



“St. Kliment Ohridski” University – Bitola



**FACULTY OF TOURISM AND HOSPITALITY – OHRID**



University of Kragujevac

**Faculty of Hotel Management and Tourism**

Vrnjačka Banja



**XIV INTERNATIONAL SCIENTIFIC CONFERENCE ON  
SERVICE SECTOR**

**INSCOSES 2018**

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**XIV INTERNATIONAL SCIENTIFIC CONFERENCE ON SERVICE  
SECTOR - INSCOSES 2018**

**A B S T R A C T S**

14 – 15 September 2018, Ohrid



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**CHALLENGES ON MODELING TIME SERIES OF BASIC TOURIST  
PARAMETERS IN THE REPUBLIC OF MACEDONIA**

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**ABSTRACT**

The basic parameters in development of tourism in the Republic of Macedonia, number of arrived tourists and number of spent nights have accentuated seasonal component and trend for foreign tourist. Besides the fact that these series have seasonal components, in some cases we can find structural break in the series. All these obstacles can be overcome if we choose appropriate model for basic tourist parameters. In this paper we present some of the series from regions in the Republic of Macedonia. We have chosen relevant regions that affect the development of tourism in the Republic of Macedonia. We made models for the series and also we have tested all the models for validity and stability. For created model we have tested the model with in sample and out of sample forecast of the series.

**KEY WORDS:** time series, analysis, tourism, forecast.

**IDENTIFYING THE IMPORTANCE AND USE OF WEB 2.0 TOOLS AND  
NETWORKS IN TOURISM SECTOR: CASE STUDY OF THE REPUBLIC OF  
MACEDONIA**

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**ABSTRACT**

The Internet has become the main source of information for tourism workers and tourists who have increased requirements and preferences. The transformation from passive searching for information, content creation, collaboration and networking by using the Internet, into an interactive tool with a new opportunity for easy obtaining information for tourist exchanging opinions with other people, booking trips, payments etc. is very significant today. Simultaneously with the demand for personalized trips, the travel agencies offer highly personalized travel services to its clients on the net. A key role in this transformation of the Internet into an interactive tool had the emergence of web 2.0 technologies that allow users active participation not only in consumption but also in generating the contents. Web 2.0 tools and networks transform the web from static provider of information into an area for exchange of dynamic information. Therefore, the purpose of this paper is twofold: to identify the importance of web 2.0 tools and networks for the tourism sector as well as to examine the web 2.0 technologies that can be used in the development of the tourism sector strategies.

**KEY WORDS:** web 2.0, Internet, tourism

**ASSESSING THE INSURANCE MARKET AND PREDICTING THE SALE OF  
INSURANCE SERVICES**

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**ABSTRACT**

In order to reach their goals, the insurance companies should provide information about the direction and scope of their activities aimed at researching and meeting the needs and desires of consumers of insurance services on the insurance market. The insurance companies must make the right decision about how and which of their products and services will take place on selected market segments. It is extremely important how the consumer perceives the service and how it treats it in relation to the competitive offer. To build good business and profitable relationships with its customers, the insurance company should first analyze and understand customers' needs and offer them a product as a set of insurance services with greater value than that of competitors.

**KEY WORDS:** insurance market, insurance services, market potential, sales potential

**ECO HOTELS AS A PREROGATIVE FOR THE FUTURE TOURISM OFFER OF  
OHRID**

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**ABSTRACT**

An increasing trend across the globe, tourism participation is intensifying the risk of environmental degradation. Stakeholders in the hospitality industry are facing the need to consider the environment while responding to market demand. Development of the city of Ohrid as a prime tourist destination is based on its abundant natural and cultural heritage. However, the supply of accommodation often does not meet environmental standards corresponding to the sensitivity of its outstanding natural habitats. The establishment of eco-friendly hospitality practices in the Ohrid region would therefore erect a firm base for better environmental protection and further expansion of its tourist potential. Greenification of the hospitality supply in Ohrid would not only mean improved economic viability, but maintenance of the natural environment and the ecosystem services it provides to the visitor industry. Introducing environmental standards via labeling would enhance promotion of the Ohrid region and its penetration into more contemporary tourism markets.

**KEY WORDS:** eco tourism, eco responsibility, eco hotels, eco labels.

**EXPOSURE OF CREDIT CARDS OF THE BANKING SYSTEM OF MACEDONIA  
- ANALYSIS THROUGH THE PRISM OF RISK OF INDEBTEDNESS AND  
PERSISTANT DEBT**

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**ABSTRACT**

Credit cards are very popular product not just as a facilitator for making payment transactions but also because of its flexibility. Customers can decide how quickly they repay their balance, choosing whether to repay it in full at the end of each month or to spread payments over a longer period. Also because of its revolving character the costumers can spend the amount that had previously paid. That opens the question about the risk of indebtedness of this some of the users of credit cards who have persistent debt. The aim of this paper is to analyze the exposure of Macedonian banks to credit cards and to determine if some regulatory measures need to be taken. The exposure towards credit card of Macedonian banking system is more than 15% of total retail exposure and the exposure is stagnant through the years. Also, this exposure compared by number of employed workers on average is 1.5 higher than the average wage. Above 10% of the exposure is toward clients that continuously have utilization rate of more than 90%. This is a strong indicator about persistent debt that requires regulatory measures in order to be resolved.

**KEY WORDS:** credit cards, banking system, Macedonia, indebtedness, persistent debt

**ANALYSIS TOURIST TRENDS OF THE BALKAN COUNTRIES IN THE  
REPUBLIC OF MACEDONIA**

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**ABSTRACT**

The article deals with the tourist movements realized by tourists from the Balkan countries and addressed to the Republic of Macedonia. The movements of Balkan tourists to Macedonia from 1961 onward have been analyzed. The states are divided into two zones, a zone of neighboring countries with Macedonia, and a zone of other Balkan states. The analysis covers two periods, the first from 1961 to 1990, and the second from 1991 to 2017. In both periods, certain fluctuations in the tourist movements by countries were determined, by volume, dynamics, period of stay and the like. For better visibility and pragmatic conclusions, the textual part is supported by tables and graphs.

**KEY WORDS:** tourists, Balkan states, fluctuations, zones, Macedonia

**THE IMPACT OF NON-PERFORMING LOANS ON HOUSEHOLDS ON THE  
FINANCIAL PERFORMANCE OF BANKS IN MACEDONIA**

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**ABSTRACT**

The credit portfolio in banks with the traditional model of banking has dominant role in the banks' operations and. Loan portfolio quality it is the main generator of the banks' results. The basic indicator for quality of the credit portfolio is the share of non-performing loans to total credit portfolio. Very often, the NPL loans are also a source of other risks, as liquidity risk and solvency and increase the risk profile of the bank. This paper investigates the influence of the non-performing ratio on households on the financial performance of banking system in the Republic of Macedonia for the period 2010-2017. The analysis presents correlation and regression between non-performing loan ratio on households and profitability indicators: rate of return on assets and rate of return on equity, as well as the capital adequacy. The results of correlation shows a moderately high, negative correlation between the non-performing loans ratio and rates of return on equity and return on assets. Regression analysis shows that increasing the non-performing loans ratio has influence to reduce the bank profitability.

