



FTU CONFERENCE INSCOSES 2020

**XV International Scientific Conference on Service Sector –
INSCOSES 2020 Faculty of Tourism and Hospitality, Ohrid,
Macedonia September 11-12, 2020**

CONFERENCE PROGRAMME SCHEDULE



“St. Kliment Ohridski” University – Bitola



**Faculty of Hotel Management and Tourism
Vrnjačka Banja**



XV INTERNATIONAL SCIENTIFIC CONFERENCE ON SERVICE SECTOR - INSCOSES 2020

11-12 September 2020, Ohrid

FACULTY OF TOURISM AND HOSPITALITY - OHRID

CONFERENCE TIMETABLE

11.09.2020 (Friday)	10:00 – 10:15 h	Opening Ceremony (link)
	10:15 – 10:45 h	Plenary sessions
	10:45 - 11:00 h	Break
	11:00 – 12:45 h	Parallel Session 1
	12:45 – 13:00 h	Break
	13:00 – 14:45 h	Parallel Session 2
	14:45-15:00 h	Break
	15:00 – 16:45 h	Parallel Session 3
	16:45 – 17:00 h	Closing Ceremony

SCHEDULE

Friday, 11.09.2020

PLENARY SESSION FOR THE TOPIC: ([link](#)) TOURISM AND HOSPITALITY

10:15 - 10:45

Co-chairs: **Aleksandar Trajkov, Branko Nikolovski**

10:15 –10:45 **Prof. Ph. D. Joanna Hernik**
*Instagram as a hotel promotion channel – how much information,
and how much manipulation*

PLENARY SESSION FOR THE TOPIC: ([link](#)) FINANCE AND INSURANCE

10:15 - 10:45

Co-chairs: **Klime Poposki, Vera Karadzova**

10:15 –10:45 **Prof. PhD. Karel Van Hulle**
Can insurance regulation weather the pandemic storm

11:00 - 12:45

Co-chairs: **Ivanka Nestoroska, Branko Nikolovski**

- 11:00 – 11:10 **Drago Cvijanović, Tamara Gajić, Miljan Leković**, INTEGRATION OF SPA AND RURAL TOURISM – AFFIRMATION OF LEMEŠKA SPA IN A RURAL TOURIST ATTRACTION
- 11:10 – 11:20 **Anton Vorina**, USING MOBILE APPS IN TRAVEL PLANNING AMONG YOUTH IN SLOVENIA
- 11:20 – 11:30 **Michael Risteski, Sasho Korunovski, Jordan Kocevski**, ANALYSIS OF POTENTIALS AND ATTRACTIONS FOR THE DEVELOPMENT OF CULTURAL TOURISM IN THE SOUTH-WEST PLANNING REGION OF THE REPUBLIC OF N. MACEDONIA
- 11:30 – 11:40 **Aleksandar Racz**, THE RELATIONSHIP BETWEEN THE POSITION IN THE MANAGEMENT HIERARCHY AND DIFFERENCES IN TOURISM MANAGERS' BELIEFS AND ATTITUDES ABOUT CLIMATE CHANGE AND TOURISM
- 11:40 – 11:50 **Aleksandar Racz**, ECOLOGICAL AWARENESS OF THE MANAGERS IN TOURISM ACCOMMODATION FACILITIES ABOUT THE ANTHROPOGENIC CAUSE OF THE CLIMATE CHANGE AND THE CAUSAL INFLUENCE OF TOURISM ON CLIMATE CHANGE
- 11:50 – 12:00 **Risto Gogoski**, THE RELATIONSHIP BETWEEN HOUSHOLD CONSUMPTION AND ACTIVITIES OF TOURISM IN RN MACEDONIA
- 12:00 – 12:10 **Biljana Petrevska, Tanja Mihalič, Cvetko Andreeski**, RESIDENTS' PERCEPTION ON TOURISM IMPACT FACTORS: A STUDY OF OHRID, NORTH MACEDONIA
- 12:10 – 12:20 **Branko Nikolovski**, DESTINATION DEVELOPMENT: ENHANCING SMALL TOURISM FIRMS COMPETITIVENESS
- 12:20 – 12:40 **Questions and Discussion**

