

Φωτεινή Ψυμάρνη-Βούλαρη

Επαγγελματική Θέση

- Ομότιμη Καθηγήτρια ΕΛΜΕΠΑ Τμήματος Λογιστικής και Χρηματοοικονομικής , Σχολής Διοίκησης και Οικονομίας (2014-σήμερα)
- Καθηγήτρια στο Τεχνολογικό Εκπαιδευτικό Ίδρυμα Κρήτης, Τμήμα Λογιστικής και Χρηματοοικονομικής (2012-2014)
- Καθηγήτρια στο Τεχνολογικό Εκπαιδευτικό Ίδρυμα Κρήτης, Τμήμα Χρηματοοικονομικής και Ασφαλιστικής, Παράρτημα Αγίου Νικολάου (2003- 2012)
- Διευθύντρια Μεταπτυχιακού Προγράμματος Σπουδών “MSc in Business Economics, Finance and Banking”, (αναγνωρισμένο από το Ελληνικό Δημόσιο), σε σύμπραξη με το Παν/μιο του Πόρτσμουθ (2006-2012)
- Πρόεδρος Τμήματος Χρηματοοικονομικής και Ασφαλιστικής, του Τεχνολογικού Εκπαιδευτικού Ιδρύματος Κρήτης (2003-2012).

Εκπαίδευση

- **Ph.D.**, 1996-00, Technical University of Crete, Dept. of Production and Management, Sector of Management and Administration, Financial Engineering Laboratory. Ph.D. thesis “Financial and Statistical Analysis of the Performance of Manufacturing SMEs in Greece”
- **M.A.** (Master's in Economics), 1989-90, California State University-Long Beach, Dept. of Economics, Long Beach, California, USA.
- **M.B.A.** (Master in Business Administration), 1982-84, University of La Verne, Dept. of Business Administration, La Verne, California, USA.
- **B.A.** (Bachelor in Economics), 1968-72, Rutgers State University of New Jersey, Dept. of Economics, New Brunswick, N.J., USA.

Σταδιοδρομία

- Καθηγήτρια στο TEI Κρήτης, Τμήμα Λογιστικής και Χρηματοοικονομικής (2012-2014)
- Καθηγήτρια στο TEI Κρήτης, Τμήμα Χρηματοοικονομικής και Ασφαλιστικής (2003-2012)
- Lecturer στο δι-ιδρυματικό ΜΠΣ “ MSc in Business Economics, Finance and Banking”, διδασκαλία του μαθήματος Applied Corporate Finance, 6 εξάμηνα, (2006-2012)
- Αναπληρώτρια και Επίκουρη Καθηγήτρια TEI Κρήτης Τμήμα Λογιστικής (1986-2003) Διδασκαλία μαθημάτων : Χρηματοοικονομική Διοίκηση, Χρηματοοικονομική των Επιχειρήσεων, Μακροοικονομία, Χρήμα-Πίστη-Τράπεζες
- Επιστημονική συνεργάτης στο TEI Καβάλας (1985-6)
- Υπεύθυνη Χρηματοοικονομικού Προγραμματισμού Συν. Ένωση Βιομηχανικής Αναπτύξεως Θράκης (1981-5)
- Credit Officer at the Chase Manhattan Bank, Athens Greece Branch (1974-80) και Assistant to the General Manager Greece.

Ανοικτή και εξ' αποστάσεως εκπαίδευση

- Μέλος Συνεργαζόμενου Εκπαιδευτικού Προσωπικού του Ελληνικού Ανοικτού Πανεπιστημίου, ΣΕΠ στη Διοίκηση Επιχειρήσεων και Οργανισμών, ενότητα Χρηματοοικονομικής Διοίκησης, ΔΕΟ31 (2007-12)

Διοικητική Εμπειρία

- Πρόεδρος του Τμήματος Χρηματοοικονομικής και Ασφαλιστικής, ΤΕΙ Κρήτης, Παράρτημα Αγίου Νικολάου (2003-2009 και 2010-)
- Διευθύντρια του Δι-Ιδρυματικού Προγράμματος Μεταπτυχιακών Σπουδών “MSc in Business Economics, Finance and Banking”
- Αναπληρώτρια Διευθνή της Σχολής Διοίκησης και Οικονομίας του ΤΕΙ Κρήτης 2005-7 και 2011-12
- Πρόεδρος του Τμήματος Επιχειρηματικού Σχεδιασμού και Πληροφοριακών Συστημάτων, του ΤΕΙ Κρήτης, Παράρτημα Αγίου Νικολάου (2009-10)