**KEY WORDS:** non-performing loans, banks, credit portfolio, profitability, capital adequacy

**IMPACT OF THE SCHENGEN AGREEMENT ON TOURISM IN SWITZERLAND**

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**ABSTRACT**

The Schengen zone is made up of a group of 25 European countries that have abolished all border controls between themselves. The name of the group comes from an agreement signed in the Luxembourg city of Schengen in 1985. The agreement was later incorporated in the European Union legislation. All Member States of the European Union, with the exception of the United Kingdom and Ireland, are obliged to implement the Schengen Agreement. All countries except Bulgaria, Romania, Croatia and Cyprus have done so until today. The three countries that are not members of the Union, Switzerland, Norway and Iceland have also implemented the Schengen rules. The Schengen zone now includes a population of over 450 million people and an area of 4,312.099 square kilometers. The implementation of the Schengen rules includes the elimination of border crossings within the Schengen zone and strengthening of the external border of the Schengen area.

**KEY WORDS:** tourism, borders control, Schengen treaty, Switzerland



**PECULIARITIES OF STATE TAX DEBT MANAGEMENT IN UKRAINE**

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The theoretical justification for the content of the state tax debt management in Ukraine are given and on this basis practical recommendations for its improvement were provided. In the research a category of the mechanism of public management of tax debt was defined as a system, which had its own objectives, principles and performed certain public-management functions, which aim to minimize the problems of the tax debt. Particular attention was paid to the legal, institutional and information-analytical components of the governance mechanism of the tax debt. The current state of tax debt management in Ukraine was analyzed, the effectiveness of the using debt management procedures was determined. Proposals for optimization of the organizational and development of regulatory and information-analytical components of the public management mechanism of the tax debt were scientifically substantiated. In order of solving problems with public management in the tax area strategic directions of development of public administration mechanism of the tax debt were defined.

**KEY WORDS:** tax debt public management, mechanism, management mechanism tools, tax policy.

**THE TOURISM AND HOSPITALITY COMPANIES AND THE CREDIT  
ACTIVITY OF THE BANKS IN THE REPUBLIC OF MACEDONIA**

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**ABSTRACT**

The tourism industry is a growing industry with great potentials. However, the accumulation of companies from the activity accommodation and food service activities is relatively small, as is the case in the Republic of Macedonia. This also limits the possibilities for investing in the enterprises from this activity, primarily because of the seasonal and campaign character that is a feature of these companies. Therefore, the thesis is about the possibility of dynamising their activity through the credit support from the commercial banks. The purpose of this paper is to determine the treatment of the activity of accommodation and food service activities in the activities of the liabilities and assets of the commercial banks and their participation in the creation of the banks' profitability. The paper aims to present the recognition of the banks as a partner by the management of companies from the hotels and restaurants sector as a subject for support of their developing business policies in terms of improvement of their profitability.

**KEY WORDS:** accommodation and food service activities, banks, investment, credit exposure, risk of credit exposure.

**APPLICATION OF THE FAS METHOD IN THE FUNCTION OF  
IDENTIFICATION OF THE KOSOVO TOURIST POTENTIAL (RUGOVA  
MOUNTAINS AND SHAR MOUNTAINS)**

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**ABSTRACT**

This topic will explain the model for assessing tourism destination potential, consisting of three elements: factors (sources), attractions (tourist offers) and service systems (or support systems). This model is known as the "FAS model" (from "F-factors, A-attractions, S-support systems"). This model analyses and optimises the behaviour of the parties involved in the tourist destination, both internal and external, as a way of understanding the dynamics of that tourist destination. The FAS model can be applied as a tool that contributes to the strategic positioning of the tourist destination and to the achievement of greater competitiveness and sustainability, which contributes to the development of tourism. This model was created in the context of a study by European "Eureka" as a project tested and implemented in several tourist destinations. The implementation of the FAS methodology, in order to identify the tourism potential of Kosovo, will contribute to the recognition, emphasis and exploitation of the most important potentials of this country in terms of tourism development in general or certain types of tourism separately. At the same time, all tourism resources should be identified as the basis for creating a tourist offer and such a bid will be more easily implemented with the help of services.

**KEY WORDS:** destination, FAS model, structures, management.

**ROLE OF THE TRAINING IN CUSTOMS ADMINISTRATION PROFESSIONAL  
DEVELOPMENTS-SPECIFICS OF THE REPUBLIC OF MACEDONIA**

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**ABSTRACT**

The rapid technological development, greater scope of operations and law application on one hand and the need for quick response in providing services to the business community, on the other, aimed at achieving the fiscal element of the flow of goods for both import or for export, but also due to the greater need for realization of various procedures, primarily for the purpose of observing the Customs Administration's protective function, has imposed the need for careful selection and effective development of the human resources. Hence, the Customs Administration defines continuous learning as key factor for improvement of the effectiveness of the customs service to achieve the set goals. With continuous and well-thought-out education, the customs officers can develop their skills and knowledge, which will contribute to increasing their personal competencies that will enhance the quality of their performance, regardless of the level of career development they are in. This way, their motivation for further development and improvement will grow, ensuring achievement of results at work on daily basis, as well as personal satisfaction in general. The author of this paper will make an analysis showing that the success of training in the professional development of the employees of the Customs Administration of the Republic of Macedonia depends on how the training needs of the employees were identified, the type of training attended by the employees and, who delivers them.

**KEY WORDS:** customs, training, continuous learning, skills and knowledge, etc.

**PERSPECTIVES FOR THE DEVELOPMENT OF ECOTOURISM IN NACIONAL  
PARK PELISTER**

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**ABSTRACT**

Words practices for ecotourism and ist exspansion as a new form of tourism offer are based on untouched nature in protected areas and nacional parks, improsing the natural and cultural potentials they have as tourist destinacions.

The large number of activities and contents that integrate ecotourism can be summarized as: Every form of tourism based on nature and whose basic function is observation and residence with maximum respect for the nature, tradition, local community and the prevailing culture of that space. (Novaković- Kostić, R, 2016)

The main goal of this scientific paper is to identify and evaluate the perspective for developing ecotourism as a tourist offer in the national park Pelister initiating a tourist offer in the other national parks in the Republic of Macedonia.

**KEY WORDS:** ecotourism, Pelister National Park, tourism, destination

## MARKETING METRICS OF DIGITAL CHANNELS IN HIGHER EDUCATION

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### ABSTRACT

Higher education institutions in Serbia show an increased interest in using digital channels within their marketing strategy, whose effectiveness is measured by using different marketing metrics, with the aim of attracting and reaching more future students. The paper presents the basic items of the marketing channels, with special emphasis on digital channels, where simple and detailed measurement of results is possible. This paper shows different marketing metrics, especially those with the application on the Internet. A special part of the paper refers to the implementation of marketing key indicators in digital channels in higher education in Serbia, with a focus on a specific metric of digital marketing in the Higher Business School in Leskovac. This work contributes to the development of marketing of higher education institutions by emphasizing the use of effective metrics for assessing the efficiency and profitability of their marketing channels.

