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Balkan Journal of Interdisciplinary Research is an international peer-reviewed journal published by International Institute for Private, Commercial and Competition Law. The need for different approaches in science, such as in business, economics, law, social sciences and other fields is a must in the whole field of scientific research. Academics, Professors, Researchers, Students and the whole world is in a new era of communication, which causes fast changes and gives birth to scientific and cultural debates. Our Journal is interested in promoting the exchange of idea, and to bring together researchers and academics from all over the countries. In this sense, we welcome papers not only in the above cited fields, but also in other fields of scientific research. Welcome to BJIR, which is open for the academic world, universities, research institutions, PhD students, academic and non-academic researchers. Aiming at scientific excellence and quality, this journal will promote the best inputs in scientific-and academic research, on the prospective of local, international, global developments in business, economics, law, social-, but also natural sciences. All manuscripts will be double blind peer reviewed by the members of the editorial board who are noted experts in the appropriate subject area.

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Inteligjenca Artificiale - roli dhe sfidat e saj ne sistemin bankar

Ana Sufali

Abstrakt

Sistemi bankar në Republikën e Shqipërisë luan një rol vendimtar në kuadrin ekonomik të vendit, duke ndikuar në jetën e përditshme të qytetarëve dhe në peizazhin më të gjerë ekonomik. Bankat në Shqipëri ofrojnë një sërë shërbimesh, duke përfshirë llogaritë e kursimit dhe kontrollin, kreditë, hipotekat dhe produkte investimi, të cilat lehtësojnë menaxhimin financiar si personal ashtu edhe të biznesit. Evolucion i sektorit bankar shqiptar, veçanërisht që nga rënia e komunizmit dhe kalimi në një ekonomi tregu, ka ndikuar ndjeshëm zhvillimin dhe stabilitetin ekonomik. Kjo ese eksploron ndikimin e sistemit bankar në shoqërinë shqiptare, duke debatuar nëse operacionet bankare janë një e mirë e pashmangshme apo një e keqe e domosdoshme.

Sektori bankar qëndron në ballë të inovacionit teknologjik, me inteligjencën artificiale (AI) që shfaqet si një forcë transformuese që riformon peizazhin e shërbimeve financiare. Nga ndërveprimet e automatizuara të klientëve tek menaxhimi i rrezikut dhe zbulimi i mashtrimit, teknologjitë e AI mbajnë premtimin për të revolucionarizuar efikasitetin dhe efektivitetin e operacioneve bankare. Megjithatë, ky evolucion i shpejtë sjell gjithashtu një mori sfidash dhe kompleksiteti që kërkojnë një kuptim gjithëpërfshirës të ndikimit të AI në shërbimet bankare. Ky studim synon të thellojë shkallën e ndikimit të UA në eficientë të shërbimeve bankare. Duke eksploruar ndërveprimin midis adoptimit të AI dhe aspekteve të ndryshme të operacioneve bankare, ndërveprimeve me klientët, menaxhimit të rrezikut dhe pajtueshmërisë rregullatore, ky hulumtim synon të zbulojë mundësitë dhe sfidat e paraqitura nga IA në sektorin bankar. Nëpërmjet analizave empirike dhe njohurive teorike, studimi synon të kontribuojë në një kuptim më të thellë të mënyrës sesi AI po riformulon paradigmen e efikasitetit në banka dhe të informojë palët e interesuara mbi strategjitë për të maksimizuar përfitimet duke zbutur rreziqet.

Fjale Kyce: Inteligjenca Artificiale, sistemi bankar, roli.

Hyrje

Inteligjenca artificiale përfshin një sërë teknologjish, duke përfshirë mësimin e makinerive, përpunimin e gjuhës natyrore dhe automatizimin e proceseve robotike, të cilat po përdoren gjithnjë e më shumë nga bankat për të automatizuar proceset, për të përmirësuar vendimmarrjen dhe për të personalizuar përvojat e klientëve. Miratimi i AI ka potencialin për të përmirësuar operacionet, për të reduktuar kostot dhe për të nxitur inovacionin në shërbimet bankare. Efikasiteti është një metrikë kritike në sektorin bankar, që reflekton aftësinë e institucioneve financiare për të optimizuar burimet, për të minimizuar kostot dhe për të ofruar vlerë për klientët. Qasjet tradicionale për përmirësimin e efikasitetit përfshijnë optimizimin e procesit, dixhitalizimin dhe ristrukturimin organizativ. AI ofron një kufi të ri për rritjen e efikasitetit duke automatizuar detyrat rutinë, duke përmirësuar analizën e të

dhënave dhe duke mundësuar aftësi parashikuese. Përvoja dhe Angazhimi i Klientit: chatbot-et e fuqizuara nga AI, asistentët virtualë dhe sistemet e personalizuar të rekomandimeve kanë revolucionarizuar ndërveprimet e klientëve në sektorin bankar, duke ofruar përvoja të pandërprera dhe të personalizuar në pika të ndryshme kontakti. Duke përdorur teknologjitë e AI, bankat mund të rrisin kënaqësinë e klientit, të rrisin angazhimin dhe të nxisin besnikërinë. AI luan një rol vendimtar në forcimin e praktikave të menaxhimit të rrezikut në banka, duke mundësuar vlerësim më të saktë të rrezikut të kredisë, zbulimin e mashtrimit dhe pajtueshmërinë rregullatore. Analitika e avancuar dhe modelimi parashikues fuqizon bankat për të identifikuar në mënyrë proaktive rreziqet, për të zbutur kërcënimet e mundshme dhe për të siguruar respektimin e kërkesave të rrepta rregullatore. Pavarësisht nga potenciali i tij transformues, adoptimi i gjerë i UA në banka ngre shqetësime etike dhe rregullatore. Çështje të tilla si paragykimi algoritmik, privatësia e të dhënave dhe transparencja kërkojnë vëmendje të kujdesshme për të siguruar vendosjen e përgjegjshme të AI dhe për të ruajtur besimin midis palëve të interesuara.

Duke shqyrtuar këto themele teorike, ky studim kërkon të ofrojë një kuptim gjithëpërfshirës të ndikimit të AI në efikasitetin e shërbimeve bankare dhe të ofrojë njohuri në lundrimin në peizazhin në zhvillim të inovacionit bankar të drejtuar nga AI.

Qëllimi i studimit

Qëllimi i studimit është të analizojë në mënyrë gjithëpërfshirëse ndikimin e inteligjencës artificiale (AI) në efikasitetin e shërbimeve bankare. Kjo përfshin ekzaminimin se si teknologjitë e AI si mësimi i makinerive, përpunimi i gjuhës natyrore dhe automatizimi i procesit robotik kanë transformuar aspekte të ndryshme të operacioneve bankare, shërbimit ndaj klientit, menaxhimit të rrezikut dhe proceseve të vendimmarrjes. Studimi kërkon të identifikojë mundësitë dhe sfidat që lidhen me adoptimin e AI në banka dhe të vlerësojë implikimet e saj për palët e interesuara si bankat, klientët, rregullatorët dhe ekosistemin financiar më të gjerë. Duke kryer një hetim të plotë mbi rolin e AI në efikasitetin bankar, studimi synon të ofrojë njohuri dhe rekomandime për maksimizimin e përfitimeve të AI, duke adresuar rreziqet e mundshme dhe duke siguruar përdorim etik dhe të përgjegjshëm në industrinë bankare.

Arsyeja thelbësore e këtij meditimi është të analizojë në thelb pjesën dhe ndikimin e menaxhimit të një kuadri llogarie brenda Republikës së Shqipërisë. Duke parë natyrën e shumëanshme të menaxhimit të administrimit të një llogarie, meditimi vë në pah këndvështrimet e favorshme dhe të papërshtatshme të mbajtjes së ndarjes së parave për ekonominë dhe shoqërinë shqiptare. Në mënyrë të veçantë, të menduarit për kërkimet për të arritur destinacionet më të mira:

Mendimi do të vlerësojë se si administrimi i një llogarie kontribuon në zhvillimin financiar, qëndrueshmërinë monetare dhe avancimin në Shqipëri. Kjo përfshin hetimin e pjesës së bankave në inkurajimin e kreditimit, mbështetjen e biznesit dhe mobilizimin e fondeve të investimeve, të cilat janë jetike për ushtrimet financiare dhe spekulimet.

Një qendër kritike do të jetë kuptimi i shkallës së konsideratës monetare në Shqipëri. Mendimi rreth pikave për të dalluar pengesat që shmangin pjesë të caktuara të popullsisë, veçanërisht në zonat provinciale, nga arritja në administrimin e parave. Kjo do të ofrojë ndihmë në nxjerrjen në pah të çarjeve dhe propozimin e masave për të përmirësuar konsideratën dhe vlerën e parasë.

Konsiderimi do të zhytet në vlerat morale dhe sistemet administrative që administrojnë ndarjen e parave të ruajtjes së Shqipërisë. Duke parë çështje të tilla si normat e interesit të lartë, shpenzimet e mbuluara dhe siguria e blerësit, konsiderata do të vlerësojë se si këta përbërës ndikojnë në besimin e hapur dhe mirëqenien monetare. Për më tepër, ai do të marrë në konsideratë qëndrueshmërinë e kontrolleve ekzistuese dhe kërkesën për ndryshime të qasjes.

