PERSPECTIVE

CEE PERSPECTIVE STUDENT CHALLENGE 2026

Regulation as a Competitive Advantage: Who Wins the Race to Adapt in the CEE Region?

An annual initiative encouraging rigorous academic and strategic analysis on European financial regulation and market transformation in Central and Eastern Europe.

Showcase your analytical skills and contribute to understanding regulatory impact on corporate strategy and market dynamics.

Application Deadline: 31 March 2026

www.ceeperspective.eu

Overview and Theme

This section provides an overview of the CEE Perspective Student Challenge and introduces the critical theme for the 2026 competition, focusing on the strategic implications of regulatory adaptation in the Central and Eastern European financial landscape.

About the Challenge

The CEE Perspective Student Challenge is an annual initiative dedicated to nurturing rigorous academic and strategic analysis among students across Europe. Its primary objective is to engage participants with the complexities of European financial regulation and the dynamic market transformation occurring within Central and Eastern Europe.

Participants are invited to delve into current regulatory frameworks, analyze their profound impact on corporate strategy and market dynamics, and present innovative insights. This challenge offers a unique platform to develop and showcase advanced analytical skills, strategic foresight, and compelling presentation abilities, contributing valuable perspectives to the ongoing dialogue about the region's financial future.

This Year's Theme

> ***Regulation as a Competitive Advantage: Who Wins the Race to Adapt in the CEE Region?***

The CEE region is navigating a rapidly evolving regulatory landscape, presenting both challenges and opportunities. This year's theme encourages an in-depth examination of how financial institutions and corporations can not only achieve compliance but also strategically leverage new regulations to enhance their competitive standing. We invite participants to explore how agility and foresight in adapting to key European regulations can transform what might seem like compliance burdens into significant strategic advantages, ultimately identifying the innovators who lead this transformative race.

1

DORA

*The **Digital Operational Resilience Act** aims to strengthen the IT security and resilience of financial entities across the EU. It requires firms to implement robust measures to protect against cyber threats and ensure continuity of critical operations, making digital resilience a key competitive factor.*

2

CSRD

*The **Corporate Sustainability Reporting Directive** significantly expands mandatory sustainability reporting requirements for companies. This directive pushes firms towards greater transparency on environmental, social, and governance (ESG) impacts, influencing investment decisions and market perception.*

3

SFDR

*The **Sustainable Finance Disclosure Regulation** increases transparency regarding how financial market participants integrate sustainability risks and opportunities into their investment processes. It categorizes financial products based on their sustainability ambition, driving capital towards more sustainable investments.*

Your Assignment

Select one CEE market and examine how DORA, CSRD or SFDR influences corporate behaviour and market dynamics. The core objective is not to summarise legislation, but to analyse how regulatory requirements translate into strategic decision-making, competitive positioning, product development, investment choices or transparency practices.

Key Questions to Explore

- *How do regulatory obligations reshape companies' approach to risk, innovation or value creation?*
- *Which types of firms or sectors adjust most rapidly, and why?*
- *Are regulatory changes altering the competitive balance between domestic and international actors?*
- *Do these developments enable new financial or technological opportunities, or introduce disproportionate burdens?*
- *How do regulatory incentives influence long-term sustainability, digitalisation or market trust?*

Analytical Approaches

Qualitative, quantitative or mixed-methods approaches are welcome, including case studies, comparative analysis and original datasets.

Choose Your Format

Research Paper

- *6,000–8,500 words*
- *Introduction and contextual profile of the selected market*
- *Analytical focus on DORA, CSRD or SFDR*
- *Methodological description*
- *Evidence-based analysis of market and corporate responses*
- *Findings, limitations and implications*

Strategic Project Proposal

- *Slide deck (maximum 25 pages) + executive memo (1–2 pages)*
- *Clear articulation of market problem or opportunity*
- *Link to relevant regulatory framework*
- *Proposed strategic response for a defined business segment*
- *Expected effects on competitiveness, transparency or innovation*
- *Implementation pathway and possible risks*

Proper referencing and academic integrity are required for both formats.

Eligibility and Evaluation

Who Can Apply

- *Open to Bachelor, Master and PhD students*
- *Enrolled at a recognised university in any CEE country at time of submission*
- *All academic backgrounds eligible*
- *Demonstrated interest in financial regulation, EU integration, economics, digitalisation, sustainability or business strategy is advantageous*

How We'll Evaluate Your Work

Analytical depth and conceptual clarity

Coherence and structure of argumentation

Accuracy and credibility of evidence

Relevance to the selected CEE market context

Contribution to understanding regulation as a driver of competitiveness, transparency or innovation

Written feedback may be provided at the discretion of the Board.

Awards and How to Apply

What You Can Win

Merit Scholarship

€500 merit scholarship

Website & Social media Feature

Publication of the winning submission on the CEE Perspective website & social media channels

3-months Tutoring

One-on-one tutoring by a recognized finance & tech executive for a period of 3 months

Certificate & VIP Participation

Certificate and VIP participation at the next CEE Perspective Conference

How to Apply

Deadline: ***31 March 2026***

Required materials:

1. *The complete submission (research paper or strategic project proposal) in PDF format*
2. *A one-page abstract outlining the purpose, scope and key findings*
3. *A signed declaration of authorship, confirming original and individual work*

Submit via our Website:

https://ceeperspective.eu/contests/cee-perspective-student-challenge-2026

Upon successful submission, you will receive an email confirmation. Incomplete or late submissions will not be considered.

Who We Are

CEE Perspective Association

CEE Perspective Association is an independent, non-profit and non-governmental organisation representing the collective interests of financial sector stakeholders from Central and Eastern Europe within the European Union policy process.

Founded in 2019, the Association strengthens the contribution of CEE firms and institutions to EU legislative developments and digital transformation agendas. Its work combines policy dialogue, applied research and cross-border collaboration to ensure that regional realities and expertise are recognised in the design of European financial regulation.

Focus areas:

- *financial regulation*
- *payments innovation*
- *digitalisation*
- *fintech development*
- *sustainable finance*

CEE Perspective Academy

The CEE Perspective Academy serves as the educational dimension of the Association. It was established to equip financial professionals, consultants and organisations across the region with the knowledge and skills required to interpret and implement European regulatory frameworks effectively.

The Academy provides training, research and expert exchange dedicated to the implications of EU financial regulation for diverse CEE markets. Its mission is to strengthen regulatory capacity, promote cross-country learning and support the development of a resilient and innovation-oriented regional financial sector.