**KEY WORDS:** higher education institutions, marketing, digital channels, marketing metrics, marketing channels

**DEVELOPING INTERCULTURAL AND MULTILINGUAL COMPETENCE WITH  
TOURISM STUDENTS AND EMPLOYEES IN THE SOUTH OF SERBIA**

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**ABSTRACT**

In recent years Serbia is experiencing an increase in tourism flow which, beside its benefits, enjoins enforcement of measures which are to enable provision of the best possible service and enhancement of competitiveness. Tourism workers of today must possess not only adequate tourism related knowledge but also skills needed for intercultural communication. Multilingual and intercultural competence is becoming key characteristics of successful tourism professionals. This paper aims at promoting and raising awareness on the importance of developing both intercultural and multilingual competence in the area of tourism, catering and hospitality particularly in the south of Serbia. Analyzing the performance of tourism employees participating in English for tourism course realized in the implementation of the Tempus project MHTSPS<sup>1</sup> and HBSL<sup>2</sup> tourism students' study requirements; the paper demonstrates the need for immediate action in developing the above mentioned skills.

**KEY WORDS:** intercultural competence, multilingual competence, tourism industry, communication, foreign languages

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<sup>1</sup> Modernization and harmonization of Tourism study programs in Serbia“- 544543-TEMPUS-1-2013-1-1-RS-TEMPUS-JPCR.

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**TERRITORIAL MARKETING STRATEGY – WAY AHEAD FOR ECONOMIC  
DEVELOPMENT**

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**ABSTRACT**

The territorial cohesion becomes topic of great importance to national authorities nowadays. This importance has its roots in the unexpected growth of spatial imbalance of economic development. Thus, urban and more developed areas successfully attract people and economic activities, while much of rural and peripheral areas appeared to sink into oblivion. Such an image requires a need for application of usual business marketing techniques, tools, and methodologies on the territory whose main goal is the development and highlighting the specifics it owns and their promotion on the national and international markets. This paper analyzes the territorial marketing, viewed through the prism of a model of territorial planning, where the core entity that is strategically promoted is exactly the territory, thereby identifying appropriate territorial marketing strategy as an element for economic development.

**KEYWORDS:** territorial marketing, promotion, local governance, strategic development, product.



**THE ROLE OF SWOT ANALYSIS IN THE DEVELOPMENT OF TOURISM IN  
THE MUNICIPALITY OF TETOVO**

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**ABSTRACT**

Tourism is one of the most recent developed industries. Tourism as an industry in itself is recognized as the main factor in the development and economic growth of a country. Same as in other countries as well as in Municipality of Tetovo we can say that we have a development of this industry. Through this scientific work we will highlight the development of this tourist destination and the new opportunities based on SWOT analysis.

**KEY WORDS:** tourism, development, economic growth, opportunities, SWOT analysis.

## **FINANCING THROUGH THE USE OF FIXED INCOME SECURITIES**

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### **ABSTRACT**

Any financing of planned activities of any kind have a number of investment risks, where the key issue is the structure of the invested capital according to the criterion of ownership. The intent of this paper is to emphasize the financing modalities through the issuance of fixed-income securities (primarily bonds and derivative fixed income securities). By applying the effects of the financial leverage, the paper will explain the basic key arguments for and against financing through the issuance and sale of fixed income securities. The aspect considered in this paper is contrary to corporate risk, that is, the risk of investing in securities. The analysis of the mentioned subject will continue through consideration of the need and possibilities of the units of local self-government (LSGUs) in the Republic of Macedonia to borrow on the financial markets, which is an essential part of the paper. The necessity of finding ways for financing major investment projects is a major challenge for the local self-government units in the Republic of Macedonia. Although there is a legal framework and several initiatives, so far no municipality in Republic of Macedonia has issued municipality bonds. Through a comparative analysis of the region's experiences, on the example of municipality bonds will be analyzed the opportunities for financing infrastructure projects through the use of fixed income securities.

**KEY WORDS:** fixed income securities, financial leverage, investment risks, municipality bonds

**CEFTA-2006 TOWARDS CREATION OF A REGIONAL ECONOMIC AREA**

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The functioning of CEFTA-2006 within the 10-year period of its creation pointed out the low capacity and unsatisfactory performance of the region in regard of trade liberalization. In July 2017 under the Berlin Process, member-states decided to enhance mutual cooperation by taking the free trade area to a higher level – regional economic area - which should provide full liberalization in trade in goods and services; free movement of capital and labor and digital integration. For this purpose an Agreement on Amendment of and Accession to the Central European Free Trade Agreement is issued in which a new Protocol 5 on trade in goods is integrated, while Protocol 6 on trade in services is also planned to be adopted and integrated. The paper is going to give a brief overview of the achieved trade integration within CEFTA-2006; observation on the obstacles for full trade liberalization and trade facilitation by detection of non-trade barriers; and analysis of Protocol 5 that concerns deeper trade liberalization, as well as trade facilitation.

**KEY WORDS:** CEFTA-2006, regional economic area, non-trade barriers, trade facilitation, Protocol 5.

### **THE COMPLEX ROLE OF FOOD IN TOURISM**

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#### **ABSTRACT**

Food is one of the most important biological human needs and as such it is an inseparable part of tourism. It also represents one of the basic services during a touristic trip. The goal of this paper is to determine the role of food beyond this basic role it plays in tourism, to see how it contributes in increasing the number of tourist and their satisfaction with the tourist product and if food can elevate the quality of the tourist demand toward meeting the needs of the tourists. To achieve these goals different aspects of tourism will be analyzed, such as the motives for joining a tourist trip, the tourist needs and the different functions of tourism. The results of the study will describe and stress essential aspects on how to improve the quality of tourism.

**KEY WORDS:** hospitality, tourism, national cuisine, food, tourist needs

**STANDARDIZATION IN CATERING FACILITIES WORKING WITH FOOD  
IN THE REPUBLIC OF MACEDONIA**

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The use and preparation of food in catering facilities is a whole science. However, over the years there has imposed a need for existing guaranteed quality of food products, which will give to users confidence in the use of these products. This is achieved by introducing of certain standards. In this paper we will address the need and significance of different standards in catering facilities. Namely, the ISO 9001, HACCP, HALAL and FIS standard will be elaborated as commonly represented, widely accepted and internationally recognized. For this purpose, we will also meet the conditions necessary for the application of these standards, which during the process of preparation of the food should be satisfied, and at the same time will meet the requirements of the guests regarding to the quality of the food.