Me zhvendosjen globale drejt mbajtjes së parave të kompjuterizuara, think about do të hetojë hapjet dhe sfidat që lidhen me ndryshimin dixhital brenda menaxhimit të një segmenti llogarie në Shqipëri. Ai do të shqyrtojë se si progresionet mekanike po riformësojnë menaxhimin e administratave të një llogarie dhe shkallën në të cilën ato janë gjithëpërfshirëse, duke marrë parasysh aftësinë kompjuterike dhe hapjen e grupeve të veçanta të popullsisë.

Më në fund, konsideroni pikat për të kontribuar në grindjen e vazhdueshme nëse menaxhimi i operacioneve të një llogarie është një punë e madhe apo jetike e pashmangshme. Duke dhënë një hetim të përshtatur të ndikimeve pozitive dhe negative të mbajtjes së administrimit të parave, shqyrtimi do të ofrojë pak njohuri se si menaxhimi i një segmenti të llogarisë mund të ndryshohet në shërbime më të mira të nevojave të shoqërisë.

Në përmbledhje, ky mendim është ekstrem për të ofruar një kuptim gjithëpërfshirës të kuadrit të mbajtjes së parasë në Shqipëri, duke dalluar cilësitë dhe mangësitë e tij dhe duke propozuar mënyra për të përmirësuar efektin e saj pozitiv, ndërsa për të moderuar ndikimet e pafavorshme të saj.

A. Hipoteza/Hipotezat e punimit

Përtej çdo dyshimi, këtu janë pesë spekulime që mund të hetohen në një meditim mbi ndikimin e njohurive të rreme mbi produktivitetin e menaxhimit të administratave të një llogarie:

1. Hipoteza 1:

Përzgjedhja e AI çon në përparimin e efektivitetit operacional në menaxhimin e një llogarie të arsimuar.

2. Hipoteza 2:

Përfitimet e klientëve të drejtuar nga AI përmirësojnë përmbushjen dhe besueshmërinë midis klientëve të mbajtjes së parave.

3. Hipoteza 3:

Vlerësimi i rrezikut të kredisë bazuar në AI bën hapa përpara zgjedhjet e huazimit dhe zvogëlon normat e mospagimit.

4. Hipoteza 4:

Sistemet e vendndodhjes së zhatjeve të aktivizuara me AI reduktojnë fatkeqësitë

monetare dhe përmirësojnë sigurinë në mbajtjen e shkëmbimeve të parave.

5. Hipoteza 5:

Sfidat morale dhe administrative vendosin kufij ndaj realizimit total të përfitimeve të AI në ruajtjen e aftësive për para.

Këto spekulime japin një sistem për ekzaminimin e matjeve të ndryshme të ndikimit të AI në menaxhimin e produktivitetit të një llogarie dhe mund të drejtojnë hetimin eksperimental për të vlerësuar legjitimitetin e këtyre deklaratave dhe për të zbuluar përvoja shtesë në marrëdhënien komplekse midis AI dhe administrimit të mbajtjes së parave.

B. Pyetjet kerkimore te punimit

Spekulimi i këtij meditimi tregon se ndërsa mbajtja e administrimit të parasë brenda Republikës së Shqipërisë ka një ndikim kritik pozitiv në përmirësimin financiar dhe përfshirjen monetare, ekzistojnë sfida karakteristike dhe soditje morale lidhur me mbajtjen e operacioneve monetare që kërkojnë shqyrtim bazë. Më pas, mendohet për hipotezat se menaxhimi i një kuadri llogarie në Shqipëri mund të konsiderohet edhe një i madh i pashmangshëm dhe një djall thelbësor, në varësi të këndvështrimit dhe mjedisit.

1. Ndikimi pozitiv në përmirësimin financiar
2. Kufijtë ndaj konsideratës lidhur me paratë
3. Shqetësimet morale dhe sfidat administrative
4. Hapjet dhe sfidat e ndryshimit të kompjuterizuar
5. Grindja rreth operacioneve të mbajtjes së parave

C. Metodot dhe metodologjia e kërkimit

Ky shqyrtim përdor një qasje të metodave të përziera për të eksploruar në mënyrë gjithëpërfshirëse pjesën dhe ndikimin e menaxhimit të një llogarie administrimi brenda Republikës së Shqipërisë. Duke kombinuar strategjitë sasiore dhe subjektive të hetimit, medituesi tregon për të mbledhur informacion numerik dhe pjesë të pasura përkatëse të njohurive për të adresuar me sukses pyetjet rreth pyetjeve dhe teorive.

1. Hulumtimi sasior:

- Përmbledhje:

Një sondazh i organizuar do të menaxhohet në një test agjenti të qytetarëve shqiptarë për të grumbulluar informacion sasior mbi përdorimin e tyre në menaxhimin e administrimit të një llogarie, njohjet e kuadrit të mbajtjes së parave dhe përfshirjen në lidhje me paratë.

- Hetimi i matshëm:

Vështrime të qarta, të tilla si frekuencat dhe normat, do të përdoren për të analizuar reagimet e përgjithshme. Vështrime konkluzionale, të tilla si hetimi i marrëdhënieve dhe ekzaminimi i rikthimit, do të përdoren për të hetuar lidhjet midis faktorëve.

2. Pyetje subjektive për:

- Intervistat:

Intervistat e thelluara do të kryhen me partnerë kryesorë brenda Shqipërisë që menaxhojnë një divizion llogarie, duke numëruar investitorët, politikëbërësit dhe grupet mbështetëse të klientëve, për të kapur përvojat subjektive në shqetësimet morale, sfidat administrative dhe hapjet për ndryshim.

- Ekzaminimi tematik:

Informacioni subjektiv nga intervistat do të analizohet duke shfrytëzuar hetimin aktual për të dalluar temat dhe planet e përsëritura që lidhen me menaxhimin e operacioneve të një llogarie dhe ndikimin e tyre në shoqëri.

1. Ekzaminimi sasior:

- Testimi arbitrar:

Do të përdoret një strategji arbitrare ekzaminimi për të zgjedhur anëtarët për studim për të garantuar përfaqësimin e rretheve të ndryshme socio-ekonomike dhe gjeologjike brenda Shqipërisë.

- Sigurimi i masës së testimit:

Masa e testit do të llogaritet duke përdorur ekuacione të përshtatshme të matshme për të realizuar kontrollin dhe saktësinë adekuate brenda ekzaminimit.

2. Ekzaminimi subjektiv:

- Inspektimi i qëllimshëm:

Partnerët kryesorë për intervista do të zgjidhen në mënyrë të qëllimshme bazuar në aftësitë dhe përshtatshmërinë e tyre për destinacionet e medimitit.

- Inspektimi i topave të borës:

Anëtarët shtesë mund të njihen përmes testimit të topave të borës për të garantuar kapjen e këndvështrimeve të ndryshme.

Mbledhja e informacionit:

1. Mbledhja sasiore e informacionit:

- Organizata e studimit:

Sondazhi i përgjithshëm do të shpërndahet elektronikisht përmes skenave online dhe kanaleve të mediave sociale për të arritur një grumbullim të gjerë njerëzish në Shqipëri.

- Pastrimi i informacionit:

Të dhënat e mbledhura të sondazhit do të pastrohen dhe kodohen për hetim për të garantuar saktësi dhe qëndrueshmëri.

2. Mbledhja subjektive e informacionit:

- Intervistat:

Intervistat e thelluara do të kryhen ballë për ballë ose virtualisht me anëtarët, do të regjistrohen me pëlqim dhe do të interpretohen për hetim.

- Shënime në terren:

Do të merren shënime në terren gjatë intervistave për të kapur kërkesat joverbale dhe të dhënat përkatëse.

Analiza e informacionit:

1. Analiza sasiore e të dhënave:

- Vështrime grafike:

Vështrimet grafike do të llogariten për të përmbledhur reagimet e përgjithshme.

- Vështrime konkluzive:

Strategjitë e matshme konkluzionale, të tilla si hetimi i rikthimit, do të përdoren për të testuar spekulimet dhe për të hetuar lidhjet midis faktorëve.

2. Hetimi i informacionit subjektiv:

- Hetimi aktual:

Informacioni subjektiv nga intervistat do të analizohet në mënyrë specifike për të identifikuar modelet dhe subjektet që lidhen me ndikimin e menaxhimit të operacioneve të një llogarie në shoqëri.

- Kodimi:

Kodimi do të kryhet për të klasifikuar dhe organizuar informacionin subjektiv në njësi të rëndësishme për interpretim.

- Pëlqimi i arsimuar:

Anëtarëve do t'u jepen të dhëna pothuajse për arsyen dhe metodat e studimit dhe do t'u kërkohet të japin pëlqimin e arsimuar kohët e fundit duke marrë pjesë.

- Fshtësia:

Fshtësia e anëtarëve do të garantohet duke anonimizuar reagimet e përgjithshme dhe duke mbajtur sekretin e transkripteve të takimeve.

- Miratimi moral:

Konsiderata do të kërkojë miratim moral nga fletët e rëndësishme të shqyrtimit institucional ose komitetet e moralit për të garantuar pajtueshmërinë me rregullat morale.

Duke përdorur një qasje të metodave të përziera, ky meditim tregon për të ofruar një kuptim gjithëpërfshirës të pjesës dhe ndikimit të menaxhimit të një llogarie administrimi brenda Republikës së Shqipërisë. Duke trekëndësuar informacionin sasior dhe subjektiv, konsideruesi kërkon të zbulojë përvoja të nuancuara në kompleksitetin e mbajtjes së operacioneve të parasë dhe sugjerimet e tyre për shoqërinë shqiptare.

