

# **XI International Conference**

## **Service Sector in Terms of Changing Environment**

**Procedia Social and Behavioral Sciences Volume 44**

**Ohrid, Republic of Macedonia  
27-29 October 2011**

**ISBN: 978-1-62993-034-3**

**Printed from e-media with permission by:**

Curran Associates, Inc.  
57 Morehouse Lane  
Red Hook, NY 12571



**Some format issues inherent in the e-media version may also appear in this print version.**

Copyright© by Elsevier B.V.  
All rights reserved.

Printed by Curran Associates, Inc. (2013)

For permission requests, please contact Elsevier B.V.  
at the address below.

Elsevier B.V.  
Radarweg 29  
Amsterdam 1043 NX  
The Netherlands

Phone: +31 20 485 3911  
Fax: +31 20 485 2457

<http://www.elsevierpublishingsolutions.com/contact.asp>

**Additional copies of this publication are available from:**

Curran Associates, Inc.  
57 Morehouse Lane  
Red Hook, NY 12571 USA  
Phone: 845-758-0400  
Fax: 845-758-2634  
Email: [curran@proceedings.com](mailto:curran@proceedings.com)  
Web: [www.proceedings.com](http://www.proceedings.com)

# TABLE OF CONTENTS

<b>Conference Program</b> .....	1
<i>N/A</i>	
<b>Tourism in Macedonia in Changing Environment</b> .....	19
<i>Naume Marinovski, Saso Korunovski</i>	
<b>The Changes and Innovation As a Factor of Competitiveness of the Tourist Offer (The Case of Ohrid)</b> .....	32
<i>Lidija Simonceska</i>	
<b>Developing Sustainable Tourism in a Changing Environment: Issues for the Tourism Enterprises (Travel Agencies and Hospitality Enterprises)</b> .....	44
<i>Fotis Kilipiris, Stella Zardava</i>	
<b>Tourism Statistics in Croatia: Present Status and Future Challenges</b> .....	53
<i>Tea Baldigara, Maja Mamula</i>	
<b>Leisure Tourist Offer As a Component of Competitive Advantage in the Situation of Changing Environment: Case of Ohrid Tourist Region</b> .....	62
<i>Mitre Avramoski, Raman Ismaili</i>	
<b>The Impact of Cognitive Learning on Consumer Behaviour</b> .....	70
<i>Liljana Batkoska, Elena Koseska</i>	
<b>(No) Competitiveness and Sustainable Development of Serbian Tourism</b> .....	78
<i>Marija Petrovic-Randelovic, Dalibor Miletic</i>	
<b>Projecting Accommodation Capacities in Macedonia</b> .....	88
<i>Biljana Petrevska</i>	
<b>Identifying Tourism Potentials in Republic of Macedonia Through Regional Approach</b> .....	95
<i>Ivanka Nestoroska</i>	
<b>Cultural Tourism in Ohrid As a Selective Form of Tourism Development</b> .....	104
<i>Saso Korunovski, Naume Marinovski</i>	
<b>Uniform System of Accounts in the Lodging Industry (USALI) in Creating a Responsibility Accounting in the Hotel Enterprises in Republic of Macedonia</b> .....	114
<i>Desa Kosarkoska, Irina Mircheska</i>	
<b>Interest Rate Pass-Through in a Small Open Economy with a Fixed Exchange Rate - The Case of Macedonia</b> .....	125
<i>Jane Bogoev, Goran Petrevski</i>	
<b>Contemporary Trends in the Global Insurance Industry</b> .....	134
<i>Vladimir Njegovir, Boris Marovic</i>	
<b>Global Financial Crisis – Determination for Development of Life Insurance in the Republic of Macedonia</b> .....	143
<i>Bratislav Milosevic</i>	
<b>Importance of Relationship Marketing Management in the Insurance Business in Albania</b> .....	155
<i>Evelina Bazini, Liljana Elmazi, Shkelqim Sinanaj</i>	
<b>Internet Business Models for E-Insurance and Conditions in Republic of Macedonia</b> .....	163
<i>Mirjana Sekulovska</i>	
<b>Analysis of Mortality in Republic of Macedonia</b> .....	169
<i>Cvetko Andreeski</i>	
<b>Risk Management During Work Interruption</b> .....	177
<i>Risto Rechkoski, Maja Georgioska</i>	
<b>Municipal Bonds as An Investment Opportunity for Life Insurance Companies on Capital Market In Macedonia</b> .....	184
<i>Bratislav Milosevic, Stevco Meceski, Bojan Srbinoski</i>	
<b>Negotiation Skills – A Factor for Insurance Development in Conditions of a Changeable Surrounding</b> .....	193
<i>Elena Koseska, Liljana Batkoska, Kliment Arnaudov</i>	
<b>Development of Motor Third Party Liability Insurance Market in Terms of Changing Regulation</b> .....	200
<i>Boban Tomeski</i>	
<b>Planning of Sustainable Tourism Development</b> .....	210
<i>Katerina Angelevska-Najdeska, Gabriela Rakicevik</i>	
<b>Sustainability and Competitiveness of Tourism</b> .....	221
<i>Tanja Angelkova, Cane Koteski, Zlatko Jakovlev, Elizabeta Mitrevska</i>	
<b>Teaching Lexical Patterns in English and Macedonian Tourism Discourse</b> .....	228
<i>Irina Petrovska</i>	
<b>Ecoregionalism - Factor Cross-Border Cooperation and Tourism Development</b> .....	236
<i>Marija Milenkovic</i>	