**KEYWORDS:** Standards, food, ISO 9001, HACCP, HALAL, IFS, catering facilities

**CUSTOMS CRIMINAL ACTS ENCOMPASSED IN THE MACEDONIAN  
CRIMINAL CODE**

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**ABSTRACT**

Macedonian Criminal Code within its Chapter XXV “Criminal acts against public finances, payment operations and economy”, among other criminal acts, encompasses acts which object of protection is the customs system, i.e. Smuggling (Article 278), Customs fraud (Article 278-a), and Covering of goods that are object of smuggling and customs fraud (Article 278-b). Therefore, by analysing the legal framework of these criminal acts, from the aspect of the criminal policy, their trend of movement shall be determined. In addition, with the help of scientific analysis and description of the statistical data disposable to the State Statistical Office, the detecting and proving activities of the Macedonian law enforcement organs shall be noted through the submitted criminal reports, initiated accusations and delivered judgments for sanctioning the perpetrators of the above mentioned criminal acts. Finally, a note shall be given to the type of the criminal sentences imposed to the convicted adult perpetrators, which shall enable to determine what type of sentence prevails, as well as to determine the length of the imposed sentences.

**KEY WORDS:** Customs criminal acts; Criminal Code; Republic of Macedonia.

**THE DEVELOPMENT OF INTELLECTUAL PROPERTY RIGHTS AND THEIR  
PROTECTION BY THE RUSSIAN CUSTOMS AUTHORITIES**

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The research is about the development of the intellectual property rights and their protection by the Russian customs authorities. Modern demands of the economy and society really raised the issue of the development of the intellectual property in the Russian Federation, and the Eurasian Economic Union (EAEU) at the level of national security issues. The research also represents the situation of the IPR, which includes studies from the statistical data customs authorities. Finding out the problems of the IPR in Russia also correlates to the EAEU guidelines that provided some recommendations on how to solve them.

**KEY WORDS:** intellectual property rights, customs, Russian customs authorities, counterfeit, e-Commerce, problems, recommendations

**TOURISM DEVELOPMENT PERSPECTIVE IN KOSOVO IN THE MARKET  
FRAMEWORK OF EUROPEAN TOURIST MARKET**

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**ABSTRACT**

Tourism is one of the most important activities in a country's general economy and one of the main goals of each country's development, such as promoting the interests of its citizens, economic development and employment, regional development, cultural property management and natural and strengthening the identity of all citizens. Although facing more problems in different stages of development in the Republic of Kosovo, tourism development is already moving in the same direction as the overall development of the country's economy. The Republic of Kosovo has sufficient tourist potential, yet this potential has not been sufficiently exploited. Therefore, a national strategy is needed where the country will first need to identify, develop and implement a modern tourism concept to attract local and foreign tourists. Kosovo, placing itself in the center of the Balkan Peninsula as a tourist destination, is an important area that can be involved in the development of tourism in the region and Europe.

**KEYWORDS:** tourism, development, tourist destination, European tourism market.



**CUSTOMS AND THE ILLICIT TRADE IN ENDANGERED SPECIES**

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**ABSTRACT**

The main role and competence of the Customs is collecting customs duties and revenues. Throughout the years, the role and competencies of the Customs have evolved past their traditional tasks, the Customs expanded the scope of operations and the range of tasks aimed at facilitating trade, improving economic competitiveness, securing borders and protecting the society from illicit trade. However, despite the effort of the law enforcement agencies, trafficking and crime are often the preferred means to gain illegal profits. Criminal organizations exploiting differences in the legal systems, cultures and nations, reach for all kinds of abuses. Psychotropic substances, excise goods, weapons, migrants and similar goods are most commonly smuggled, whereas the latest trend on a global scale is wildlife crime. Rare and protected species of plants and animals are smuggled. Therefore, the fight against illicit trade in plants and animals in the world has been strengthened. In the past years, the cooperation between the customs administrations and the role of the Customs in this area of expertise has been increased and improved. In order to effectively combat of this type of crime, unity and joint operations are needed against it. In order to protect wildlife, it must be given priority on national and international level. The authors of this paper make an analysis of the current situation in the Republic of Macedonia regarding the implementation of the CITES Convention which regulates this topic, the criminal offences related to the illegal trade of the protected species, as well as the analysis of statistical date on the activities of the Customs Administration during customs control during the border crossing of the Republic of Macedonia.

**KEY WORDS:** customs, criminal acts, protected species, etc.

**TOURIST VALORIZATION OF THE VARDAR PLANNING REGION IN THE  
FUNCTION OF CREATION OF REGISTER FOR RURAL TOURISM  
DEVELOPMENT**

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**ABSTRACT**

Tourist valorization of Vardar Planning Region (VPR) has multidimensional character as basis for dimensioning of possibilities for vitalization of spatial components and economic values, and is important component for determining the development possibilities of rural areas. As part of the research activities significant results were obtained and they were related to theoretical and empirical approaches implemented in the methodology. The results showed a high percentage of compatibility between the research results of authors with the qualitative evaluations and opinions of involved participants as best informed in the surveyed area. Therefore, the prioritization of values enabled creation of framework for mapping the tourist values and identification of the development zones, sites and facilities in function of the development of rural tourism. The results and their inclusion in a document in the form of a register have an active character and can be further upgraded with new research results and promotional content.

**KEY WORDS:** Vardar Planning Region (VPR), valorization, register, rural tourism

**WHO ARE THE WINE AND FOOD FESTIVAL VISITORS? CASE STUDY OF  
CROATIA**

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Wine festivals have become an integral part of the wine tourism experience and present an opportunity for wineries and wine destinations to promote and sell their products. The purpose of the research was to examine and compare the perceptions of experience quality, experience outcomes, and food and wine personality traits of festival visitors with regard to different demographic groups. Data were collected using an on-site questionnaire that measured perceptions of experience quality (entertainment, education, environment, service providers, and functional benefits), experience outcomes (satisfaction, loyalty), wine and food personality traits (involvement, neophobia) and visitor demographics. Descriptive analysis and t-tests were conducted using data collected from visitors at the VinoCOM wine and food festival on the 24<sup>th</sup> and 25<sup>th</sup> November 2017. The research findings reveal that, in general, visitors have similar perceptions of experience quality constructs, experience outcomes, and levels of food and wine involvement and neophobia with regard to their demographic characteristics.

**KEY WORDS:** wine tourism, wine festival, festival visitors, festival experience, food personality traits

**MEASURING VISITORS' PERCEPTIONS OF EXPERIENCE QUALITY IN  
CROATIAN WINE CELLARS**

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Cellar door experiences represent the core of wine tourism activities and provide wineries with an opportunity to offer a memorable experience to the visitor, which in turn can lead to the creation of a long-term relationship between customer and brand. This study aims to investigate the factors affecting visitor perception of wine experience quality within the tasting room setting. Data was collected during the summer season of 2017 at four Dalmatian wineries (Croatia). Descriptive statistics and factor analysis were used to analyze the collected data. Four wine experience quality factors (service providers and entertainment, loyalty and advocacy, functional benefits and trust, environment) were identified. The proposed wine experience quality scale offers an empirical framework that is easy to use and generalizable in wine tourism contexts.