D. Mundësitë dhe kufizimet

Hapjet:

1. Kuptimi gjithëpërfshirës:

Qasja e metodave të përziera ofron mundësinë për të marrë një kuptim gjithëpërfshirës të pjesës dhe ndikimit të mbajtjes së administrimit të parave brenda Republikës së Shqipërisë. Duke kombinuar informacionin sasior nga përmbledhjet me përvoja subjektive nga intervistat, medituesi mund të hetojë këndvështrime të ndryshme dhe të zbulojë rrjedhën e nuancuar brenda segmentit të ruajtjes së parave.

2. Përvoja të pasura:

Intervistat subjektive me partnerët kryesorë japin një mundësi për të marrë pjesë të pasura, të rëndësishme të njohurive mbi shqetësimet morale, sfidat administrative dhe hapjet e mundshme për përmirësim brenda sistemit shqiptar të menaxhimit të një kuadri llogarie. Këto pjesë të njohurive mund të ndriçojnë propozimet dhe metodologjitë e marrëveshjeve për përmirësimin e ndikimit pozitiv të sektorit të ruajtjes së parasë në shoqëri.

3. Hetimi sasior:

Hulumtimi sasior i informacionit të studimit e fuqizon mendimin për të matur mbizotërimin e dallimeve dhe sjelljeve të caktuara që lidhen me menaxhimin e administrimit të një llogarie në mesin e popullatës shqiptare. Strategjitë e matshme të tilla si leja e hetimit të rikthimit për hetimin e lidhjeve midis faktorëve, duke dhënë pjesë fitimprurëse të njohurive për variablat që ndikojnë në menaxhimin e operacioneve të një llogarie dhe ndikimin e tyre.

4. Vërtetimi i kryqëzuar:

Përdorimi i strategjive të shumta lejon për verifikimin e kryqëzuar të zbulimeve, duke përmirësuar vlefshmërinë dhe cilësinë e palëkundur të përfundimeve të studimit. Trekëndëzimi i informacionit sasior dhe subjektiv mund të ofrojë ndihmë për të vërtetuar zbulimet kryesore dhe për të dhënë një kuptim më të fortë të pyetjes rreth temës.

5. Sugjerime për qasje:

Zbulimet e studimit kanë potencialin për të edukuar zgjedhjet e qasjes dhe ndërmjetësimet që synojnë të bëjnë hapa përpara ndarjes së parave të mbajtjes së shqiptarëve. Duke dalluar kufijtë për konsideratën buxhetore, shqetësimet morale dhe të çarat administrative, politikëbërësit mund të krijojnë të përqendruara në metodologji për të përmirësuar çiltërsinë, drejtësinë dhe përgjegjësinë e menaxhimit të administrimit të një llogarie.

Kufizimet

1. Inspektimi i prirjes:

Megjithë përpjekjet për të garantuar ekzaminimin e agjentëve, ekziston një shans për të shqyrtuar prirjen në mbledhjen sasiore dhe subjektive të informacionit. Disa seksione të popullsisë mund të jenë të nënpërfaqësuar, duke kufizuar ndoshta përgjithësimin e zbulimeve të studimit për popullatën më të gjerë shqiptare.

2. Prirja e reagimit:

Të anketuarit e studimit mund të japin reagime të njëanshme ose të gabuara, të ndikuara nga predispozita joshëse sociale ose komponentë të tjerë. Për më tepër, anëtarët e takimit mund të ofrojnë perspektiva subjektive që nuk kapin plotësisht dallimet e supozimeve brenda segmentit të mbajtjes së parave.

3. Cilësia e informacionit:

Cilësia e informacionit sasior dhe subjektiv varet nga saktësia dhe plotësia e reagimeve. Reagimet e përmbledhura të fragmentuara ose transkriptet kontradiktore të takimeve duket se komprometojnë cilësinë e palëkundur të zbulimeve të studimit.

4. Kufizimet e aseteve:

Kryerja e hetimeve me metoda të përziara kërkon kohë, përpjekje dhe mjete kritike. Kufizime të tilla si subvencionimi i kufizuar, imperativat kohore dhe sfidat e llogaritura mund të ndikojnë në shtrirjen dhe shkallën e mbledhjes dhe ekzaminimit të informacionit.

E. Rëndësia e studimit

Mendimi për menaxhimin e një administrate llogarie brenda Republikës së Shqipërisë

ka një qendër monstuoze për shkak të potencialit të tij për të ndriçuar pikëpamjet bazë të strukturës financiare dhe sociale të vendit. Shqipëria, si shumë vende të tjera, varet shumë nga administrimi i një ndarje llogarie për të nxitur zhvillimin financiar, për të kultivuar konsideratën lidhur me paratë dhe për të avancuar mirëqenien sociale. Këtu janë disa arsye që theksojnë rëndësinë e këtij meditim:

Avancimi financiar:

Menaxhimi i një segmenti llogarie shërben si shtylla e avancimit financiar të Shqipërisë. Duke inkurajuar marrjen e kredive, mobilizimin e fondeve rezervë dhe dhënien e administratave bazë të parasë, bankat luajnë një rol urgjent në kultivimin e sipërmarrjes, fuqizimin e sipërmarrjes dhe nxitjen në zhvillimin e përgjithshëm financiar. Kuptimi i elementeve të mbajtjes së operacioneve të parasë dhe ndikimi i tyre në avancimin financiar është i rëndësishëm për politikëbërësit dhe partnerët për të përcaktuar teknikat bindëse për përparimin financiar të qëndrueshëm.

Inkorporimi monetar:

Vëzhgimi i nivelit të konsideratës buxhetore dhe dallimi i kufijve për arritjen e administrimit të mbajtjes së parave janë bazë për avancimin e zhvillimit gjithëpërfshirës dhe pakësimin e pabarazisë. Inkorporimi monetar u mundëson njerëzve dhe komuniteteve duke u dhënë atyre mjetet që të kursejnë, të kontribuojnë dhe të marrin kredi, në këtë mënyrë duke përmirësuar hapjet e tyre financiare dhe duke çuar përpara cilësinë e tyre të jetës. Duke u përpjekur për pengesat ndaj inkorporimit buxhetor, konsiderata mund të kontribuojë në përpjekjet e synuara për të kapërcyer hendekun midis seksioneve të popullsisë të ndaluara dhe të përfshirë nga ana fiskale.

Sistemi Administrativ:

Vlerësimi i shqetësimeve morale brenda menaxhimit të një divizioni të llogarive dhe vlerësimi i përshtatshmërisë së sistemeve administrative janë bazë për të mbajtur besimin dhe qëndrueshmërinë brenda kornizës monetare. Ruajtja morale e parave dhe mbikëqyrja e fuqishme administrative janë thelbësore për të siguruar ndërfaqen e konsumatorëve, për të garantuar konkurrencë të arsyeshme dhe për të mbrojtur qëndrueshmërinë monetare. Zbulimet e studimit mund të këshillojnë politikëbërësit për afërsisht rajone që kërkojnë ndryshime administrative dhe të ofrojnë ndihmë për të përforcuar masat e sigurisë së blerësit brenda segmentit të menaxhimit të një llogarie.

Ndikimi social:

Arritja për të mbajtur administratat e parave përfshin një ndikim të rëndësishëm social duke angazhuar njerëz, familje dhe komunitete. Duke avancuar edukimin monetar, udhëzimin dhe vëmendjen, mendimi mund t'i pajisë individët me informacionin dhe aftësitë e nevojshme për të krijuar zgjedhje të arsimuara në lidhje me paratë dhe për t'u siguruar nga abuzimi i lidhur me paratë. Gjithashtu, aktivitetet që synojnë përmirësimin e konsideratës lidhur me paratë mund të kontribuojnë në zbutjen e varfërisë dhe forcimin social, duke përparuar më pas në mirëqenien e përgjithshme shoqërore.

Sugjerime për qasje:

Zbulimet e studimit mund të këshillojnë zgjedhje të qasjes së bazuar në prova dhe

ndërmjetësime që synojnë përmirësimin e përshtatshmërisë dhe gjithëpërfshirjes së administrimit të parave në Shqipëri. Propozimet e marrëveshjeve që rrjedhin nga mendimi mund të drejtojnë ndryshimet administrative, spekulimet e kuadrit dhe aktivitetet për të avancuar udhëzimet buxhetore, sigurimin e blerësve dhe inovacionin dixhital brenda departamentit të menaxhimit të llogarisë. Duke u dhënë politikëbërësve me përvojë të rëndësishme, studimi mund të kontribuojë në përmirësimin e marrëveshjeve që mbështesin zhvillimin financiar, mirëqenien sociale dhe qëndrueshmërinë monetare të Shqipërisë.

Si përfundim, shqyrtimi i mbajtjes së administrimit të parasë brenda Republikës së Shqipërisë është i një rëndësie jetike për të kuptuar kompleksitetin e segmentit të mbajtjes së parasë dhe ndikimin e tij në përmirësimin financiar, inkorporimin në lidhje me paranë dhe mirëqenien sociale. Duke u prirur për të kërkuar pyetje kyçe rreth pyetjeve dhe duke u dhënë politikëbërësve propozime të rëndësishme, meditari ka potencialin të katalizojë ndryshime pozitive dhe të kontribuojë në suksesin dhe mirëqenien afatgjatë të Shqipërisë.