11:00 - 12:45

Co-chairs: **Klime Poposki, Emil Papazov**

- 11:00 – 11:10 **Vladimir Njegomir**: THE RISKS OF THE 2020s – THEIR IMPACTS AND MANAGEMENT
- 11:10 – 11:20 **Vladimir Kaščelan, Ljiljana Kaščelan, Milijana Novović – Burić**: REGIONAL ANALYSIS OF CAR INSURANCE IN MONTENEGRO USING DEEP LEARNING METHODS
- 11:20 – 11:30 **Piotr Manikowski, Konrad Owsinski**: DIRECT CLAIMS SETTLEMENT AS AN EXAMPLE OF INNOVATIONS IN MOTOR INSURANCE IN POLAND
- 11:30 – 11:40 **Vera Karadjova, Svetlana Razmoska**: INSURANCE AS STRATEGY FOR MANAGING PROFESSIONAL LIABILITY RISK
- 11:40 – 11:50 **Marijana Ćurak, Dujam Kovač, Klime Poposki**: THE DRIVERS OF VOLUNTARY HEALTH INSURANCE DEMAND IN EUROPEAN COUNTRIES
- 11:50 – 12:00 **Andrej Ilievski, Evica Delova-Jolevska**: FINANCIAL TECHNOLOGY - OPPORTUNITIES AND RISKS OF SELECTED KEY SOLUTIONS
- 12:00 – 12:10 **Nadezda Kirillova, Alexander Tsiganov**: THE REQUIREMENTS FOR THE RUSSIAN INSURANCE COMPANIES FINANCIAL CONDITION: TRENDS AND CONSEQUENCES
- 12:10 – 12:20 **Nadezda Kirillova, Alexander Tsiganov**: THE EDUCATION AND MARKET PARADOX OF THE INSURANCE STAFF
- 12:20 – 12:30 **Desislav Danov**: IS ARTIFICIAL INTELLIGENCE THE NEW TITANIC
- 12:30 – 12:45 **Questions and Discussion**

13:00 - 14:45

Co-chairs: **Risto Rečkoski, Lidija Simončeska**

- 13:00 – 13:10 **Vladislav Marjanović, Dejan Đorđević, Igor Mladenović**, THE IMPORTANCE OF INNOVATIONS FOR THE SUSTAINABLE DEVELOPMENT OF TOURISM
- 13:10 – 13:20 **Snežana Milićević, Nataša Đorđević**, POSSIBILITIES FOR IMPROVING THE TOURISM OFFER OF VRNJAČKA BANJA, SERBIA
- 13:20 – 13:30 **Valeria Vitanova**, FACTORS THAT INFLUENCE THE TURNOVER OF EMPLOYEES IN TOURISM SECTOR IN BULGARIA
- 13:30 – 13:40 **Nebojša Pavlović, Vladan Petrović**, ECONOMIC, SOCIAL, ENVIRONMENTAL AND CULTURAL IMPACTS OF TOURISM
- 13:40 – 13:50 **Nikola V. Dimitrov, Biljana Petrevska**, TOURISM ACTIVITIES IN THE DEPOPULATED RURAL AREAS: ASSESSMENT OF SELECTED VILLAGES IN NORTH MACEDONIA
- 13:50 – 14:00 **Nikola V. Dimitrov, Aleksandra Terzić**, NATURAL RESOURCES AND RURAL TOURISM: EVALUATION OF SELECTED AREAS FROM NORTH MACEDONIA AND SERBIA
- 14:00 – 14:10 **Ivanka Nestoroska**, ADVENTURE AS POTENTIAL FOR ENRICHED TOURIST OFFER IN PELAGONIJA REGION
- 14:10 – 14:30 **Questions and Discussion**