**KEY WORDS:** wine tourism, wine experience quality, visitor perception, memorable experience, Croatia

**ANALYSIS OF ECONOMIC IMPACT OF TOURISM IN SERBIA**

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Tourism is an economic activity that has a significant impact on the economic growth and development of most countries in the world. In the world, tourism was responsible for 12.6% GDP (Gross domestic product) and 17.2% of employment; while in Serbia, it was responsible for 2.3% of GDP and 1.9% of total employment in 2016. The aim of the paper is to analyze the economic (direct, indirect and induced) impact of tourism in Serbia. The paper is structured in the following segments: a) analyze the characteristics of tourism in Serbia in relation to other enlargement countries such as The former Yugoslav Republic of Macedonia, Turkey and Bosnia and Herzegovina during the 21<sup>st</sup> century; b) analyze the economic impact of tourism in Serbia in relation to observed countries.

**KEY WORDS:** tourism, economic impact, Serbia, enlargement countries.

**CONDITIONS AND PERSPECTIVES OF LIFE INSURANCE IN  
REPUBLIC OF MACEDONIA**

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**ABSTRACT**

If we say that life insurance is a specific combination of insurance and savings, then we can surely confirm that it is of exceptional importance for the society and for the man himself. Variations in life insurance arise from the need of people (joint-individual, long term-short term, simple-complex, risk-reliably, etc.) to secure themselves or their relatives at a certain period of their lives. The needs of the insured persons are derived from themselves, from the environment in which they act or are imposed upon them. Living in the world of the greatest technical and technological advancements and the challenges of new ways of living are a challenge for life insurance companies. Whether they will accept proactivity in restructuring their operations or will be only passive observers of contemporary demographic, social, technological, economic and political trends, will depend on whether they want to be profitable, market leaders and a brand of security in the perception of their insured persons. The growth trend of life insurance in the Republic of Macedonia, gives us the right to think about the perspectives and opportunities offered by modern trends in life insurance as a condition for the growth of life insurance companies.

**KEY WORDS:** Insured persons, Regulation, Innovation and novelties.

**COUNTERING CORRUPTION IN CUSTOMS-THE CASE OF REPUBLIC OF  
MACEDONIA**

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**ABSTRACT**

Customs administrations play a key role in trade facilitation, revenue collection, community protection and national security. The issue of corruption is a critical issue for all nations and for all Customs administrations. It is evident that this problem is far more prevalent in developing countries. In developing countries, customs are usually among those administrations where corruption is most entrenched. The presence of corruption limits Customs capacity to effectively accomplish its goals. The economy of the Republic of Macedonia is highly depended on international trade, especially imports. That results in a very big percent of businesses having direct encounters with customs officers, which gives the opportunity for corruption. Effectively preventing and combating corruption in customs is essential to an enabling business environment and investment climate. Corruption can be combated effectively only as part of a comprehensive strategy that is adapted to national context. The aim of this paper is to analyze corruption in customs sector and to provide useful conclusions and recommendations in the fight against corruption.

**KEYWORDS:** Customs, Customs Administration, Corruption, Republic of Macedonia

## **ELECTRONIC TOURISM BUSINESS MODELS**

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The intensive use of information and communication technologies (ICT) in the tourism sector, especially due to the massive expansion of Internet services, has influenced the development of a new concept of tourism business that can be called electronic tourism (e-tourism). The tourism sector has, under the influence of ICT, significantly transformed towards the development of new e-tourism business models. Also, the use of ICT in tourism business affects the emergence of new electronic markets of tourism services. According to the type of participants in business transactions on the tourism electronic markets there are Business-to-Business (B2B), Business-to-Customer (B2C) and Customer-to-Customer (C2C) and Customer-to-Business (C2B) models of tourism business. Therefore, this paper presents business models that can be implemented in e-tourism.

**KEY WORDS:** ICT, e-tourism, e-tourism business models, tourism e-markets, Internet



**TOURISM TRENDS WITH PARTICULAR REFERENCE TO TOURISM  
SUBSIDIES AS A LONG TERM UNSUSTAINABLE TOURISM DEVELOPMENT  
TOOL**

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**ABSTRACT**

Macedonia despite the fact of being a landlocked country has a strategic position within the Balkans. It's location in the central part of the Southeastern Europe makes Macedonia a naturally and culturally inevitable destination for all the Balkan round trips. Since 2011 there is an increase of tourist arrivals from the Benelux countries in unprecedented scales. It is a fact that the increased interest for visiting Macedonia by tourists from the Netherlands and Belgium, is mostly because of the subsidies granted as a supportive measure by the Government. Momently there is an unbreakable connection between tourist flows, tourism propaganda and subsidizing in Macedonia, even though this kind of support shouldn't last long. The main issue is whether the same level of tourism turnover would be maintained if subsidizing ceased to exist and what other measures should be undertaken in terms of sustainability of tourist arrivals and increase of tourism turnover.

**KEY WORDS:** subsidies, tourist arrivals, tourism turnover, sustainable tourism development, promotion.

**TO THE ISSUE OF PROTECTION AND PROMOTION OF ORTHODOX  
CHURCHES IN THE BORDER ZONES OF BULGARIA (TOURIST ROUTES AND  
ADVERTISING)**

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The paper, written by project number: ДН15/4 – 11<sup>th</sup> December 2017, funded by the Bulgarian Science Fund, looks at good practices of promoting and socialization of Orthodox monuments in multi-religious regions in the border zones of the Republic of Bulgaria. The town of Zlatograd is a particular choice. It is at the very border between Bulgaria and Greece, where most of the population are Muslims. The town is of tourist interest for two reasons: there is a border customs and check point and there is a unique ethnographic complex, where typical of the region crafts are demonstrated. Two Orthodox churches can be visited in the town, as well as a chapel just outside Zlatograd. The history of the building of the churches is extremely interesting for it wasn't just the population that did their best to erect these temples, but also the priest Atanas Arolsky, who worked there for 54 years. A major contribution was the personality traits of the priest. He renovated the old church, opened a museum dedicated to education to go with it thus raising the Christian religion to a leading one in the region. What is really curious is that Christians and Muslims took part side by side in the renovation and maintenance of the churches. Zlatograd is the only town of its kind where the graveyard complex is designed for both Christians and Muslims. All of the above makes Zlatograd an object of tourist interest with the Christian monuments being an inseparable part of the tourist sights in the town.

**KEYWORD:** Orthodox Church, Cultural Heritage, culture, tourism, religion

## **DESTINATION LEVEL INNOVATIVE ENTREPRENEURSHIP: DEVELOPING COMPETITIVENESS**

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### **ABSTRACT**

This paper examines the contribution of entrepreneurship to the development of tourism destinations. A destination endowed with a vibrant, healthy tourism private sector is at an advantage in the face of increased competition. Small tourism enterprises (STE) are particularly important for the destination competitiveness. In order to maintain or improve destination market position, STEs must be constantly innovative. Innovation is a key factor for improving SMEs performances, and indirectly for increasing destination competitiveness. This paper explores some of the functions performed by destination enterprises which enhance a destination's competitiveness. Some problems and challenges are also identified and a research agenda proposed.