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The three-pillar system of EU

Irena Bejti

Abstract

The European Union (EU) has evolved significantly since its formation in the aftermath of World War II, emerging as a complex and influential political and economic union. This paper examines the foundational three-pillar system established by the Treaty of Maastricht in 1992, which structured the EU's approach to integrating diverse policy areas under a unified framework. The pillars, consisting of the European Communities, the Common Foreign and Security Policy (CFSP), and Police and Judicial Cooperation in Criminal Matters (PJCCM), facilitated specialized governance mechanisms ranging from economic integration and environmental policy to external diplomatic relations and internal security measures.

The analysis delves deep into each pillar's role and evolution, highlighting their individual contributions to the EU's objectives and the challenges they faced in maintaining coherent and effective governance. Furthermore, the paper explores the significant reformation introduced by the Lisbon Treaty in 2009, which consolidated the pillars into a single streamlined legal framework, enhancing the EU's operational efficiency and policy coherence.

Special emphasis is placed on the EU's strategies for managing contemporary global challenges such as migration, digital transformation, and international trade relationships, underlining the EU's proactive role in global governance. The paper concludes by discussing the ongoing implications of these structural changes and strategic initiatives, asserting the EU's resilience and adaptability in a rapidly changing global landscape. Through this comprehensive review, the paper underscores the importance of understanding the EU's structural evolution to appreciate its current capabilities and future potential in addressing both regional and global issues.

Keywords: World War II, three-pillar system, EU.

Introduction

The European Union (EU) has established itself as a beacon of cooperation and integration on the global stage. Formed in the aftermath of World War II, the EU aimed to foster economic collaboration to ensure peace among European nations. Over decades, this collaboration expanded into political realms, culminating in a unique political entity comprising 27 nations committed to regional stability and collective progress. The establishment of the three-pillar system by the Treaty of Maastricht marked a pivotal moment in EU history, laying the groundwork for the comprehensive integration of diverse policy areas under a unified European framework.

1. The European Communities (First Pillar)

Economic Integration and Social Cohesion: The European Union has made significant strides in fostering economic integration and promoting social cohesion among its member states. Through the Structural and Investment Funds, particularly the

European Regional Development Fund (ERDF) and the European Social Fund (ESF), the EU invests in infrastructure projects, research and innovation, and education to enhance economic growth and ensure balanced development across regions. These funds aim to reduce regional disparities in income and employment opportunities, supporting rural and underdeveloped areas to catch up with more affluent regions. Initiatives like the Youth Employment Initiative specifically target areas with high youth unemployment rates, illustrating the EU's commitment to integrating economic growth with social equity.

2. Environmental Policies

The European Union is a global leader in environmental protection and the fight against climate change. The EU's Emissions Trading System (ETS) is the cornerstone of its strategy to reduce greenhouse gas emissions cost-effectively. It is the world's first major carbon market and remains the biggest one, which limits emissions from more than 11,000 heavy energy-using installations (power stations & industrial plants) and airlines operating between these countries. Furthermore, the European Green Deal, introduced by the European Commission, sets ambitious targets for a climate-neutral Europe by 2050, encompassing a wide range of sectors including energy, agriculture, and transportation, to ensure sustainable growth.

3. Common Foreign and Security Policy (Second Pillar)

1. Global Partnerships and Trade Agreements. The EU's Common Foreign and Security Policy extends to establishing strong global partnerships and negotiating comprehensive trade agreements. Agreements such as the Comprehensive Economic and Trade Agreement (CETA) with Canada and the EU-Japan Economic Partnership Agreement (JEFTA) are pivotal in reinforcing the EU's role in global trade. These agreements not only reduce tariffs and make it easier for EU goods to access new markets but also establish high standards for consumer protection, environmental preservation, and labor rights that partner countries agree to uphold.

2. Humanitarian Aid and Crisis Management. The EU's humanitarian aid efforts are coordinated by the European Civil Protection and Humanitarian Aid Operations (ECHO). ECHO provides assistance to people affected by natural disasters and conflicts worldwide, emphasizing the importance of rapid response to emergencies. The EU has also been instrumental in crisis management through its participation in international peacekeeping and conflict resolution efforts, underpinned by the EU's comprehensive approach that combines diplomatic, military, and development tools to stabilize regions and build long-term resilience.

EU's Migration Policies and Challenges - Overview of EU Migration Framework

The EU has developed a comprehensive approach to migration, focusing on managing both regular and irregular migrations. This includes the Common European Asylum System, which aims to offer appropriate international protection to those in need.

- **Border Management:** The role of Frontex, the European Border and Coast Guard Agency, is critical in managing the EU's external borders. This includes coordinating operations to control illegal immigration and human trafficking.
- **Integration Policies:** Discuss the EU's initiatives to integrate migrants into European societies, which are essential for social cohesion and the utilization of migrants' skills in the economy.

Recent Challenges and Responses

- The migration crisis of 2015 highlighted the pressures on the EU's migration system and the need for solidarity among member states. The section will discuss the ongoing debates about quota systems and the responsibility of member states.
- **Partnerships with Third Countries:** Explore the EU's partnerships with countries such as Turkey and Libya to manage migration flows, addressing the controversies and impacts of these agreements.

EU's Technological Innovation and Digital Strategy

Digital Europe Program

The EU's Digital Europe Program aims to drive the digital transformation of Europe's societies and economies. It focuses on reinforcing Europe's capacities in areas like AI, cybersecurity, and digital skills.

AI and Data Strategy: Analyze the EU's approach to artificial intelligence, emphasizing ethical guidelines and the balance between innovation and regulation.

Cybersecurity: Detail the initiatives under the Cybersecurity Act, which include establishing a certification framework to ensure the security of networks and information systems across the EU.

Horizon Europe

Horizon Europe, the EU's key funding program for research and innovation, seeks to ensure Europe's global competitiveness. This section will highlight significant projects and collaborations that aim to solve societal challenges and boost industrial modernization.

Climate-neutral and Smart Cities Mission: This initiative aims to support cities in their transition to a net-zero carbon footprint by 2030, showcasing the EU's commitment to sustainable development.

Conclusion

The transformation of the European Union from the foundational three-pillar system established by the Treaty of Maastricht to a more streamlined structure under the Lisbon Treaty marks a significant evolution in the governance of the EU. This structural reform has not only simplified the EU's complex legal framework but also enhanced its capability to respond effectively to both internal and external challenges. The consolidation of the pillars has facilitated a more coherent policy approach across different sectors, improving the EU's operational efficiency and strengthening its role on the global stage.

Throughout this analysis, it has become evident that the EU's adaptive strategies have been crucial in managing the diverse and often conflicting interests of its member states. The move towards a more integrated policy framework has allowed the EU to present a united front in international affairs, particularly in areas such as trade negotiations, climate change leadership, and global security. The EU's commitment to upholding high standards in environmental protection, digital regulation, and human rights has set benchmarks globally, influencing policies beyond its borders.

However, challenges such as Brexit, enlargement fatigue, and the rise of nationalist sentiments pose ongoing risks to the coherence and unity of the EU. The future of the EU will depend on its ability to navigate these challenges while maintaining its commitment to the principles of solidarity and mutual benefit that have guided its actions since its inception.

As the EU continues to evolve, it will need to balance its internal objectives with its external ambitions, striving for strategic autonomy in a multipolar world marked by shifting alliances and emerging global challenges. The EU's ability to adapt and reform, as demonstrated by the transition from the three-pillar system to a unified legal structure, will be crucial in sustaining its relevance and effectiveness in the coming decades.

In conclusion, the European Union's journey from a segmented operational structure to a streamlined governance framework illustrates its resilience and adaptability. Understanding this evolution is key to appreciating the EU's current capabilities and its potential to shape global policies. As the EU faces future challenges, its success will hinge on its ability to remain flexible and proactive, ensuring that it continues to be a significant and stabilizing force in international relations.

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Alesio Venari

Consumer protection policy of the EU

Lorena Brryli

Abstract

Our core belief is that all people have a right to access safe goods and quality services, to be treated fairly and offered effective solutions if things go wrong. This is more than just making sure you get a good deal on a new car. It's about our right to access the basic things we need to live, including food, shelter and safe drinking water. It's about making sure your new television won't break down after three months, that your car has the features and technology to keep you safe, and that the data companies collect about you online isn't lost or stolen. Sometimes accessing our consumer rights can be the difference between life and death. And in many countries the goal of realizing these rights is still a long way off. Many products in the market are harmful for the health of consumers and there are many sellers and manufacturers of goods and services in the market who engage in unfair trade practices or corrupt and unethical business activities. These are some of the concerns that need to be addressed in order to protect consumers. In this research paper will be described the theoretical aspect, concluding it with a case study.

Keywords: Consumer protection, policy, EU.

1. Introduction

Consumer protection safeguards the well-being and interests of consumers through education, mobilization and representation. It ensures that consumers make well-informed decisions about their choices and have access to effective redress mechanisms. It also pushes for businesses to guarantee the quality of the products and services they offer. In order to have a functional consumer protection system, the government, businesses and consumers need to work together. The government needs to put in place adequate policies, laws and regulations to ensure that consumers are protected from harmful business practices. There also has to be an effective interplay and coordination between the relevant institutions that are responsible for implementing consumer protection. At the same time, businesses should refrain from fraudulent or unfair conduct that misleads or negatively affects consumers. Consumers, in turn, should be well-informed about their rights and be able to proactively assert them. Consumer associations play an important role in raising awareness and reaching out to consumers. The consumer protection policy of the European Union aims to guarantee consumers' rights vis-à-vis merchants and provide enhanced protection for vulnerable consumers. Empowering consumers and protecting their safety, health and economic interests have become essential goals of EU policy. Effective consumer protection is a key factor for economic growth – consumer expenditure of household's accounts for 57 % of EU gross domestic product, so it ultimately improves the overall standard of living and stimulates economic growth.