Ερευνητικά Προγράμματα

- Οκτ. 2011- 2014 Επιστημονικός Υπεύθυνος και μέλος της ερευνητικής ομάδας στο Πρόγραμμα Αρχιμήδης ΙΙΙ, Υποέργο: «Διερεύνηση των επιδόσεων των Ελληνικών μεταποιητικών επιχειρήσεων και της ανταγωνιστικότητας τους»
- 2009-2011 Επιστημονικός Υπεύθυνος μέλος της ερευνητικής ομάδας στο Πρόγραμμα «Ανάπτυξη εναλλακτικών μορφών τουρισμού στο Νομό Λασιθίου»
- 2002-2008 Επιστημονικός Υπεύθυνος μέλος της ερευνητικής ομάδας στο Πρόγραμμα ΕΠΕΑΕΚ ΙΙΙ «Δημιουργία και Οργάνωση του νέου Τμήματος Χρηματοοικονομικής και Ασφαλιστικής του ΤΕΙ Κρήτης
- 2003-2008 Επιστημονικός Υπεύθυνος μέλος της ερευνητικής ομάδας στο Πρόγραμμα ΕΠΕΑΕΚ ΙΙ «Αναμόρφωση Προπτυχιακών Προγραμμάτων Σπουδών του ΤΕΙ Κρήτης»
- Ιαν.–Ιούνιος 2009 Επιστημονική Υπεύθυνη στο Πρόγραμμα «e-Parents» για τους Νομούς Ηρακλείου – Λασιθίου.
- Συμμετοχή στο Πρόγραμμα Κόμβοι Γραφείων Διασύνδεσης για το ΤΕΙ Κρήτης και Υπεύθυνη για το Γραφείο Διασύνδεσης του Παραρτήματος Αγίου Νικολάου.
- 1997-2001 Αναπληρώτρια Επιστημονική Υπεύθυνη και μέλος της ερευνητικής ομάδας για το Τμήμα Λογιστικής **στο Πρόγραμμα ΕΠΕΑΕΚ Ι**: «Αναμόρφωση Προγραμμάτων Σπουδών του ΤΕΙ Κρήτης, 1997-2001».
- 2001-2008 Επιστημονική Συνυπεύθυνη με τον Καθηγητή Βασίλη Ζαχαρόπουλο, για το ΤΕΙ Κρήτης, στο **Πρόγραμμα “Δικτυωθείτε”, Δράση 2**, "Ενθάρρυνση της επιχειρηματικότητας των Μικρο-Μεσαίων Επιχειρήσεων (ΜΜΕ) στο διαδίκτυο (Internet)" για την Περιφέρεια Κρήτης.

Δημοσιεύσεις σε ακαδημαϊκά Περιοδικά με κριτές

1. Voulgaris, F., M. Doumpos and C. Zopounidis, «Multivariate Data Analysis of the Financial Profile of SMEs in Greece», *Journal of Euro-Asian Management*, Vol. 5, No. 3, 2000.
2. Voulgaris, F., M. Doumpos and C. Zopounidis, "On the Evaluation of Greek Industrial SMEs' Performance via Multicriteria Analysis of Financial Ratios", *Small Business Economics*, vol. 15, 2000, 127-136.