**Key words:** destination development, entrepreneurship, management, small tourism enterprises (STE)

## **IMPLICATIONS OF INSURANCE ON ENTREPRENEURSHIP DEVELOPMENT**

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### **ABSTRACT**

Insurance is an activity of general interest because it provides indirect economic protection from risk. Insurance is the oldest and most practical method of risk management, by its transfer from the insured person (legal or natural person) to the insurance company. Insurance, however, realizes accumulative function due to time lags between the writing of insurance premiums and payment of claims. By doing its core function and function of accumulation and efficient allocation, insurance contributes to the economy and society as a whole. Entrepreneurship includes creativity, innovation and willingness to accept risk. Given that the risk is inherent in entrepreneurial ventures and that entrepreneurship in Serbia is burdened with problems of financing, the question we arise is whether and how insurance contributes to the advancement of entrepreneurship in terms of risk management and financing. In order to achieve the stated aim, we analyze the characteristics and risks of entrepreneurship in Serbia, the willingness for risk acceptance as a factor of entrepreneurship, the need for insurance, problems in the financing of entrepreneurs and the importance of institutional investment companies.

**KEY WORDS:** insurance companies, entrepreneurship, investments, risk management, Serbia.

**“BELASITSA” NATURE PARK – AN EXAMPLE OF SUSTAINABLE TOURISM  
DEVELOPMENT**

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**ABSTRACT**

The research examines the development of the mountainous region of Belasitsa in the years after 2000 and its transformation of being an inaccessible territory at the time of the Iron Curtain, to a fast-growing destination for sustainable tourism. In order to draw particular conclusions and formulate recommendations, the Belasitsa Nature Park Management Plan was used which was approved on 24.02.2016. As a result, potential threats from rapid development have been identified and concrete steps have been proposed to overcome them.

**KEY WORDS:** Nature park, sustainable tourism, protected areas, sustainable development.

### **CURRENT TRENDS IN TOURISM**

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#### **ABSTRACT**

Tourism evolved together with the society and industry in order to follow and satisfy the needs of the tourists. The emergence of new technology and the Internet has introduced a number of changes and innovations in the field of tourism. The availability of a vast number of data has exerted influence on the people's interest and their knowledge and experience. This has brought about the appearance of different types of tourism followed by specific trends. Certain types of tourism attract only one group of people, while a combination of them broadens the target group. The new types of tourism and the use of technology and the Internet in it are the topics of this paper. The technology and the Internet are used by the hosts and by the tourists during all phases of travel which indicates their importance.

**KEY WORDS:** new types of tourism, technology, Internet, millennials

**TOURIST IMAGES AND PERCEPTIONS: COMPARATIVE STUDY OF TWO  
JERUSALEMS**

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**ABSTRACT**

The study compares tourist images and perceptions while experiencing Ohrid (Macedonia) known as the Balkan Jerusalem, and Jerusalem (Israel) known as the eternal city in the Holly Land. Based on Cohen's (1979) classification of tourists, the study investigates possible similarities and differences among tourist types. Upon face-to-face survey conducted among 650 tourists in the period June-August 2016, the analysis determines the presence and affection of main factors: (i) Perception of place; (ii) Pull motives; (iii) Perception of safety; (iv) Type of experience; and (v) Fulfilled expectations. Many resemblances are found with respect to the similarity expressions across the investigated issues. The study contributes to the limited academician work on tourist typology in Macedonia. Simultaneously, it has a practical significance since the findings indicate many suggestions and recommendations that may serve as a valuable starting point in creating new strategic approaches for boosting tourism development in Ohrid and Macedonia.

**KEY WORDS:** Tourism images; Tourist types; Tourism development; Ohrid; Jerusalem.

**TEACHING INTERCULTURAL COMMUNICATION IN THE GLOBAL  
LANGUAGE CLASSROOM**

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**ABSTRACT**

The rapidly increasing use of English as a language of intercultural communication between non-native speakers means that the issues raised in this presentation will be of interest not only to students of linguistics but also to those involved in different fields of study, such as education, business and industry. The knowledge, skills and attitudes that are necessary for successful intercultural communication have to be practiced, to be observed and discussed in the global language classroom. Mobility of people, student mobility, immigration patterns, rapid international transport, new technologies of communication, and opportunities for project participation in international teams and networks. National cultures have a huge influence on people's values, attitudes and behaviors. People coming from different cultures have to negotiate, interact with, understand and respect the behavior and reactions of people from quite different cultures. Thus, it is very important that there is an awareness of cultural differences since multicultural groupings are becoming more common in professional settings and elsewhere around the globe.

**KEY WORDS:** intercultural communication project 2030, language students.

**FOREIGN LANGUAGE NEEDS IN THE HOTEL INDUSTRY IN OHRID TOURIST  
REGION**

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**ABSTRACT**

Tourism becomes very important channel of globalisation. Communication practices and processes and the media are of fundamental concern to humanities and social sciences disciplines. Although languages and communication are central aspects of tourism studies, this is relatively unexplored area of study. This paper explores the necessity of designing an innovative ESP course as a result of global trends in tourism and hotel industry. A needs analysis research has been carried out regarding the foreign language competence of Macedonian guest contact operators in the hotel industry, tourism and hospitality in order to define the framework for an innovative foreign language course. A methodologically relevant model, based on the *ethnography of speaking* approach is proposed, which can be compatible for Macedonian needs. The indicative findings acknowledge the necessity of designing a model for effective English for Specific Purposes learning in Macedonian tourism and hotel industry education.

**KEY WORDS:** foreign language needs, ethnography of speaking approach, course design.



**IS THERE ROOM FOR ECO GOLF RESORTS IN THE CONCEPT OF  
SUSTAINABLE DEVELOPMENT OF TOURISM IN CROATIA?**

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**ABSTRACT**

**Introduction:** The concept for sustainable development of tourism in Croatia for the period until the year 2020 suggests the establishment of a favourable relationship between economy, ecology and tourism development. Although past experiences in the world undoubtedly show that the development which is exclusively aimed towards increasing usage of already existing or building new capacities, has led to a limited increase of economic profitability, but only in the short term. Croatia has predicted to connect strategic development to building more than a dozen eco and mega golf resorts on the coast of Adriatic in order to increase accommodation capacities and overcome seasonality and to greatly increase income. The goal of this work is to show, on the analyses (case study) of building an eco golf resort on the island of Cres, that aiming national strategic development of tourism towards building golf resorts can lead to long term unsustainability of the concept of sustainable tourism development, and at the cost of permanently damaging the environment. **Methods:** in this work, the method of terrain examination is used, as well as critical analyses of the available secondary sources which were subdued to the methods of induction and deduction, analyses and synthesis. **Results:** Building an eco golf resort on the island of Cres has been planned on the area of 320 ha with an investment going above 100 million euros, and is planned against the will of the local eco community and opposed to serious objections of the expert public based on the justified fear of “apartmentisation” and building, as it has already been seen in Spain and Greece. Although the whole complex is called “eco”, the project may lead to the devastation of landscape, loss of biodiversity, with the enormous consumption of water and energy for irrigation, possible exhaustion of underground drinking water reserves and finally, bioaccumulation of chemical fertilizers and herbicides. **Conclusion:** Qualitative principles of development should be considered equivalent to the quantitative ones, and any aberration most seriously threatens long term development of tourism economy of Croatia as well as sustainable development in the whole. Environmentalists justifiably warn that the “eco” in the syntagm “eco resort” can easily mean economic or ecocide, and not necessarily ecological.