2. Historical context of consumer protection in the EU

The historical context of consumer protection in the European Union (EU) is deeply intertwined with the evolution of European integration. In the aftermath of World War II, the founding fathers of the European project recognized the importance of harmonizing laws and regulations to ensure peace and prosperity on the continent. With the establishment of the European Economic Community (EEC) in 1957 through the Treaty of Rome, the groundwork was laid for closer economic cooperation among member states. Early efforts in consumer protection focused on addressing disparities in consumer rights and standards across borders. The 1970s witnessed a growing recognition of consumer interests within the EU, culminating in the establishment of the European Consumer Consultative Committee in 1973, which provided a platform for consumer organizations to engage with EU institutions. Subsequent decades saw the adoption of key directives and regulations aimed at strengthening consumer protection, reflecting the EU's commitment to ensuring a high level of consumer health, safety, and economic well-being across its member states.

3. Objectives and principles of EU consumer protection policy

The objectives and principles of EU consumer protection policy encapsulate a multifaceted approach aimed at safeguarding the rights and interests of consumers while promoting fair and efficient functioning of the internal market. At its core, EU consumer protection policy seeks to ensure a high level of consumer health, safety, and economic well-being. This overarching objective is underpinned by a set of guiding principles that shape the design and implementation of consumer protection measures.

Transparency serves as a fundamental principle, emphasizing the importance of clear and accurate information to enable consumers to make informed choices. By requiring businesses to provide comprehensive and understandable information about products and services, the EU aims to empower consumers and foster trust in the marketplace.

Fairness is another key principle that underlies EU consumer protection policy. It entails ensuring that consumers are treated equitably and not subjected to unfair or deceptive practices by businesses. Through regulations such as the Unfair Commercial Practices Directive, the EU seeks to prohibit misleading advertising, aggressive sales tactics, and other forms of unfair trading practices that undermine consumer confidence and trust. Accessibility is also a central principle, emphasizing the importance of ensuring that consumer protection measures are accessible and effective for all individuals, regardless of their socioeconomic status or background. This includes providing mechanisms for redress and dispute resolution that are affordable, efficient, and accessible to consumers.

Effectiveness is a critical principle that drives the design and implementation of EU consumer protection measures. It requires that regulations and enforcement

mechanisms are robust and capable of delivering tangible benefits to consumers. To this end, the EU adopts a mix of legislative instruments, including directives and regulations, to establish common rules and standards across member states. Additionally, the EU institutions work closely with national authorities to ensure consistent enforcement and monitoring of consumer protection laws.

Lastly, accountability and responsibility are guiding principles that underscore the shared commitment of all stakeholders, including businesses, policymakers, and consumer organizations, to uphold consumer rights and interests. By promoting a culture of corporate social responsibility and accountability, the EU aims to incentivize businesses to adopt ethical business practices and prioritize consumer welfare. Similarly, policymakers are accountable to citizens for the design and implementation of consumer protection policies that effectively address emerging challenges and meet the evolving needs of consumers.

The objectives and principles of EU consumer protection policy reflect a comprehensive and proactive approach to safeguarding consumer rights and interests within the internal market. By promoting transparency, fairness, accessibility, effectiveness, and accountability, the EU seeks to build trust and confidence among consumers and businesses alike, fostering a vibrant and competitive marketplace that benefits all stakeholders.

4. Legal framework for consumer protection in the EU

The legal framework for consumer protection in the European Union (EU) is a complex and dynamic system that comprises a combination of directives, regulations, case law, and institutional mechanisms. At its core, the EU's legal framework for consumer protection is designed to harmonize laws and regulations across member states, ensuring a consistent level of protection for consumers throughout the internal market. Key directives, such as the Consumer Rights Directive and the Unfair Commercial Practices Directive, establish common rules and standards that govern various aspects of consumer transactions, including contracts, warranties, advertising, and product safety. These directives not only outline the rights and obligations of consumers and businesses but also provide mechanisms for enforcement and redress in cases of non-compliance or disputes.

In addition to directives, regulations play a crucial role in shaping the legal landscape of consumer protection in the EU. Unlike directives, which require transposition into national law by member states, regulations are directly applicable and binding in their entirety across all EU member states. Regulations such as the General Product Safety Regulation and the Regulation on Consumer Protection Cooperation establish uniform rules and procedures for ensuring the safety and quality of products placed on the EU market, as well as enhancing cooperation and coordination among national authorities responsible for consumer protection.

Furthermore, the EU institutions responsible for consumer protection, notably the European Commission and the European Court of Justice (ECJ), play a central role in interpreting and enforcing consumer protection laws. The European Commission

is responsible for proposing new legislation, monitoring its implementation by member states, and enforcing compliance through infringement proceedings when necessary. The ECJ, meanwhile, serves as the ultimate arbiter of EU law, interpreting directives, regulations, and other legal instruments related to consumer protection and resolving disputes between member states and EU institutions.

Overall, the legal framework for consumer protection in the EU reflects a commitment to promoting consumer rights, ensuring market transparency and fairness, and fostering trust and confidence among consumers and businesses. While challenges remain, including issues of enforcement, compliance, and the evolving nature of consumer transactions in the digital age, the EU continues to adapt and strengthen its legal framework to meet the needs and expectations of consumers in an ever-changing marketplace.

5. Main areas of EU consumer protection policy

The main areas of EU consumer protection policy encompass a diverse range of issues aimed at safeguarding the rights and interests of consumers across the internal market. One key area is product safety and labeling, which involves establishing standards and requirements for the safety and quality of goods sold within the EU. Through directives such as the General Product Safety Directive and the Regulation on Cosmetic Products, the EU sets out rules governing product safety assessments, labeling requirements, and the notification of dangerous products, ensuring that consumers can purchase products with confidence and peace of mind. Another critical area is unfair commercial practices, which seeks to combat deceptive and unfair practices by businesses that may mislead or exploit consumers. The Unfair Commercial Practices Directive prohibits misleading advertising, aggressive sales tactics, and other unfair practices, while also providing consumers with mechanisms for redress and compensation in cases of non-compliance.

Consumer rights in digital markets represent a growing area of focus for EU consumer protection policy, reflecting the increasing prevalence of online shopping and digital transactions. Directives such as the Consumer Rights Directive and the Digital Content Directive establish rules and standards for online transactions, including the right to clear and transparent information, the right to withdrawal from distance and off-premises contracts, and the right to remedies for non-conformity of digital content and services. Additionally, financial services and consumer credit constitute another important area of EU consumer protection policy, given the potential risks and complexities associated with financial transactions.

Regulations such as the Consumer Credit Directive and the Payment Services Directive aim to ensure that consumers have access to transparent and affordable financial products and services, while also providing mechanisms for resolving disputes and complaints. Overall, the main areas of EU consumer protection policy reflect a comprehensive and proactive approach to addressing the diverse needs and challenges faced by consumers in the internal market. By establishing common rules and standards, promoting transparency and fairness, and providing mechanisms

for enforcement and redress, the EU seeks to empower consumers and build trust and confidence in the marketplace, thereby promoting economic growth and social welfare across Europe.

6. Case study

Courage Ltd, a brewery company in the United Kingdom, engaged in anti-competitive practices that resulted in inflated prices for its products. These practices violated EU competition law, specifically Article 101 of the Treaty on the Functioning of the European Union (TFEU), which prohibits agreements or concerted practices that restrict competition within the EU's single market.

A British consumer named Mr. Crehan brought a legal action against Courage Ltd, seeking damages for having paid higher prices due to the brewery's anti-competitive behavior. Courage Ltd argued that Mr. Crehan, as an indirect purchaser who bought beer from retailers rather than directly from the brewery, did not have the legal standing to claim damages under EU competition law.

The ECJ ruled in favor of Mr. Crehan, establishing an important precedent regarding the rights of consumers to seek damages for breaches of EU competition law. The court held that individuals harmed by anti-competitive behavior, even if they were not direct customers of the company engaging in such behavior, have the right to claim damages under EU law. This ruling was based on the principle of *effet utile*, which means that EU law should be interpreted and applied in a way that ensures its effectiveness and achieves its objectives.

The *Courage v Crehan* case established an important legal principle that expanded the scope of consumer protection in the EU. It affirmed the rights of consumers to seek compensation for harm suffered as a result of violations of EU competition law, even if they did not have a direct contractual relationship with the company responsible for the anti-competitive behavior. The ruling emphasized the importance of holding companies accountable for their actions and providing effective remedies for consumers affected by anti-competitive practices.

7. Conclusion

In conclusion, EU consumer protection policy plays a crucial role in safeguarding the rights and interests of consumers in the Single Market. By establishing common rules and standards, promoting transparency and fairness, and addressing emerging challenges, EU consumer protection policy contributes to building trust and confidence among consumers and businesses alike. However, ongoing efforts are needed to address remaining challenges and adapt to evolving market dynamics, ensuring that consumer protection remains a cornerstone of the European project.