3. Voulgaris, F., D. Asteriou and G. Agiomirianakis, "Financial Development and Financial Structure of Industrial SMEs: The Case of Greece", *Journal of European Research Studies*, vol. III, Issue (3-4), 2000, 95-109.
4. F. Voulgaris, D. Asteriou and G. Agiomirianakis, "Capital Structure, Asset Utilization, Profitability and Growth in the Greek Manufacturing Sector", *Applied Economics*, vol. 34, No. 11, 2001, 1379-1388.
5. Fotini Voulgaris, "Size and Financial Performance in the Greek Manufacturing Sector", *Archives of Economic History*, vol. XIV, No. 1, Jan-June, 2002.
6. Fotini Voulgaris, Michael Doumpos and Constantin Zopounidis, "The Financial Profile of Greek Manufacturing SMEs through a Multivariate Statistical Methodology", *Review of Economic Sciences*, Vol. 2, No. 4, 2003, 5-26.
7. F. Voulgaris, D. Asteriou and G. Agiomirianakis, "The determinants of small firm growth in the Greek manufacturing sector", *Journal of Economic Integration*, 18(4), December 2003, 817-836.
8. F. Voulgaris, D. Asteriou and G. Agiomirianakis, "Size and Determinants of Capital Structure in the Greek Manufacturing Sector", *International Review of Applied Economics*, vol. 18, No.2, April 2004, 245-260.
9. K. Kosmidou, M. Doumpos, F. Voulgaris, C. Zopounidis "Economic and Technological Aspects of the European Competitiveness: A Multicriteria Approach", *Journal of Economic Integration*, Vol. 19(4), December 2004, 690-703.
10. G. Agiomirianakis, F. Voulgaris and Th. Papadogonas "Financial Factors Affecting Profitability and Employment Growth: the case of Greek Manufacturing". *International Journal of Financial Services Management*
11. F. Voulgaris, Th. Papadogonas and G. Agiomirianakis, "Job Creation and Job Destruction in Greek manufacturing", *Review of Development Economics*, Vol. 9, Issue 2, May 2005, 289-301.
12. Theodore Papadogonas and Fotini Voulgaris, "Labor Productivity Growth in Greek Manufacturing Firms", *Operational Research: An International Journal*, vol. 5, no. 3, 2005.
13. Th. Papadogonas, F. Voulgaris and G. Agiomirianakis, "Determinants of Export Behavior in the Greek Manufacturing Sector". *Operational Research: An International Journal*, Vol. 7, No. 1, 2007.
14. Ioannis Asimakopoulos, Fotini Voulgaris and Theodore Papadogonas, "The Determinants of Capital Structure for Greek Manufacturing Companies in the Eve and Aftermath of Euro", *Journal of Financial Decision Making*. Vol. 3, Number 1, 2007, 50-57
15. Theodore Papadogonas and Fotini Voulgaris, "Euro and Technology Effects on Job Turnover in Greek Manufacturing" *International Journal of Economic Sciences*, Vol. 3 Issue 1, July 2010, pp. 27-38
16. Fotini Voulgaris and Theodore Papadogonas, "Technology, firm size and industrial dynamics: Evidence from Greek manufacturing", *International Journal of Economic Research*, Vol. 7, No. 1 , 2010 pp. 47-63
17. Fotini Voulgaris and Athanasia Rizonaki, " On the relationship between systematic risk and financial and operating risk: the case of the Greek listed firms", *Global Business and Economics Review*, Vol. 13, Nos ¾, 2011, pp. 204-221
18. Christos Lemonakis and Fotini Voulgaris "Determinants of Profitability in the Greek and Cypriot banking sectors" accepted for publication in *New Trends in Bank efficiency*, special edition by Nova Science Publishers (in press) 2012.