**KEY WORDS:** management of sustainable development of tourism, golf tourism, eco resort, environment pollution NATURA 2000

**LEGAL REGULATION OF PUBLIC-PRIVATE PARTNERSHIP FOR  
TOURISM IN THE REPUBLIC OF MACEDONIA**

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**ABSTRACT**

This paper deals with a very important issue, which concerns the possibility of establishing a public-private partnership, through which link is made between the public and the private sector, for the benefit of both sectors, which is a very important opportunity for the realization of different infrastructure projects, and of course tourism facilities can be created in this form. Particular attention is given to the legal regulation of this issue in the Republic of Macedonia. It is mainly expressed through the provisions of the Law on Public-Private Partnership, which makes a clear distinction between the public and the private partner. Public partner is a legal entity that gives an agreement for the establishment of a public private partnership. Private Partner is a domestic or foreign legal entity or natural person or consortium with whom the public partner concludes an agreement for a public-private partnership.

**KEY WORDS:** Public-private partnership; legal regulation; public partner; private partner; agreement

**APPLYING THE FAS-METHODOLOGY FOR IDENTIFYING AND ANALYSING  
NATURAL FACTORS IN THE SOUTH-WEST PLANNING REGION FOR RURAL  
TOURISM DEVELOPMENT**

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**ABSTRACT**

Tourist competition has become very fierce and unpredictable in the contemporary marketplace. Tourist destinations are constantly trying to be innovative in their tourist offer. One of the most common ways to improve the tourist offer is through upgrading the quality of services and products being offered. However, tourists are not only in the search of high-quality tourism products, but also want to explore and try new things and to visit unknown tourist destinations. Therefore, destinations are developing interesting and attractive types of tourism. This is more important for destinations that are either new on the tourism market, or are in the declining phases in their life-cycle. The South-west Planning Region (SWPR) in the Republic of Macedonia can be regarded as such a destination that is declining although in the past few years we can see an increase in tourist arrivals. However it is important to mention that the current infrastructure is still based on the development of lake tourism. Global trends show that tourists more and more want to explore nature-based tourist destinations as well as to visit cultural areas. Therefore, the SWPR must develop some new tourism type in this direction. Such an attractive type of tourism is rural tourism. In this paper we will explore the natural base for the development of rural tourism in the SWPR by using the FAS-methodology. More specifically the natural factors will be elaborated as part of the complex *Factors-Attractors-Support Services* (FAS). The data that will be presented in this paper are in fact the results obtained from the created Register of potentials for rural tourism development in the SWPR. The natural factors that will be explored are the results of the conducted quantitative and qualitative research activities as part of the study for creating the Register. The field research of this study included completing, evaluating and analysis of a structured questionnaire. The questionnaire was based on the FAS methodology applied by the United Nations World Tourism Organization (UNWTO) with the aim to assess the tourist values in a particular region. This methodology identifies the destination as a complexity of three interacting and interconnected subsystems (Factors, Attractors and Support Services). The results from the questionnaire were the subject of interactive discussions and exchange of experiences with the most relevant stakeholders in the different municipalities of this region. This created synergistic relations between the research team, the observers and the stakeholders who were discussing the gained results. The aim of this paper is not only to promote the importance of rural tourism development in the SWPR, but also to be an applicable basis for creating concrete rural tourism products in this region. It is important to mention that the FAS-methodology has numerously been implemented in many tourist regions in the world. Therefore the practicality of such a research is evident. This should also be the groundwork for further related research activities, not only in this region but also in other spatial units with similar characteristics.

**KEY WORDS:** South-west Planning Region, rural tourism, FAS-methodology, natural factors.

**INFORMATION SUPPORT FOR THE FOREIGN ECONOMIC ACTIVITIES  
MANAGEMENT SYSTEM BASED ON ELECTRONIC ADMINISTRATION  
TECHNOLOGIES**

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**ABSTRACT**

The article is focused on the mechanism of the blockchain technology functioning. The advantages of using this technology in international supply chains as well as in the process of their customs regulation are analyzed. The necessity of using the blockchain in the customs administration process is identified and justified. The model for the joint use of blockchain, Smart contract and the Internet of Things is proposed as the basis for carrying out the foreign economic activities. The article assesses the supply chain customs administration process, implemented by the blockchain platforms and reveals the positive aspects of Smart contract and the Internet of Things usage in the foreign economic activities.

**KEY WORDS:** management system, blockchain, distributed database, Smart contract, the principle of consensus, supply chain, customs administration.

**IMPACT OF THE BUSINESS CLIMATE ON TOURIST INDUSTRY ENTITIES  
IN THE REGION OF OHRID**

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**ABSTRACT**

Small and medium-sized enterprises constitute a significant part of the business community in the Republic of Macedonia. They account for more than 99% of the total number of active business entities in the country. Of these, 6.5% are active in the sector of Accommodation and Food Service Provision. There are numerous advantages on the part of small businesses, such as their flexibility, adaptability to the business environment, that have considerable impact on employment, Gross Domestic Product (GDP) formation, and so on.

The World Bank defines business climate as a set of specific factors that influence the opportunities and incentives of business entities for productive investment, job creation and expansion of businesses. Small and medium-sized enterprises are also important for the tourist industry of the Republic of Macedonia. Taking into consideration that the business climate has a serious impact on the operations of small and medium-sized enterprises in the tourist industry, this paper will investigate a set of factors that affect the course of business activities at the small and medium-sized enterprises in general, as well as those belonging to the tourist industry in the region of Ohrid.

**KEY WORDS:** business climate, tourist industry, small and medium-sized enterprises

**DEVELOPMENT OF CONSUMER RIGHTS FOR PRE-CONTRACTUAL  
INFORMATION IN INSURANCE**

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**ABSTRACT**

In this paper, key elements of development of consumer protection and consumer rights in insurance and financial industry are elaborated. Firstly, historical development of pre-contractual information in European Union, further, general functions of the obligation to provide pre-contractual information and the aim of each function. To summer up the theoretical part of consumer protection, European Union Courts Case C-209/12 is introduced. Furthermore, general scope of consumer right for pre-contractual information is elaborated through Directive Solvency II, Insurance Distribution Directive and Regulation PRIIPs as a part of new approach in consumer protection.