This research paper provides an overview of the consumer protection policy of the European Union, exploring its historical development, objectives, legal framework, main areas, challenges, and future directions. Each section offers a detailed analysis of key aspects of EU consumer protection policy, supported by relevant examples

and case studies.

Overall, the *Courage v Crehan* case contributed to the development of EU consumer protection law and underscored the ECJ's role in ensuring the enforcement of competition rules and the protection of consumer rights within the single market.

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The treaties of the EU? What was decided in the Maastricht, Nice, Amsterdam, Lisbon Treaties?

Tonin Rama

Abstract

Most people agree that one of the most ambitious and fruitful initiatives at regional integration in recent history is the European Union. Its origins may be traced to the time it was founded in the wake of World War II with the intention of advancing economic cooperation, democracy, and peace among its member nations. The European Union (EU) has developed over the years into a sophisticated organization with over 25 member states, each with its own institutions, laws, policies, etc. It covers a broad range of topics, including human rights, environmental preservation, and economic governance and trade. Extremely important and detrimental to the EU's history are the many landmark treaties that have been negotiated and ratified by the EU's member states. These treaties have been used to outline the Union's objectives, structure, current and future goals, and making the changes needed in order for the union to evolve. The main treaties discussed in this paper are the Maastricht, Amsterdam, Nice, and Lisbon treaties, which have addressed vital crossroads in the EU's history, marking achievements in its continued aim towards deeper integration, expansion, and evolution according to the current geopolitical state of the world. As the EU continues to face new difficulties and opportunities, understanding the significance of these treaties is essential to understanding European integration as well as the Union's role internationally. Studying this history is also particularly important for nations like Albania who are aiming towards integration into the European Union.

Keywords: European Union, treaties, Europe, integration, history, Maastricht, Amsterdam, Nice, Lisbon, evolution.

Introduction

The European Union's creation and subsequent development and evolution is a long and important part of European history which has been marked by a series of landmark treaties that have shaped its institutional framework, policies, and trajectory. Beginning with the Maastricht Treaty in 1992, and then continuing with subsequent treaties like the ones in Amsterdam, Nice, and Lisbon. Each of them have played pivotal roles in advancing European integration, accommodating the Union's enlargement, and enhancing its ability to address contemporary challenges as well as help advance it's members and potential members towards a more united future. These treaties have introduced fundamental changes, including the establishment of the EU as a legal entity, the creation of the Economic and Monetary Union (EMU), and reforms to the EU's institutional structure and decision-making processes. Each treaty reflects the evolving goals and priorities of European Union's member states, as well as the complexities of governing so many diverse nations. This paper aims to provide an in-depth analysis of the key provisions, objectives, and implications of the Maastricht, Amsterdam, Nice, and Lisbon Treaties, showing their significance in shaping

the modern European Union, as well as the effects they've had on the continent as a whole. These treaties spanning from 1992 to 2007 are all highly important and influential to what the EU is today.

The Maastricht Treaty, signed in 1992, marked a significant milestone in the history of European integration by formalizing the European Union and laying the groundwork for the Economic and Monetary Union. This treaty is home to many landmarks decision, including introducing the concept of European citizenship, strengthening cooperation in foreign and security policy, paving the way for the adoption of the Euro currency, etc.

Building upon the Maastricht Treaty, the Treaty of Amsterdam, signed in 1997, focused on institutional reforms to prepare the EU for enlargement and enhance cooperation. The Treaty of Nice, signed in 2001, aimed to further reform the EU's institutional framework to accommodate a larger Union while also introducing changes to the voting system in the Council of Ministers. Lastly, the Treaty of Lisbon, signed in 2007, sought to make the EU more efficient, democratic, and accountable. It aimed to reach that goal by reforming its institutions and decision-making processes. It switched up and created leadership roles, expanded the use of qualified majority voting, and provided mechanisms for enhanced cooperation and withdrawal from the EU.

Together, these treaties represent key milestones in the ongoing process of European integration, shaping the EU into a dynamic and cohesive union of nations.

Maastricht Treaty (1992)

The Maastricht Treaty, which is also known as the Treaty on European Union, was signed on February 7th, 1992. This milestone Treaty, which entered into power on November 1st, 1993, formalized the European Union as a separate legal entity from the existing European Communities, which led to deeper political, economic and social integration within Europe for decades to come.

The treaty is considered highly important since it established several foundations for what the EU would come to be, as well as made many important advancements towards the cooperation between the states.

The first and most notable concept introduced was that of the European citizenship, which granted the citizens of EU member states certain rights within the union. Those included the right to move and reside freely within the EU. The right to vote and stand in European Parliament. Municipal elections in their country of residence. The right to diplomatic protection from any EU member state's embassy, etc.

The groundwork for the Euro as the single currency of the union was also laid at this treaty with the creation of the Economic and Monetary Union. Several criteria were outlined for participation into the Eurozone, and then eventually, in 1999 the Euro was launched as an electronic currency with banknotes and coins being introduced in 2002.

Another target of this treaty was strengthening cooperation among EU states in for-

eign security and policy. The Common Foreign and Security Policy was established with the aim to coordinate efforts on overall security for the union, while still leaving the individual states with the bulk of the decision making power within their territory.

Additionally, the Maastricht Treaty laid the foundation for greater cooperation in justice and home affairs within the European Union. It established mechanisms for closer coordination on issues such as combating organized crime, addressing migration challenges, and promoting judicial cooperation across member states. This included the creation of Europol, the EU's law enforcement agency, which facilitates cooperation between national police forces in tackling cross-border crime. Furthermore, the treaty paved the way for the development of the Schengen Area, where internal border controls between participating countries were gradually eliminated, allowing for the free movement of people within the EU. These advancements in justice and home affairs contributed to enhancing security and promoting greater integration among EU member states.

Overall, the Maastricht Treaty was a pivotal moment in the evolution of the European Union, marking the beginning of a new phase of integration, which would then lead to further evolution down the line.

Amsterdam Treaty (1997)

The Treaty of Amsterdam, signed on October 2, 1997, aimed to reform and streamline the institutional framework of the European Union in anticipation of its enlargement. On top of that it wanted to enhance cooperation in various policy areas. The treaty introduced significant changes to the EU's decision-making processes, aiming to strengthen the role of the European Parliament with the aim of improve democratic legitimacy within the Union. It expanded the scope of the co-decision procedure, granting the European Parliament greater authority in the legislative process. This empowered the Parliament to participate more actively in shaping EU legislation, thereby enhancing its role as a representative body of EU citizens.

Additionally, the Treaty of Amsterdam focused on enhancing cooperation in the justice and home affair fields too in order to address emerging challenges related to cross-border crime and immigration. It also laid the groundwork for the development of the Schengen Area by incorporating aspects of the Schengen acquis into EU law thus facilitating the free movement of people within the selected area. Among the other changes, the treaty was responsible for including provisions aimed at promoting employment, social cohesion, and environmental protection within the EU. It emphasized the importance of sustainable development and social justice, recognizing the need to balance economic growth with social and environmental considerations. As mentioned in the beginning paragraph, the Treaty of Amsterdam also introduced reforms to the institutional structure of the EU to prepare it for enlargement. This amended the composition of the European Commission, adjusting the number of Commissioners to reflect the increasing number of member states. The treaty also made provisions for strengthening the role of national parliaments in EU decision-

making. The goal here was enhancing their ability to scrutinize EU legislation and contribute to the democratic governance of the Union.

Moreover, the Treaty of Amsterdam marked a significant step forward in promoting gender equality within the European Union. It reinforced the commitment to gender mainstreaming across EU policies and programs, aiming to eliminate discrimination and promote equal opportunities for women and men in all spheres of life. The treaty included provisions to ensure that gender perspectives were taken into account in decision-making processes and that measures were implemented to address gender disparities and promote gender balance in political, economic, and social spheres. By placing a greater emphasis on gender equality, the Treaty of Amsterdam underscored the EU's commitment to upholding fundamental values of fairness, inclusivity, and human rights.

Overall, the Treaty of Amsterdam represented a comprehensive effort to deepen integration within the EU while addressing the challenges posed by its enlargement. It aimed to strengthen the Union's democratic legitimacy, enhance cooperation in key policy areas, and adapt its institutional framework to accommodate a larger and more diverse membership.

Nice Treaty (2001)

The next treaty we will discuss is the Treaty of Nice. The date of signature is February 26, 2001. In addition to improving decision-making efficiency, this treaty was a response to the necessity of reforming the institutional framework of the European Union to allow for its growth. In a way, it was a continuation of chasing the goals that were aimed to by the Treaty of Amsterdam. The treaty introduced several significant changes aimed at improving the functioning of EU institutions and ensuring that the Union remained effective and responsive as it kept expanding.

One of the primary objectives of the Treaty of Nice was to reform the voting system in the Council of Ministers, the EU's main decision-making body. The treaty introduced a new system of "double majority" voting, which required the support of a majority of member states representing at least 62% of the EU's total population for decisions to be made. This was intended to ensure that decisions were made in a manner that reflected the demographic and political diversity of the EU, balancing the interests of both larger and smaller member states.

Additionally, the Treaty of Nice aimed to enhance the role of the European Parliament in the European Union's decision-making and strengthen cooperation in various policy areas. It introduced reforms to improve the functioning of EU institutions and streamline decision-making processes thus ensuring that the Union remained effective and responsive.

