

Varazdin Development and Entrepreneurship Agency and University North  
in cooperation with  
ECEO – Universidade Lusofona  
Faculty of Management University of Warsaw  
Faculty of Law, Economics and Social Sciences Sale - Mohammed V University in Rabat  
ENCGT - Ecole Nationale de Commerce et de Gestion de Tanger/ Abdelmalek Essaadi University  
Polytechnic of Medimurje in Cakovec



# Economic and Social Development

86<sup>th</sup> International Scientific Conference on Economic and Social Development

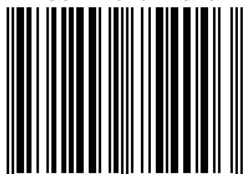
## Book of Abstracts

Editors:

Ana Lorga da Silva, Zvonko Merkas, David Resende



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## **Economic and Social Development**

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# CONTENTS

<b>RELATIONSHIP BETWEEN PROFITABILITY AND OPERATING CYCLE OF SMALL AND MEDIUM ENTERPRISES: EVIDENCE FROM CENTRAL AND EASTERN EUROPE .....</b>	<b>1</b>
Jacek Jaworski, Leszek Czerwonka	
<b>CONSTITUTIONAL PROTECTION OF THE FAMILY WITH SPECIAL EMPHASIS ON DOMESTIC VIOLENCE - MISDEMEANOR OR CRIMINAL OFFENSE IN THE REPUBLIC OF SERBIA.....</b>	<b>2</b>
Dalibor Krstinic, Borislav Bojic, Dejan Logarusic	
<b>LABOR MARKET GENDER DISCRIMINATION - CASE STUDY IN PRIVATE AND PUBLIC SECTOR COMPANIES.....</b>	<b>3</b>
Felipa Lopes dos Reis, Helena Pimentel, Jose Vicente, Joana Cruz	
<b>A REVIEW OF THE INFLUENCE OF INFORMATION TECHNOLOGIES ON CONTEMPORARY TRADE.....</b>	<b>4</b>
Petar Kurecic, Ivana Benjak, Petar Miljkovic	
<b>CHALLENGES AND OPPORTUNITIES RELATED TO AGING POLICY TO ENSURE ECONOMIC GROWTH AND INNOVATION IN THE SLOVAK REPUBLIC .....</b>	<b>5</b>
Peter Sika	
<b>IMPACT OF DIGITAL TRANSFORMATION TECHNOLOGIES ON ERP SYSTEMS .....</b>	<b>6</b>
Ruben Picek, Darko Androcec	
<b>PERFORMANCE EVALUATION AND MANAGEMENT IMPORTANCE IN ORGANIZATIONAL MOTIVATION.....</b>	<b>7</b>
Felipa Lopes dos Reis, Helena Pimentel, Jose Vicente, Diana Vicente	
<b>DOES POLITICAL ORIENTATION INFLUENCE UNCONVENTIONAL POLITICAL PARTICIPATION? .....</b>	<b>8</b>
Ana Pap Vorkapic, Jelena Franjkovic, Ana Zivkovic	
<b>DEVELOPMENT OF BUSINESS MODELS IN THE ENVIRONMENT OF THE NEW INDUSTRIAL REVOLUTION .....</b>	<b>9</b>
Ante Roncevic, Tomislav Gluhak	
<b>THE RISE OF INFLUENCERS: MARKETING TOOL IN TIME OF PANDEMICS..</b>	<b>10</b>
Ilijana Petrovska, Nadica Jovanovska Boshkovska, Ivona Mileva, Marina Vuchkovikj	

<b>UNIVERSITY EDUCATION AND ACCUMULATION OF HUMAN CAPITAL IN THE REGION.....</b>	<b>11</b>
Valeria Nemethova, Lucia Svitekova	
<b>NEW TRENDS TAKEN BY BANGLADESH TOURISM AFTER COVID-19 FOR BETTER SUSTAINABILITY .....</b>	<b>11</b>
Islam Hashanat	
<b>THE EFFECT OF SCHOOL LEADERSHIP STYLES AND CULTURES ON ENGLISH ACHIEVEMENTS AND ENGLISH GRADES IN ISRAEL .....</b>	<b>12</b>
Deborah Schwartz	
<b>INVESTIGATING THE DEVELOPMENT PATH OF SOUTH AFRICA THROUGH CONVERGENCE THEORY APPLICATION.....</b>	<b>13</b>
Stacey-Lee Marais	
<b>IN THE SLOVAK REPUBLIC AS PART OF THE ECONOMIC ACTIVITIES .....</b>	<b>14</b>
Kornelia Belickova	
<b>INFORMATION AS A CREATOR OF MICROECONOMIC STABILITY IN CRISES .....</b>	<b>15</b>
Tomislav Mrcela, Tamara Zadravec	
<b>SELECTING SOCIAL SUSTAINABILITY INDICATORS OF OIL PALM PRODUCTION SYSTEM: A CASE STUDY IN NORTH SUMATERA PROVINCE, INDONESIA .....</b>	<b>16</b>
Zulfi Prima Sani Nasution, Sri Mulatsih, Hania Rahma	
<b>DIGITAL TRANSFORMATION IN CORPORATE FINANCE AREA – DECISION-MAKING TOOLS.....</b>	<b>17</b>
Pedro Moreira, Maria Jose Angelico Goncalves, Amelia Cristina Ferreira da Silva	
<b>RELIGION AND ISLAMIC FINANCE: THEORY AND PRACTICE.....</b>	<b>18</b>
Dario Maradin, Stella Suljic Nikolaj, Bojana Olgic Drazenovic	
<b>SEVERE HOUSING DEPRIVATION OF SENIORS IN THE SLOVAK REPUBLIC..</b>	<b>19</b>
Silvia Sipikalova	
<b>TRENDS ON THE ROLE OF SOCIAL NETWORKS IN INFORMING CROATIAN CONSUMERS .....</b>	<b>20</b>
Drazenka Cosic, Anelka Buneta	
<b>AI SHAPING AGRICULTURE: SMART TECHNOLOGIES FOR SMART PRODUCTION IN BULGARIA.....</b>	<b>21</b>
Georgi Aleksiev, Dora Doncheva	