**Key Words:** consumer protection, pre-contractual information, policy holders, European Court.

**ON STATE SERVICES HARMONIZATION ON THE CUSTOMS PROTECTION  
OF THE RIGHTS FOR THE INTELLECTUAL PROPERTY OBJECTS IN THE  
EURASIAN ECONOMIC UNION**

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**ABSTRACT**

The essence of the state services on the customs protection of the rights to the objects of intellectual property is defined in the article. The characteristics of the transition period to the innovative economics are given. The legal basis for the IP rights protection in the Eurasian Economic Union is described. The distinctive features of the public services provision in the framework of such integrated association as the Eurasian Economic Union are singled out. The problems of the modern Intellectual Property Rights Objects' Register application are analyzed. The necessity of centralization and harmonization of the process of such services rendering is proved; options for achieving this goal are given.

**KEY WORDS:** State services, intellectual property, customs protection of the rights to the objects of intellectual property, Eurasian Economic Union, customs register, customs control.

**DIET AND PARTICIPATION OF FOOD OF ANIMAL ORIGIN IN STUDENTS'  
NUTRITION**

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**ABSTRACT**

For students, nutrition is of primary importance because during adolescence the qualitative and quantitative needs for a well-balanced diet, are bigger than during any other period of life. Numerous reports in Serbia, talk about students health problems because of the incorrect diet, such as anemia, malnutrition, and obesity. The aim of this paper is to evaluate the diet, the frequency of weekly intake of foods of animal origin and the Body Mass Index. A survey was conducted between students of all study groups and all the years, a total of 133 respondents. The state of nutrition of students is significantly related to the intake of certain foods of animal origin. Chicken is significantly less represented in the diet of overweight students, opposite to other meat (except fish and chicken) that is more represented in both sexes. There is no significant correlation between nutrition status and diet.

**KEYWORDS:** students, diet, foods of animal origin

**IMPACT OF EUROPEAN INTEGRATION PROCESSES TO THE FREIGHT  
FORWARDING INDUSTRY**

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European integration processes facilitate mobility and trade flows by removing customs barriers and simplifying customs procedures. However, there are some negative impacts on freight forwarding industry in terms of decreasing incomes generated out of customs brokerage. Since many freight forwarders, specially in less developed countries, have based their business activities on customs brokerage, their market position may come at stake. Therefore, they should transform into logistic operators, who could provide for advanced logistic services required in managing global supply chains. This article outlines the issue by case study of the freight forwarding industry in Croatia.

**KEY WORDS:** European integrations, freight forwarding, transformation



**INCOTERMS CLAUSES IN TRADE BETWEEN SERBIA AND NEIGHBOURING  
COUNTRIES**

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We compared the usage of Incoterms clauses among Serbian exporters and importers in trade with the neighbouring countries and analyse the similarities and differences regarding the clauses and groups of clauses used in trade with different countries. There are many reasons for the choice of a particular Incoterms clause, such as the subjective characteristics of trade partners, business environment, geographic, trade and logistic opportunities and barriers. The similarities and specific variations among country-level preferences toward particular Incoterms clauses and groups of clauses are presented and possible reasons for them are discussed. Geographic distance was excluded as a possible impact factor in the selection of Incoterms clauses, as we considered only the closest countries. The relationship between applied Incoterms clauses and macro-logistic performances, measured as logistics performance index (LPI), was also examined.

**KEY WORDS:** Incoterms clauses; Serbia; Balkan region; local drivers and impediments

**RIGHTS AND OBLIGATIONS ARISING IN COMPENSATION OF CLAIMS  
CAUSED BY USE OF MOTOR VEHICLES**

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Insurance against civil liability in respect of the use of motor vehicles or accepted as Motor third party liability insurance is a quite significant for citizens, whether they are insured or victims of a car accident. Insurance of motor vehicles, and in particular Motor third party liability insurance, is the most important type of insurance in developing countries. Motor third party liability insurance has a major impact on the free movement of persons and vehicles. The high traffic frequency and the increased number of motor vehicles are more likely to cause a lot of traffic accidents and reported claims. On the Macedonian insurance market, during the 2017, 40,780 claims of motor vehicles were processed, out of which 31,106 were for Motor third party liability insurance and 9,674 insurance for motor vehicles - casco. Taking into account the importance of this type of insurance and the overall effect it has on the financial security and stability of the citizens, this paper will elaborate the rights and obligations of insured persons and victims in traffic accidents in terms of a legal framework, as well as future challenges on the insurance market.

**KEY WORDS:** motor third-party liability, regulations, claims and criteria

**WHAT MANAGEMENT CONSULTING FOR THE TOURISM INDUSTRY?**

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**ABSTRACT**

We analyse the actual use of management consulting services in the tourism industry from the client's perspective. After a description of MC services, a typology of the consulting industry using the criteria of specialisation is presented. Based on typology the three characteristics which can be used to differentiate types of consulting firms from the TTH sector perspective are described. We compare these characteristics with the criteria of post-purchase evaluation of MC services and try to conclude with some theoretical guidelines. These conclusions are then compared with our own experience from working as management consultants with TTH companies.

We finish our research with some advice for the tourism industry concerning criteria for the most efficient selection of appropriated companies providing management consulting services.

**KEY WORDS:** management consulting, tourism

**USING MOBILE APP FOR TRAVELING: AN EXAMPLE IN MACEDONIA**

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**ABSTRACT**

The research shows us how youth from Macedonia are using apps for traveling and which apps is most commonly used in Macedonia. The purpose of the paper is to examine the theoretical part of the definition of concepts such as traveling with the help of different apps in different countries. We found out that the most commonly used apps for booking accommodation is a Booking, for route planning is a Google Maps, for buying plane ticket is a Skyscanner, for translating is a Google Translate and for conversation is a Messenger.

**KEY WORDS:** travel, mobile app, trip.

**THE PROCESS OF INNOVATION OF THE MENUS OF THE RESTAURANTS IN  
STRUGA**

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**ABSTRACT**

There is no question restaurants are innovating - but are they moving fast enough to stay relevant in the face of evolving consumers' tastes and preferences? This is a particular challenge for established companies where risks are magnified - there are enormous profits, thousands of jobs, and publicly traded share prices on the line. Like many industries, the restaurant industry faces a variety of challenges keeping up with the rapid pace of change driven by the consumer trends and changing demographics.

Growing preferences for healthier food options, concerns over environmental sustainability, increased competition from grocery stores, heightened consumer expectations, and rapidly advancing technology are reinventing the traditional dining experience and forcing change on how the industry operates. In addition, the rising spending power of the millennial generation of consumers is accelerating the industry's response to such trends.

**KEY WORDS:** restaurants, process, innovation, menu, destination.