19. PEDIADITAKIS Minas and FOTINI Voulgaris "Monetary Strategies towards Asset Price Bubbles and the Global Financial Crisis", *Journal of Computational Optimization in Economics and Finance*, Vol. 4, No 1, 2012
20. Christos Lemonakis, Emmanuel Sifakis, Fotini Voulgaris "Effective organization and operation of a modern Internal Audit Department (IAD) in Greek Hotel Units" *International Journal of Business Performance Management (IJBPM)*, (accepted for publication).
21. Fotini Voulgaris and Christos Lemonakis "Critical Factors Affecting Performance in the Greek Hotel Business" Proceedings of the International Conference on tourism 2012 (ICOT2012), Αρχάνες Κρήτης 23-26 Μαΐου 2012
22. E. Tsoukatos, F. Voulgaris, C. Lemonakis, and K. Vassakis (2017), "The impact of R&D and Information Technology on the innovation performance of Greek SMEs", *Global Business and Economics Review*, Vol. 19, No. 5, pp. 521- 535. (ABS 1*)
23. C. Zopounidis, C. Lemonakis, F. Voulgaris, K. Christakis, and K. Vassakis (2017), "Islamic banking vs Conventional banking during the crises period: Evidence from GCC and MENA banking industries", *Journal of Applied Research Review (JARR)*, Vol. 16, No. 1, pp. 1-13.
24. C. Lemonakis, F. Voulgaris, S. Christakis and K. Vassakis (2017), "Islamic vs Conventional banking: evidence from GCC and MENA banking industries", *Journal of Applied Research Review*, Vol.16, No.1, pp.1-13.
25. C. Lemonakis, K. Vassakis, C. Zopounidis, and F. Voulgaris (2016), "Efficiency, competitiveness and exports of agricultural firms in the Post-Crisis Era: evidence from Greece", *International Journal of Society Systems Science*, Vol. 8, No. 1, pp. 14-35.
26. F. Voulgaris, C. Lemonakis, and K. Vassakis (2015), "SMEs' Performance and IT Investment: A Structural Equation Modeling (SEM) Approach", *Journal of System and Management Sciences*, Vol. 5, No. 2, pp. 59-75.
27. C. Lemonakis, F. Voulgaris, K. Vassakis and K. Christakis (2015), "Efficiency, capital and risk in the banking industry: The case of Middle East North Africa (MENA) countries", *International Journal of Financial Engineering and Risk Management (IJFERM)*, Vol.2, No.2, pp.109 - 123.
28. F. Voulgaris, C. Lemonakis and M. Papoutsakis (2015), "The impact of ERP systems on firm performance: the case of Greek enterprises," *Global*
29. C. Lemonakis, F. Voulgaris, K. Vassakis and S. Christakis (2015), "Efficiency, capital and risk in banking industry: the case of Middle East North Africa (MENA) countries", *Int. J. Financial Engineering and Risk Management (IJFERM)*, Vol. 2, No. 2, pp. 109-123.
30. C. Lemonakis, K. Vassakis, C. Zopounidis and F. Voulgaris (2015), "Efficiency, competitiveness and exports of agricultural firms in the Post-Crisis Era: evidence from Greece", *International Journal of Society Systems Science (IJSSS)*, Vol.8, No.1, p.p.14- 35.
31. F. Voulgaris, C. Lemonakis, and K. Vassakis (2015), "SMEs and IT investment: a structural equation modeling (SEM) approach", *Journal of System and Management Sciences*, Vol. 5, No. 2, pp. 59-75.
32. F. Voulgaris, C. Lemonakis, E. Tzagourni, and C. Zopounidis (2014), "Competitiveness and Exports: evidence from the Greek Manufacturing Sector", *Journal of Computational Optimization in Economics and Finance*, Vol. 6 No. 3, p.p.317-340.
33. F. Voulgaris and C. Lemonakis, (2014), "Competitiveness and efficiency of the Greek manufacturing industry: the case of chemical, pharmaceutical and plastic products firms," *Journal of Economic Asymmetries*, Vol. 11, p.p. 46- 57.

34. F. Voulgaris and C. Lemonakis, (2014), "Creating a Business Competitiveness Index: An Application to Greek Manufacturing Firms", *Journal of Transnational Management*, Vol. 19, No 3, p.p.191-210.
35. C. Floros, Z. Voulgaris and C. Lemonakis (2014), "Regional firm performance: the case Of Greece," in *Procedia, Economics, and Finance*, Vol. 14, p.p. 210-219.
36. C. Lemonakis, E. Sifakis, F. Voulgaris and C. Zopounidis (2013), "Effective organization and operation of a modern Internal Audit Department (IAD) in Greek Hotel Units" *International Journal of Business Performance Management (IJBPM)* - Vol. 14, No.3, p.p. 221 - 244.
37. C. Lemonakis. K. Vassakis and F. Voulgaris (2013). "Innovation and manufacturing exports: The case of Greek firms", *Journal of Computational Optimization in Economics and Finance*, Vol. 5, No. 2, pp. 95-107.
38. C. Lemonakis, K. Vassakis and F. Voulgaris (2013), "Innovation and manufacturing exports: the case of Greek firms", *Journal of Computational Optimization in Economics and Finance*, Vol.5, No2, p.p. 95-107.
39. F. Voulgaris, Th. Papadogonas and C. Lemonakis (2013), "Drivers of Competitiveness in the Manufacturing Industry: The Case of Technology Sectors in Greece", *Journal of Economics and Development Studies*, Vol. 1, No. 3, p.p. 32-40.
40. F. Voulgaris, C. Lemonakis and C. Zopounidis (2013), "Manufacturing exporting and non-exporting firms: characteristics and perspectives," *Journal of Euromarketing*, Vol.22, No.4, pp.44-
41. Fotini Voulgaris¹, Christos Lemonakis², Konstantinos Vassakis³ «Competitiveness, Clustering and Knowledge Management of Greek Manufacturing Industry at Post-Crisis Era», *Journal of contemporary issues in business, management and education* 2015, eISSN 2029-7963/eISBN 978-609-457-867-0 doi:10.3846/cibme.2015.12
42. Christos Floros and Fotini Voulgaris "Efficiency, leverage and profitability: the case of Greek manufacturing sector", *journal of Global Business and Economics Review*, Vol. 18, Nos. 3/4, 2016.