13:00 - 14:45

Co-chairs: **Vera Karadzova, Snezana Dicevska**

- 13:00 –13:10 **Matej Smalik, Matúš Medvec:** COVID-19 IMPACT ON CAPITAL MARKETS IN EUROPEAN UNION AND CHINA
- 13:10 –13:20 **Bojan Srbinoski, Klime Poposki, Ksenija Dencic – Mihajlov:** THE ECONOMICS OF THE NAME CHANGE: LONG-TERM ADJUSTMENTS TOWARDS EU/NATO OR SHORT-TERM RESOLUTION OF POLITICAL UNCERTAINTY?
- 13:20 –13:30 **Gligor Bishev, Marina Blazhekovikj – Toshevski, Dragica Odzaklieska:** LINKING BANKS AND INSURANCE COMPANIES – A NEW TREND IN THE MACEDONIAN BANKING SECTOR
- 13:30 –13:40 **Evica Delova – Jolevska, Ilija Andovski, Snezana Dicevska:** EFFECTIVE DEPOSIT INSURANCE SYSTEM FOR SMALL COUNTRY WITH CONCENTRATED BANKING SYSTEM – THE CASE OF THE REPUBLIC OF NORTH MACEDONIA
- 13:40 –13:50 **Ljube Jolevski, Snezana Dicevska:** EMPIRICAL ANALYSIS OF PROFITABILITY, NON PERFORMING LOANS AND OPERATIONAL EFFICIENCY IN MACEDONIAN BANKING SECTOR
- 13:50 –14:00 **Emil K. Papazov, Lyudmila M. Mihaylova:** DETERMINING THE GENERIC STRATEGIES OF BUSINESS COMPETITORS
- 14:00 –14:10 **Nataliia Gavkalova, Alina Zilinska:** PRACTICE AND PROSPECTS OF LOCAL ECONOMIC DEVELOPMENT
- 14:10 –14:20 **Vera Karadzova:** THE INVESTMENTS SECTORAL STRUCTURE AS A FACTOR FOR DEVELOPMENT ACCELERATION
- 14:20 –14:45 **Questions and Discussion**

FRIDAY, 11.09.2020

SESSION 3 ([link](#)): TOURISM, HOSPITALITY, GASTRONOMY, AND NUTRITION

15:00 - 16:45

Co-chairs: **Irina Petrovska, Mihael Risteski**

- 15:00 –15:10 **Irina Petrovska**, REPRESENTING VOICES IN TOURISM – CROSS-CULTURAL ANALYSES
- 15:10 –15:20 **Risto Reckoski**, LEGISLATION FOR MOUNTAIN TRAILS AND PATHS AS A FACTOR FOR DEVELOPMENT OF MOUNTAINEERING TOURISM IN MACEDONIA
- 15:20 –15:30 **Lidija Simončeska, ToniCvetanoski**, IDENTITY AS A STRATEGY FOR AFFIRMATION OF THE TOURIST PRODUCT OF PRESPA
- 15:30 –15:40 **Elena Cickovska**, UNDERSTANDING AND TEACHING GEN Z IN HIGHER EDUCATION
- 15:40 – 15:50 **Jordan Kocevski, Michael Risteski**, DEFINING CUISINE AND TYPES OF CUISINE
- 15:50 –16:00 **Liljana Sokolova, Hajnalka Požar, Nataša Sabo Čamprag**, NUTRITION AND HEALTH STATUS OF GERIATRIC CENTER USERS, CHALLENGE FOR THE CATERING
- 16:00 –16:10 **Alberta Tahiri, Idriz Kovači**, CULTURAL HERITAGE AND ITS IMPACT ON TOURISM INDUSTRY IN KOSOVO
- 16:10 –16:30 **Questions and Discussion**

16:45 - 17:00

Closing ceremony ([link](#))