On top of that, the treaty also included provisions on the composition of the European Commission and the allocation of seats in the European Parliament. The goal here was to reflect the changing demographics and political landscape of the EU. It aimed to ensure that all member states were fairly represented in EU institutions, enhancing the Union's democratic legitimacy while ensuring that decisions were made

in interests of all EU citizens.

Furthermore, the Treaty of Nice marked an important milestone in strengthening the EU's external representation and coherence in foreign affairs. It aimed to enhance the Union's ability to speak with one voice on the international stage and to pursue common foreign and security policies more effectively. The treaty provided mechanisms for closer cooperation in defense matters and facilitated greater coordination among member states in addressing global challenges such as terrorism, proliferation of weapons of mass destruction, and regional conflicts. By bolstering the EU's external action capabilities, the Treaty of Nice reaffirmed the Union's commitment to promoting peace, stability, and prosperity both within Europe and beyond.

Overall, the Treaty of Nice represented a crucial step towards deepening integration within the EU. It also prepared the Union for its historic enlargement in 2004 while addressing the challenges of governance in a Union of diverse nations. It ensured that the EU remained effective and responsive in the face of evolving geopolitical realities.

Lisbon Treaty (2007)

The final treaty is the Treaty of Lisbon, signed on December 13, 2007. This treaty aimed to reform the functioning of the European Union institutions to make decision-making more efficient, enhance democratic legitimacy, and strengthen the EU's role in the world. The treaty introduced several significant changes to the EU's institutional framework reflecting the evolving challenges and opportunities facing the Union.

One of the major changes introduced by the Treaty of Lisbon was the creation of a permanent President of the European Council. This had the intention to provide continuity and leadership at the highest level of the EU. The other aim for that decision was improving the coherence and effectiveness of EU decision-making, particularly in the realm of foreign and security policy. Additionally, the treaty established the role of High Representative of the Union for Foreign Affairs and Security Policy, merging previous positions to streamline the EU's external representation and improve coherence in foreign policy.

Moreover, the Treaty of Lisbon expanded the use of qualified majority voting in the Council of Ministers, making decision-making more efficient in areas where unanimity was previously required. This was aimed at overcoming gridlock and ensuring that the EU remained capable of taking decisive action on pressing issues. Furthermore, the treaty enhanced the role of national parliaments in EU decision-making by introducing a mechanism known as the "yellow card procedure," allowing national parliaments to object to EU legislative proposals if they believed that the principle of subsidiarity had been violated.

Additionally, the Treaty of Lisbon provided mechanisms for member states to withdraw from the EU. This reflected the principle of democratic accountability and respected the sovereignty of individual nations. This provision was invoked for the first time when the United Kingdom triggered Article 50 in March 2017, leading to its eventual departure from the EU, commonly known as Brexit.

Overall, the Treaty of Lisbon represented a significant step towards strengthening the EU's institutional framework, improving its decision-making processes, and enhancing its role on the global stage. It aimed to make the EU more efficient, democratic, and accountable, while also providing mechanisms to address the challenges of an increasingly interconnected and complex world.

Conclusion

The Maastricht, Amsterdam, Nice, and Lisbon Treaties stand as pillars of the European Union's evolution, reflecting the Union's journey from a community of nations to a supranational entity with far-reaching influence. These treaties have played crucial roles in deepening integration, expanding cooperation, and addressing the challenges facing Europe in the modern era. From the establishment of the EU as a legal entity and the introduction of the euro currency to reforms aimed at enhancing democratic legitimacy and decision-making efficiency, each treaty has left an indelible mark on the European project. As the EU continues to navigate new complexities and opportunities, these treaties serve as guiding principles, shaping the Union's values, institutions, and policies. While the path towards further integration may present obstacles and divergent interests, the collective commitment to the European project remains steadfast. With the Maastricht, Amsterdam, Nice, and Lisbon Treaties as foundations, the European Union stands poised to meet the challenges of the future and uphold its vision of peace, prosperity, and solidarity among its member states.

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EU Citizenship: Advantages and Implications of Free Movement and Residence Rights

Ylli Grilo

Abstract

This research paper delves into the benefits and implications of free movement and residence rights provided by EU citizenship. Established in 1993, EU citizenship endows nationals of member states with the ability to live and work throughout the European Union, thereby enhancing economic opportunities, cultural integration, and social cohesion. The advantages include employment access, educational opportunities, healthcare services, and various social benefits, collectively improving the quality of life for EU citizens. However, these rights also introduce challenges, such as economic competition, difficulties in social integration, and pressures on public services. Landmark cases like *Dano* and *Alimanovic* emphasize the need to balance free movement rights with the obligation not to burden host member states' welfare systems. This paper explores how these rights support socioeconomic integration while also presenting complexities, suggesting that policymakers must skillfully address these issues to foster a more inclusive and thriving European community. By qualitatively analyzing legal frameworks, case studies, and policy impacts, this research aims to offer a thorough understanding of the diverse aspects of EU citizenship and its effects on individuals and member states.

Keywords: European citizenship, nationality, freedom of movement, residence, European Union

Introduction

The concept of European citizenship was spread for the first time in 1993 and this concept is a status that belongs only to persons who are part of the countries that are member states of the European Union. Now we find it in the TFEU (Treaty of Functioning of the European Union) in Article 18¹ and Chapter 5 of the Charter of Fundamental Rights. This is an economic and political union between the countries that are members of the union, which gives all the right to move and live freely in any country that belongs to the European Union, not only that, but it also has many other benefits. that's why many countries want to be part of this organization. Anyway, EU citizenship differs from nationality, since EU citizenship is nothing but a legal title that gives rights and freedoms, while nationality is something you get from the moment you are born in a certain country. Nationality, unlike EU citizenship, does not give you the opportunity to move from one country to another but simply gives you a country to which you belong. Having EU citizenship brings many benefits, but two of the most important ones that we can say are the freedom to move and move to any country in the union. The freedom to move freely in every country of the European Union brings employment opportunities, access to every aspect of educa-

¹ Article 18 (ex Article 12 TEC) Within the scope of application of the Treaties, and without prejudice to any special provisions contained therein, any discrimination on grounds of nationality shall be prohibited.

tion and education in the best European universities, mixing cultures with different countries of the Union, brings families together, also brings health benefits since you can have access to the best hospitals and the most experienced doctors in these countries. So, by listing all these benefits that only this right to move freely through the European Union brings, we can see how important it is for people to have EU citizenship and why many countries struggle to become part of the European Union. But in addition to all these benefits, it also brings some implications for EU citizens such as increased mobility which can lead to difficulties too because of cultural barriers, economic competition, social integration access in public services and in the field of legal rights and protections. Free movement in the economy brings better working conditions and many opportunities for women workers and professionals, but all this movement of women workers can cause wage compression and job insecurities for certain workers. Understanding the advantages and implications of free movement and residence rights for EU citizens is essential for policymakers, stakeholders, and individuals alike. By recognizing the opportunities and challenges inherent in EU citizenship, the European Union can strive to create a more inclusive, prosperous, and cohesive community for all its citizens. So how does the concept of European Union citizenship, particularly the rights of free movement and residence, contribute to the socioeconomic integration and cohesion of EU member states, while also presenting challenges such as cultural barriers, economic competition, social integration, and access to public services, and how can policymakers address these complexities to foster a more inclusive and prosperous European community?

Methodology

What we will see throughout this research paper will be the role, the importance, the damage that EU Citizenship brings with the benefits that brings while having it . We will achieve this through the method of scientific research. The way that this scientific research will be developed is through receiving different information and interpreting it, also giving a personal opinion from the entire study. Then, in terms of the part of the information that was used in this research work, they are all secondary information since we could not find primary information. This research paper is qualitative since it deals with words and not statistics, that is, with the part of literature.

Who benefits from EU Citizenship?

EU citizenship stands as a multifaceted tapestry of rights and privileges, weaving a web of benefits that extend far and wide across the European Union (EU) landscape. At its core, EU citizenship heralds the triumph of free movement, dismantling barriers and erecting bridges of opportunity that span the breadth of member states. The foremost beneficiaries of this paradigm shift are the citizens themselves, whose horizons expand exponentially as they traverse borders with unprecedented ease. Employment opportunities blossom on this fertile soil of mobility, casting a wide net of possibilities for job seekers to cast their aspirations. Professionals find them-

selves liberated from the shackles of geographical constraints, embarking on journeys of career advancement that transcend national boundaries. The academic realm undergoes a renaissance as educational pathways converge, offering a cornucopia of learning experiences in prestigious institutions scattered across the European mosaic. Families, torn asunder by the dictates of distance, find solace in the embrace of EU citizenship, reuniting across borders to forge bonds that defy the constraints of geography. Health becomes a universal right, transcending borders to deliver timely and proficient medical care to those in need, regardless of their country of origin. EU citizenship serves as a beacon of empowerment, endowing individuals with the power to participate in democratic processes at local and European levels, amplifying their voices in the corridors of power. This democratic entitlement intertwines with diplomatic protection, as EU citizens find solace in the knowledge that they are never far from the consular assistance of any member state when navigating the turbulent waters of foreign lands. Economic mobility flourishes under the banner of EU citizenship, ushering in an era of financial empowerment that knows no borders, allowing citizens to access banking services and investment opportunities with ease. Cultural enrichment permeates the fabric of daily life, as EU citizens revel in the kaleidoscope of diversity that characterizes the European tapestry, savoring the flavor, traditions, and artistic expressions that unite them in a shared European identity. Ultimately, EU citizenship transcends the narrow confines of nationality, bestowing upon individuals a cornucopia of rights and freedoms that enrich their lives, embolden their aspirations, and bind them together in a common European destiny.