Βιβλία

F. Voulgaris and C. Zopounidis, (2000) *Financial Strategy of SMEs in Greece*, (Kleidarithmos Editions, Athens (in Greek).

Κεφάλαια σε βιβλία

- (2010) SMEs and Competitiveness, in Gaganis, Grigoroudis, Matsatsinis and Zopounidis "Development and Operation of the Small and Medium Enterprises" , Kleidarithmos Press, 2010
- (2011) Μάνατζμεντ της Κρίσης, επιμέλεια κ. Ζοπουνίδης, Εκδόσεις Σταμούλης, Αθήνα, 2011
- (2012) Σύγχρονα Θέματα Χρηματοδότησης και Στρατηγικού Σχεδιασμού Επιχειρήσεων, Εκδόσεις Σταμούλη, Αθήνα (in press)
"Determinants of Profitability in the Greek and Cypriot banking sectors," in *New Trends in Bank efficiency*, C. Lemonakis and F. Voulgaris, special edition by Nova Science Publishers, Chapter 6. ISBN: 978-1-62618-849-5.

Ph.D. Thesis

"Financial and Statistical Analysis of the Performance of manufacturing SMEs in Greece"

Παρουσίαση Ερευνητικού Έργου σε Διεθνή Επιστημονικά Συνέδρια με Κριτές:

1. F. Voulgaris, D. Asteriou and G. Agiomirianakis, "Firm Size and Determinants of Capital Structure in the Greek Manufacturing Sector" Pan-European Conference jointly organized by the IEFS-UK and the University of Macedonia Economic and Social Sciences, Thessaloniki, Greece, 17-20 May 2001.
2. F. Voulgaris, D. Asteriou and G. Agiomirianakis, "The determinants of small firm growth in the Greek manufacturing sector". European Conference in International Economics and Finance, Heraklion, Crete, May 17-20, 2002.
3. Fotini Voulgaris, Michael Doumpos, Constantin Zopounidis "The Financial Profile of Greek Manufacturing SMEs through a Multivariate Statistical Methodology", European Conference in International Economics and Finance, Heraklion, Crete, May 17-20, 2002.
4. K. Kosmidou, M. Doumpos, F. Voulgaris, C. Zopounidis "Economic and Technological Aspects of the European Competitiveness: A Multicriteria Approach", European Conference in International Economics and Finance, Heraklion, Crete, May 17-20, 2002.
5. F. Voulgaris, Th. Papadogonas and G. Agiomirgianakis, "Job Creation and Job Destruction in Greek manufacturing", Second Annual EEFS Conference, Bologna, Italy, May 14-16, 2003
6. F. Voulgaris, M. Doumpos, C. Zopounidis, "A Multivariate Analysis Approach for the financial evaluation of SMEs in Greece", The 3rd International Conference on the Management of Technological Changes, August 29 – 30, 2003 Chania, Greece.
7. F. Voulgaris and Th. Papadogonas, "Technology, firm size and industrial dynamics: Evidence from the Greek manufacturing", The 4th Annual Conference of IEFS – UK, City University, London, 28 and 29 November 2003.
8. Th. Papadogonas, F. Voulgaris and G. Agiomirianakis, "Labor Productivity and Productivity Growth in Greek manufacturing firms", The 4th International EEFS Conference, Gdansk, Poland, May 12-14, 2004.
9. Th. Papadogonas, F. Voulgaris and G. Agiomirianakis, "Determinants of Export Behavior in the Greek Manufacturing Sector", The 5th International EEFS Conference, Coimbra, Portugal, May 19th – 22nd May, 2005.
10. Ioannis Asimakopoulos, Fotini Voulgaris and Theodore Papadogonas, "The Determinants of Capital Structure for Greek Manufacturing Companies in the Eve and Aftermath of Euro", EEFS2006 Conference on "European Labour Markets, Trade & Financial Flows and Economic Growth", Heraklion, Crete, 18-21 May 2006.
11. Alexia Tzortzaki, Fotini Voulgaris and G. Agiomirgianakis, "Experience-based Tourism: The New Competitive Strategy for Long-Term Survival of the Tourist Industry", International Conference of Trends, Impacts and Policies on Tourism Development, Amoudara, Heraklion, Crete, 15-18 June 2006.
12. Theodore Papadogonas, George Agiomirgianakis and Fotini Voulgaris, "Euro and Technology Effects on Job Turnover in Greek Manufacturing", EEFS 7th Annual International Conference on "Globalised Labour and Capital Markets, National Resources and Shifts in Economic Power", University of Economics, Prague, Czech Republic, May 22nd-25th, 2008
13. Fotini Voulgaris and Despina Atsalaki (2008) "Determinants of Capital Structure in the Trade Sector : The case of Greece", 1st Annual EuroMed Conference on "European and

