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Okay, so referring to the question about 20 years from now where I see the higher education and what type of teaching and assessment methods will be used, I first would like to start that the higher education is evolving with extremely rapid pace and that the higher education is undergoing huge transformation. So 20 years from now in my vision, my envisaged future, I see that the higher education is shifting towards the business sectors, towards the business from perspective that the higher education in most countries, especially advanced countries, but also some emerging market countries, will shift in a closer cooperation with the business. This closer cooperation with the businesses will be characterized mainly that the students, the academicians and the staff will be involved in real projects which are ongoing within the companies, within the business. So here I don't want to make a difference between public and private companies, business, but in general what I mean about business I refer not only to the commercial organizations but I also refer to the state organizations which are conducting different activities in the countries.

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So, the higher education institutions will be involved in developing, for example, different research with R&D centers, with business entities. 50% involved also in activities where we need to include the students, the learners, all types of learners, starting from the colleges, universities, also high schools of economics, for example. And these projects will involve the teachers, the administrative staff from the higher education, but at the same time it will involve, you know, business people from the organizations. So the higher educations will be partially infiltrated with projects and, you know, insights from the business, because we see these emerging patterns across many countries as I underlined, mainly advanced, but also nowadays in the emerging markets, that the universities are becoming more hybrid as organizations.

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And under hybrid, I don't mean the mode of teaching as a hybrid, but I mean that they are, you know, either influenced or owned by a business, by business entity, by organizations. Key stakeholders are part of the higher education, and those people are not only purely from academia, from the university, but they come also from the business, they come from the business fields, and they will be, you know, part of the learners, because teaching will be not so much teacher-focused teaching, but it will be shifting the accent on the students, on the learners. They will be hands-on, engaged, as I said, in these real projects, for example, marketing marketing plan execution or strategic execution of a company, development of marketing, digital marketing strategy and so on.

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So the students will be having, of course, official transcripts and grading from the university but they will be very much involved. And this is also what I see in 20 years that more and more study programs, no matter if we're speaking about STEM or if you're speaking about business economics or social science, that the students will be, as I said, very much on the side also in the business. They will serve for certain projects, for certain needs of the

business and the society. So, this is here, based on this concept, I see the shifting that the... that when we are speaking about teaching methods, these teaching methods will be mainly experiential learning, business simulations, engagement in real task-oriented business projects, sustainability projects, because these topics will be still on the agenda as a priority for the higher education organizations.

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And also, the shift, the change in the assessment will be that the assessment of the students will be very much here kept as, for example, peer-to-peer assessment, which I think is increasing as well, and the peer-to-peer assessment will be even increasing, emerging. So it means that students that will assess and apprise other students. Also, the business stakeholders or stakeholders from the companies will be involved also in this curriculum development in the assessment of the students. Of course, the teacher still will serve as a facilitator, as a moderator, as a teacher who is also assessing, but not all assessment will go in his or her hands.

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Which means that I see the role of the business here that is increasing. So to put in a nutshell, if I can say like that, 20 years from now, this assessment and teaching is shifting very much towards the learners, who are basically will be working and will be engaged in these companies. And imminently we see that the emerging of the latest technology, speaking about the generative artificial intelligence, AI, will be the main technologies and insights which will be prevailing. the industry 5.0, which is the interaction between the robots and the learners, very much will be prevailing as a technology and as a concept, which is facilitating or serving as a platform between the teaching and learning in the higher education.

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Thank you.

Transcribed with Cockatoo