What happened to Britain's EU Citizenship after Brexit?

As I said in the paragraphs above, EU citizenship brings many benefits, such as freedom of movement, import, export, free movement of female employees, etc., we can see that having its citizenship brings more, so why did Britain decide to leave. Was this decision too hasty on their part? Since I did a research paper on the Brexit part of Britain before, I would like to conclude the same results that I obtained in that research paper.

After Britain's exit from the European Union around 2020, the latter lost the right to free movement within the area, but also many other benefits. So British residents, if they do not have the relevant visas, cannot move to the countries of the European Union. This is also a fact which has been supported by the European Court of Justice. Also, passports will be stamped, as is the case for Albanian citizens who want to join the European Union. Also, citizens who have lived in the countries of the European Union for a long period of time and who have British citizenship may have problems with their movement. Therefore, many citizens were against this, as it would bring many problems in the way of their free movement across Europe. Until the transition period in 2020, all those who were citizens of the union countries could keep both the British citizenship and the one they had. But now after the end of the transition period in 2021, if a citizen wants to have British citizenship as well and his citizenship is not possible because at the moment he applies for British citizenship and obtains it,

then only the British supplement will remain and the other allowance remains only if you request a special permit so that you don't lose your other citizenship. What this means is that all those who move around or outside of Britain, whether they are EU citizens or British, will have to use and obey the national immigration rules. This will continue until the moment when Britain or the European Union decide to create a bilateral agreement between them for the free movement of EU and British citizens through the countries of the European Union. Following the example of countries like Norway (Norway is not a member of the European Union) they can create an agreement on the free movement like Norway which signed the EEA², such an agreement can be made between Britain and the European Union.

Regardless of the fact that Britain can create an agreement with the European Union, it cannot enjoy all the benefits that it enjoyed while it was part of it. Even if they manage to reach an agreement between them, there will remain other areas that will have problems. With this, we can understand that the decision that Britain has taken for its exit from the European Union is hasty, and that it should have thought more about its citizens, not just leave on the pretext that the European Union was using it for its benefits. themselves while thinking that the latter were not getting much for what they were giving.

The Dano case

The Dano case, formally known as *Elisabeta Dano and Florin Dano v Jobcenter Leipzig, is a landmark decision by the Court of Justice of the European Union (CJEU) that highlights the intricate balance between free movement rights and the social security systems of EU member states. Decided on November 11, 2014, the case involves a Romanian national, Elisabeta Dano, who moved to Germany with her son. They sought social assistance benefits in Leipzig, but their request was denied by the local Jobcenter. The denial was based on the argument that Dano did not meet the necessary requirements under German law for social assistance, as she had not entered Germany to seek employment and had no intention of doing so. The case of the Dano case revolves around the interpretation of Directive 2004/38, which governs the right of EU citizens and their family members to move and reside freely within the territory of the member states. Specifically, the directive stipulates that economically inactive EU citizens must have sufficient resources and comprehensive sickness insurance so as not to become a burden on the social assistance system of the host member state during their period of residence. The CJEU was tasked with determining whether Germany's refusal to grant social benefits to Dano was compatible with EU law. The court ruled that member states are justified in denying social benefits to economically inactive EU citizens who do not have sufficient resources to support themselves. The ruling emphasized that the right to equal treatment under Article 24 of Directive 2004/38 is conditional upon lawful residence in the host member state, which, in turn, depends on compliance with the directive's requirements. Consequently, the court found that Dano did not qualify for social assistance because

² The EEA agreement (no date) Norgesportalen. Available at: <https://www.norway.no/en/missions/eu/areas-of-cooperation/the-eea-agreement/> (Accessed: 21 May 2024).

her stay in Germany did not meet the directive's criteria for lawful residence, as she lacked both sufficient resources and health insurance. This decision underscores a key principle in the EU's legal framework: while the free movement of persons is a fundamental freedom, it is not absolute and comes with certain responsibilities and limitations. The ruling in the Dano case reflects the balance that the EU seeks to maintain between facilitating mobility within the union and protecting the financial stability of member states' social security systems. By affirming the right of member states to refuse social benefits to non-economically active EU citizens who do not fulfill the necessary conditions, the CJEU reinforced the notion that the benefits of free movement must be weighed against the potential impact on national welfare systems. The implications of the Dano case are significant, as it set a precedent for how member states can apply the provisions of Directive 2004/38. It clarified that economically inactive EU citizens cannot simply move to another member state and claim social benefits if they do not meet the criteria for lawful residence. This ruling has been instrumental in shaping national policies and practices regarding the access of EU citizens to social benefits in host member states, ensuring that the right to free movement is exercised in a manner consistent with the sustainability of national social security systems.

Alimanovic case

The Alimanovic case, formally known as **Jobcenter Berlin Neukölln v Nazifa Alimanovic and Others*, represents a critical decision by the Court of Justice of the European Union (CJEU) concerning the intersection of EU free movement rights and access to social benefits. Decided on September 15, 2015, this case involved a Swedish family of Bosnian origin who had moved to Germany. The family comprised Nazifa Alimanovic and her three children, all of whom sought social benefits after Nazifa and one of her daughters had worked in short-term employment. When their employment ceased, they applied for subsistence benefits provided under the German Social Code (SGB II), which were subsequently denied by the Jobcenter. The core legal issue in the Alimanovic case revolved around the interpretation and application of Directive 2004/38, which outlines the conditions for the right of EU citizens and their family members to move and reside freely within the EU. Under this directive, EU citizens who have resided in another member state for more than three months but less than five years must meet certain conditions to maintain their right to residence and access social assistance. Specifically, economically inactive persons or those who have ceased employment must demonstrate they have sufficient resources and comprehensive health insurance to avoid becoming an undue burden on the host state's social assistance system. In this context, the CJEU was asked to clarify whether Germany's refusal to grant social benefits to the Alimanovic family was in line with EU law. The court ruled that member states have the right to withhold certain non-contributory social benefits from economically inactive EU citizens who do not fulfill the residency conditions set out in the directive. The court reasoned that while the principle of equal treatment is a cornerstone of EU law, it is conditional upon lawful residence,

which requires compliance with the directive's stipulations. The Alimanovic decision reaffirmed that member states can refuse social assistance to EU citizens who no longer meet the criteria for worker status and have become economically inactive. The court highlighted that the directive allows member states to deny social benefits to prevent individuals from becoming an unreasonable burden on their social security systems. Nazifa Alimanovic and her daughter had lost their worker status after being unemployed for more than six months, thus not meeting the conditions for retaining their status under the directive. Consequently, their claim to social benefits was justifiably denied by German authorities. This ruling has profound implications for the implementation of EU law concerning social benefits and free movement. It underscores the delicate balance between protecting the rights of EU citizens to move freely and reside in other member states and safeguarding the financial integrity of national social assistance programs. By upholding the right of member states to restrict access to social benefits for those who do not meet the requisite conditions for lawful residence, the Alimanovic case provides a clear legal precedent. It ensures that the freedom of movement within the EU is exercised responsibly, without compromising the host states' social security systems. This decision has influenced the policies of member states regarding the provision of social benefits to economically inactive EU citizens, ensuring the sustainability of their welfare systems while respecting the fundamental freedoms of the EU.

The Dano and Alimanovic cases are important in understanding the limitations placed on the free movement rights of EU citizens, particularly concerning access to social benefits in host member states. Both cases involved economically inactive EU citizens—Dano in Germany and the Alimanovic family in Germany—who were denied social assistance on the grounds that they did not meet the conditions outlined in Directive 2004/38. This directive requires that non-economically active citizens must have sufficient resources and comprehensive health insurance to avoid becoming a burden on the host country's social assistance system. In both rulings, the Court of Justice of the European Union (CJEU) upheld the member states' right to withhold social benefits from those who do not fulfill these criteria. The decisions emphasized that while the principle of equal treatment is central to EU law, it is conditional upon lawful residence. This lawful residence hinges on compliance with specific requirements, such as having sufficient means of support. These cases underscore a crucial aspect of EU citizenship because they balance between the right to free movement and the responsibilities that come with it. The rulings illustrate that free movement is not an unconditional right; rather, it entails certain obligations, particularly the need to ensure that citizens do not unduly strain the social welfare systems of host countries. By reinforcing these conditions, the CJEU aimed to protect the financial stability of member states while maintaining the integrity of the EU's principle of free movement. These decisions highlight that EU citizenship rights must be exercised in a manner that respects the sustainability of national social security systems, thus providing a balanced approach to mobility within the union.

Conclusions

In conclusion, the study of EU citizenship reveals a complex landscape where the advantages of free movement and residence rights are accompanied by notable challenges. The benefits of EU citizenship, such as enhanced economic opportunities, access to education, healthcare, and cultural integration, significantly improve the quality of life for citizens across member states. However, cases like *Dano* and *Alimanovic* underscore the importance of balancing these rights with the sustainability of national social welfare systems. These landmark decisions highlight that while the EU promotes mobility and integration, it also requires economically inactive citizens to have sufficient resources to avoid burdening host countries. Thus, the research suggests that policymakers must navigate these complexities with care, ensuring that the socioeconomic benefits of EU citizenship are maximized while addressing the associated challenges effectively. By understanding and addressing these dynamics, the EU can continue to foster a cohesive and prosperous community for all its citizens.

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