Mediterranean Trends and Challenges in the 21st Century” , Marseille, France, 17-18 November 2008

14. Fotini Voulgaris and Nikos Sfakianakis (2009) “Corporate governance and firm performance: An empirical analysis of the relationship between performance and ownership concentration in the Athens Stock Exchange”, 2nd Annual EuroMed Conference, October 26-28, University of Salerno, Italy
15. Fotini Voulgaris, Georgia Nikitaki, Theodoros Papadogonas: “Determinants of Dividend Policy: An Empirical Analysis of firms in the Athens Stock Exchange”EEFS 9th Annual International Conference on “Global Imbalances, Financial Institutions, and Reforms in the Post-Crisis Era” Athens, Greece on 3rd - 6th June 2010
hosted by the *University of Athens* and the *Hellenic Open University*.
16. Fotini Voulgaris and M.,Roussaki, "Small Retail SMEs and Factors affecting their Performance: the case of Crete, Greece." 9th Special Conference of the Hellenic Operational Research Society (HELORS), on Quantitative Models in the Managerial and Financial Decision Making, Agios Nikolaos, Crete, 27-29 May, 2010.
17. Christos Lemonakis and Fotini Voulgaris., "Determinants of profitability in the Greek and Cypriot Banking Industry: Evidence from the period 2004-8", 9th Special Conference of the Hellenic Operational Research Society (HELORS), on Quantitative Models in the Managerial and Financial Decision Making, Agios Nikolaos, Crete, 27-29 May, 2010.
18. Fotini Voulgaris and Athanasia Rizonaki, “On the Relationship of Systematic Risk and Financial and Operating Risk: The Case of the Greek Listed Firms” 3rd Annual EuroMed Conference in Business, in Nicosia Cyprus, November 4-5, 2010, hosted by the University of Nicosia, Cyprus
19. Christos Lemonakis and Fotini Voulgaris “Credit Risk Analysis of Small-Medium Enterprises (SMEs): Empirical Credit Risk Rate (ECRR) and Cluster Analysis Techniques (CAT) in a Retail Loans Portfolio”, 3rd Annual EuroMed Conference in Business, in Nicosia Cyprus, November 4-5, 2010, hosted by the University of Nicosia, Cyprus
20. Christos Lemonakis and Fotini Voulgaris “Operating Efficiency in the Greek Banking Sector” Special Conference of the Financial Engineering and Finance Society (F.E.B.S), Athens Greece, 3-4 December 2010.
21. Fotini Voulgaris, Christos Lemonakis and Olga Papadaki “SMEs Competitiveness and Innovation: The case of Greek Manufacturing” 1st International Annual Conference of the Financial Engineering and Finance Society (F.E.B.S), Chania, Crete, Greece, 11-12 June 2011.
22. Christos Lemonakis and Fotini Voulgaris “Money Laundering 1st International Annual Conference of the Financial Engineering and Finance Society (F.E.B.S), Chania, Crete, Greece, 11-12 June 2011.
23. Fotini Voulgaris and Vaso Kanzeli “Size, Capital structure, firm performance and industry sector: empirical evidence before and after the economic crisis” presented in the 4th Annual International Conference of the EuroMed Academic Society, on “ Business Research Challenges in a Turbulence Era”, Elounda, Crete, Greece, 20th-21th October 2011.
24. Christos Lemonakis, Emmanuel Sifakis, Fotini Voulgaris "Effective organization and operation of a modern Internal Audit Department (IAD) in Greek Hotel Units" presented in the 4th Annual International Conference of the EuroMed Academic Society, on “Business Research Challenges in a Turbulence Era”, Elounda, Crete, Greece, 20th-21th October 2011.

