**

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| **Project: Project for modernization of education, Ministry of Education and Science, North Macedonia**

[ 2010 ]

– Accredited Trainer; **Bureau for Development of Education** of programs: 'Strategies and techniques of teaching and learning'. **American University of Europe** – Skopje, North Macedonia.

| **International Summer University Macedonia, The World Economy and the Globalization Process - Global Economy module**

[ 2005 ]

– Organized by: **Academic Training Association (ATA) Amsterdam, the Netherlands**, supported by **Ministry of Education and Science of North Macedonia**. Module taught by an international expert together with a co-instructor from the region,

| **Interview: Islamic Banking can Influence Economic Growth of Macedonia**

[ 2014 ]

– Interviewed by Daily Informative Newspaper 'Lajm', on how Islamic Banking can influence in Economy Growth of Macedonia (page 6, February 2014, Skopje – North Macedonia)

| **Interview: What is Islamic finance system and why it is important?**

[ 2014 ]

– Interviewed by periodic cultural and educative magazine 'Family' (page 26-28, May, Tirana - Albania)

| **Award: Scholarship for University Students with High GPA**

[ 2004 ]

**Ministry of Education and Science**, Government of Republic of North Macedonia.

| **Award: Scholarship for Students of Master Studies with high GPA**

[ 2010 ]

**Ministry of Education and Science**, Government of Republic of North Macedonia.

## **LANGUAGE SKILLS**

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Mother tongue(s): **Albanian**

**Other language(s):**

**English**

**LISTENING C2 READING C2 WRITING C2**

**SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2**

**Arabic**

**LISTENING C2 READING C2 WRITING C1**

**SPOKEN PRODUCTION C1 SPOKEN INTERACTION C1**

**Croatian**

**LISTENING B2 READING B2 WRITING B1**

**SPOKEN PRODUCTION B2 SPOKEN INTERACTION B1**

**Macedonian**

**LISTENING C2 READING C2 WRITING C2**

**SPOKEN PRODUCTION C2 SPOKEN INTERACTION C2**

**French**

**LISTENING B1 READING B2 WRITING B1**

**SPOKEN PRODUCTION A2 SPOKEN INTERACTION A2**

*Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user*

**DIGITAL SKILLS**

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Google Drive / Microsoft Office / Outlook / Zoom / Video & Photo Editing / G-Suite Google (Google Classroom, Google Meet, Google Docs, Google Forms, etc.) / Infographic