<b>The Main Process in the International Financial Reporting at the Begining of 21st Century .....</b>	<b>241</b>
<i>Desa Kosarkoska, Irina Mircheska</i>	
<b>Tax System As a Factor of Tourism Competitiveness: The Case of Croatia .....</b>	<b>250</b>
<i>Bratic Vjekoslav, Predrag Bejakovic, Devcic Anton</i>	
<b>Research of Service Sector Needs for and in Academic Language Learning .....</b>	<b>258</b>
<i>Elena Cickovska</i>	
<b>German Language Tourist Information in Macedonia and the Translational Activity .....</b>	<b>265</b>
<i>Jagotka Strezovska</i>	
<b>Competition in Tourism in Terms of Changing Environment.....</b>	<b>273</b>
<i>Ksenija Vodeb</i>	
<b>Competitiveness Strategies for Supporting Economic Development of the Touristic Destination.....</b>	<b>279</b>
<i>Tatjana Dimoska, Boris Trincev</i>	
<b>Transport of Dangerous Substances in the Republic of Macedonia .....</b>	<b>289</b>
<i>Gordana Rechkoska, Risto Rechkoski, Maja Georgioska</i>	
<b>Risk Management and Customs Performance Improvements: The Case of the Republic of Macedonia.....</b>	<b>301</b>
<i>Jovanka Biljan, Aleksandar Trajkov</i>	
<b>Logistic Services Trade Balance As Indicator of Macedonian Logistic Industry Potential.....</b>	<b>314</b>
<i>Aleksandar Trajkov, Jovanka Biljan</i>	
<b>The New Role of Macedonian Customs Administration.....</b>	<b>323</b>
<i>Larisa Vasileska, Miladin Krstanoski</i>	
<b>Influence of Political Globalization and Global Crisis on Traditional Marketing Management Theory and Practice.....</b>	<b>330</b>
<i>Robert Vodopivec</i>	
<b>Measures of the Customs Administration of the Republic of Macedonia for the Protection of the Intellectual Property Rights As Part of the Contemporary Trends in Customs .....</b>	<b>341</b>
<i>Danijela Miloshoska</i>	
<b>Banking Services in Terms of Changing Environment: The Case of Macedonia.....</b>	<b>347</b>
<i>Tome Nenovski, Evica Delova Jolevska, Ilija Andovski</i>	
<b>Food and Nutrition As Tourist Phenomenon .....</b>	<b>357</b>
<i>Pere Aslimoski, Sase Gerasimoski</i>	
<b>Global and Regional Food Consumption Patterns and Trends .....</b>	<b>363</b>
<i>Angela Vasileska, Gordana Rechkoska</i>	
<b>Evaluation of Dietary Habits and Physical Activity Level Monitoring As Basis for a New Health Promotion Strategy in Republic of Macedonia .....</b>	<b>370</b>
<i>Vera Simovska-Jarevska, Dragan Danjanovski, Valentina Pavlova, Sasko Martinovski, Mila Vidin</i>	
<b>Spatial Planning and Sustainable Tourism As Basis for Developing Competitive Tourist Destinations.....</b>	<b>375</b>
<i>Michael Risteski, Jordan Kocevski, Kliment Arnaudov</i>	
<b>Business Ethics and Social Responsibility in Tourist Organizations in Terms of Changing Environment .....</b>	<b>387</b>
<i>Kliment Arnaudov, Elena Koseska</i>	
<b>Eating Out on Vacation.....</b>	<b>398</b>
<i>Jordan Kocevski, Michael Risteski</i>	
<b>Profitability Determinants of the Macedonian Banking Sector in Changing Environment.....</b>	<b>406</b>
<i>Marijana Curak, Klime Poposki, Sandra Pepur</i>	
<b>Macedonian Economy Before and After the Global Financial and Economic Crises.....</b>	<b>417</b>
<i>Tome Nenovski, Ivica Smilkovski</i>	
<b>Factoring in the Changing Environment: Legal and Financial Aspects .....</b>	<b>428</b>
<i>Tamara Milenkovic-Kerkovic, Ksenija Dencic-Mihajlov</i>	
<b>Payment Systems in Economy - Present End Future Tendencies.....</b>	<b>436</b>
<i>Risto Gogoski</i>	
<b>Functioning of Investment Funds in Republic of Macedonia in Terms of Changing Environment .....</b>	<b>446</b>
<i>Snezana Mojsoska, Sase Gerasimoski</i>	
<b>Role of Banks As Entity in the System for Prevention of Money Laundering in the Macedonia .....</b>	<b>453</b>
<i>Svetlana Nikoloska, Ivica Simonovski</i>	
<b>Credit Risk – Creating System of Credit Risk Management in Changing Economic Conditions in Macedonian Banks .....</b>	<b>460</b>
<i>Snezana Dicevska</i>	
<b>Country Risk – Conditions and Trends in Macedonia, Proposals for Reduction in Conditions of Unstable Environment.....</b>	<b>470</b>
<i>Vera Karadjova</i>	
<b>Author Index</b>	