25. Fotini Voulgaris, A. Tzortzaki and G. Kazani "The Management of Human and Financial Capital and its effects on performance in the Greek banking sector", presented in the 2nd annual Conference of the Financial Engineering and Banking Society, to be held in Athens 2-4 of December 2011.
26. Christos M. Lemonakis and Fotini Voulgaris, Constantin Zopounidis, "Factors influencing the profitability of Commercial and Cooperative banks in the European Union", 1st Workshop of the Euro-Mediterranean Group on Decision Making, April 23, 2012, Chania – Greece
27. Fotini Voulgaris and Christos Lemonakis, "Critical Factors affecting performance in the Greek hotel business" presented in the International Conference on Tourism (ICOT 2012), 23- 26 May 2012 Archanes, Crete, Greece
28. Fotini Voulgaris, Lemonakis C and E. Tzagourni " Determinants of firm Competitiveness in the Greek Manufacture" presented in the 11th International Conference of the European Economics and Finance Society (EEFS) 2012, Istanbul Turkey, 14017 June 2012.
29. Fotini Voulgaris, Manolis Papoutsakis "The Impact of ERP Systems on Firm Performance: The Case of the Greek Manufacturing Industry" presented in the 5th annual Conference of the EuroMed Academy of Business, 4-5th of October 2012 in Glion –Montreux, Switzerland, "Building New Business Models for Success through Innovation, Competitiveness and Responsibility"
30. C. Lemonakis, M. Kadianaki, K. Zopounidis and F. Voulgaris (2011) :Money Laundering Policies in the Greek Banking Sector: presented in the 4th annual Euromed Conference, Elounda , Crete, Greece, 20-21 October 2011
31. Christos Lemonakis and Fotini Voulgaris "Critical Factors Affecting Bank Profitability and Financial Stability: The Case of the Middle East and North Africa countries" presented in the 5th annual Conference of the EuroMed Academy of Business, 4-5th of October 2012 in Glion –Montreux, Switzerland, "Building New Business Models for Success through Innovation, Competitiveness and Responsibility".
32. Christos Lemonakis and Fotini Voulgaris "Analyzing efficiency and productivity characteristics of bank branches- evidence from Greece" presented in in the 5th annual Conference of the EuroMed Academy of Business, 4-5th of October 2012 in Glion – Montreux, Switzerland, "Building New Business Models for Success through Innovation, Competitiveness and Responsibility".
33. Chrysovalantis Gaganis, Fotios Pasiouras, Fotini Voulgaris, "Business Environment and SMEs' Profitability: Evidence from Southern Europe" Presented in the 6th annual conference of the Financial Engineering and Banking Society 2015, (FEBS)
34. Fotini Voulgaris, Christos Floros and Christos Lemonakis, "Modeling a Competitive Index for Greek SMEs, A qualitative approach", 5th National Conference of the Financial Engineering and Banking Society, 19-20 December 2014

Διδακτικό υλικό και σημειώσεις

1. Φωτεινή Βούλγαρη, *Χρηματοδότηση Επιχειρήσεων*, σπουδαστικές σημειώσεις του μαθήματος "Χρηματοδότηση Επιχειρήσεων", ΤΕΙ Κρήτης, ΣΔΟ, Τμήμα Λογιστικής, σελ. 177, 1995-98.

2. Φωτεινή Βούλγαρη, *Χρηματοοικονομική Διοίκηση Επιχειρήσεων*, σπουδαστικές σημειώσεις του μαθήματος “Χρηματοδότηση Επιχειρήσεων”, ΤΕΙ Κρήτης, ΣΔΟ, Τμήμα Λογιστικής, σελ. 111, 2001-2002.
3. Φωτεινή Βούλγαρη, *Οικονομική ΙΙ*, σπουδαστικές σημειώσεις του μαθήματος “Μακροοικονομία”, ΤΕΙ Κρήτης, ΣΔΟ, Τμήμα Λογιστικής, σελ. 55, 2001-2002.
4. Φωτεινή Βούλγαρη, *Χρήμα, Πίστη, Τράπεζες* σπουδαστικές σημειώσεις του μαθήματος “Χρήμα, Πίστη, Τράπεζες”, ΤΕΙ Κρήτης, ΣΔΟ, Τμήμα Λογιστικής, σελ. 175, 1984-88.
5. Παραγωγή power point slides για τη διδασκαλία του μαθήματος Χρηματοοικονομική Διοίκηση στο Τμήμα Χρηματοοικονομικής και Ασφαλιστικής του Παραρτήματος Αγίου Νικολάου.
6. **Συγγραφή ΕΔΥ του Ελληνικού Ανοικτού Πανεπιστημίου (ΕΑΠ)** Δημιουργός Εναλλακτικού Διδακτικού Υλικού (ΕΔΥ) στη ΔΕΟ 31-Χρηματοοικονομική Διοίκηση του ΕΑΠ, (ερωτήσεις πολλαπλής επιλογής) και στη ΔΕΟ 34-Μικροοικονομική (Case Study) 2004.
7. Συγγραφή συμπληρωματικού υλικού για τη ΔΕΟ31 του ΕΑΠ.

Επίβλεψη Έρευνας (Διπλωματικές Εργασίες σε MSc):

- Επίβλεψη **20** περίπου διπλωματικών εργασιών, στις επιστημονικές περιοχές της Χρηματοοικονομικής, Βιομηχανικής Οικονομικής και Διαχείρισης Κινδύνου, για το Δι-Ιδρυματικό Μεταπτυχιακό Πρόγραμμα σπουδών “MSc in Business Economics, Finance and Banking”.
- Επίβλεψη πάνω από **150** διπλωματικών εργασιών προπτυχιακού επιπέδου των Τμημάτων Λογιστικής και Χρηματοοικονομικής και Ασφαλιστικής του ΤΕΙ Κρήτης.

Σχεδιασμός Ύλης και Εισαγωγή Νέων Προγραμμάτων Σπουδών:

- Υπεύθυνη και μέλος της ομάδας σχεδιασμού του Προγράμματος Σπουδών των νέων Τμημάτων του ΤΕΙ Κρήτης Τμήμα «Χρηματοοικονομικής και Ασφαλιστικής» και Τμήμα «Επιχειρηματικού Σχεδιασμού και Πληροφοριακών Συστημάτων» του Παραρτήματος Αγίου Νικολάου.
- Συντονιστής και βασικό στέλεχος της ομάδας σύνταξης της μελέτης για την ίδρυση των Τμημάτων «Χρηματοοικονομικής και Ασφαλιστικής» και «Επιχειρηματικού Σχεδιασμού και Πληροφοριακών Συστημάτων» του Παραρτήματος Αγίου Νικολάου.

Editorial Experience

Operational Research: An International Journal

<http://www.springer.com/business+&+management/operations+research/journal/12351>

The Journal of Financial Decision Making

<http://www.jfdm.org/>

The Journal of Computational Optimization in Economics and Finance

https://www.novapublishers.com/catalog/product_info.php?products_id=6353

The Journal of Enterprise Risk Management

<http://www.macrothink.org/journal/index.php/erm>

Επιστημονικός κριτής στα περιοδικά

- South-Eastern Europe Journal of Economics
- International Journal of Economic Research
- Enterprise Risk Management
- EuroMed Journal of Business, Emerald
- Journal of Economic Sciences and Applied Research (IJESAR)

Οργάνωση Ακαδημαϊκών Συνεδρίων

- Co-Chair and Member of the Scientific Committee of the 9th Special Annual EEEE (HELORS) International Conference on “Quantitative Models in the Managerial and Financial Decision Making”, Agios Nikolaos 28 - 29 May 2010.
- Member of the Organizing Committee of the European and Economics and Finance Society (EEFS).
- Member of the Organizing Committee of the CHAOS International Conference, Agios Nikolaos, Crete, Greece, June 2011
- Co-Chair and Member of the Scientific Committee in the 4th annual International Conference of the EuroMed Academic Society, on “Business Research Challenges in a Turbulence Era”, Elounda, Crete, Greece, 20th-21th October 2011.
- Member of the Organizing and the Scientific Committee of the 2nd Conference of the Financial Engineering & Banking Society 2 – 4 December 2011, Athens
- Member of the Organizing and the Scientific Committee of the 2nd Conference of the Financial Engineering & Banking Society 2 – 4 December 2012, Athens

Μέλος Διεθνών Επιστημονικών Ενώσεων

- Member of the European and Economics and Finance Society (EEFS)
- Member of the Hellenic Operational Research Society (HELORS)
- Member of the EuroMed Research Business Institute (EMRBI)
- Member “Cross-Cultural Management” Research Committee
- Member of the “International Management” Research Group
- Member of the Economic Chamber of Greece
- Founding member of the International Economics and Finance Society, (IEFS, London branch).

Επιστημονικά ενδιαφέροντα

- Financial and credit analysis
- Financial Management
- Corporate finance, Corporate Governance, Dividend Policy, risk analysis
- Investments and Financial markets
- Banking
- Labor economics
- Financial behaviour, problems and particularities of Small and Medium sized Enterprises (SMEs), factors affecting their performance.
- Industrial Economics, Innovation and Competitiveness
- Tourism