<b>INCREASING THE COMPETITIVENESS AND SUSTAINABILITY OF SPORTS ORGANIZATIONS THROUGH RISK MANAGEMENT.....</b>	<b>22</b>
Katarina Bugarova, Michal Brutovsky, Jaroslav Slepecky	
<b>A MODEL FOR THE USE OF DESIGN IN PRODUCT INNOVATION.....</b>	<b>23</b>
Renata Sevcikova, Lubica Knoskova	
<b>SECURITY MANAGEMENT OF SPORT EVENTS IN SLOVAK REPUBLIC .....</b>	<b>24</b>
Maria Luskova	
<b>IMPACT OF PUBLIC SUPPORT FOR INNOVATION ON COMPANY PERFORMANCE: REVIEW AND META-ANALYSIS .....</b>	<b>25</b>
Catia Rosario, Celeste Varum, Anabela Botelho	
<b>STRATEGIC THREATS AND MEASURES TO REDUCE THEIR CONSEQUENCES IN SPORTS ORGANIZATIONS .....</b>	<b>26</b>
Maria Hudakova, Michal Varmus	
<b>SOCIAL ENTREPRENEURSHIP IN SLOVAKIA AS A TOOL FOR WORK INTEGRATION AND EMPLOYMENT SUPPORT .....</b>	<b>27</b>
Eva Pongracz	
<b>SANCTIONS AND SMALL OPEN ECONOMY: THE EXAMPLE OF THE SLOVAK REPUBLIC .....</b>	<b>28</b>
Elena Kastakova, Anabela Luptakova	
<b>DIGITAL EUROPE – CURRENT STATE OF THE ELECTRONIC ADMINISTRATIVE SERVICES IN THE MUNICIPALITIES IN BULGARIA.....</b>	<b>29</b>
Elitsa Lazarova, Nadezhda Veselinova, Yuliyana Gospodinov, Mariela Stoyanova	
<b>EDUCATION FOR SUSTAINABILITY IN UNIVERSITIES: PERSPECTIVES AND EXPECTATIONS OF STUDENTS.....</b>	<b>30</b>
Katarina Chomova, Malgorzata A. Jarossova	
<b>FACTORS AFFECTING BEHAVIOR OF SLOVAK CONSUMER IN RELATION TO THE FULFILLMENT OF SELECTED GOALS OF THE 2030 AGENDA .....</b>	<b>31</b>
Hana Polackova	
<b>CRISIS AS OPPORTUNITY – STUDY ON EMPLOYERS IN FEDERATION OF BOSNIA AND HERZEGOVINA .....</b>	<b>32</b>
Ranko Markus, Adisa Delis, Mirela Omerovic, Mersiha Mulabdic	

**CONVERGENCE AND A NEW BUSINESS MODEL OF LIFESTYLE MEDIA IN THE ERA OF DIGITAL CHALLENGES AND SUSTAINABILITY ISSUES ..... 33**

Ivona Culo, Radoslav Barisic, Miljenko Mustapic

**CONTINUOUS TRAINING AND DEVELOPMENT OF COMPETENCES TO LEARN TO READ AND WRITE IN THE 1ST CYCLE..... 34**

Carla Dimitre Alves, Nazare Coimbra, Alcina de Oliveira Martins

**THE ROLE OF SMART TECHNOLOGIES IN TOURISM DESTINATIONS – CHALLENGES AND BARRIERS..... 35**

Ljubica Pilepic Stifanich, Natasa Kovacic, Tomislav Car

**THE GROWTH OF LIQUEFIED NATURAL GAS TRADE..... 36**

Dalibor Pudic, Eraldo Banovac

**THE CONTRIBUTION EFFECT OF THE IMPORTED COMPONENT IN THE FINAL PRODUCT WITHIN THE VALUE CHAIN IN FOOD AND RETAIL SECTORS IN CROATIA..... 37**

Darko Karic

**THE IMPACT OF THE COVID 19 PANDEMIC ON THE DEVELOPMENT OF DIGITAL PROCESS AUTOMATION IN SMALL AND MEDIUM-SIZED ENTERPRISES ..... 38**

Peter Cervenka, Ivan Hlavaty

**THE EFFECTIVE CONFLICT RESOLUTION AND NEGOTIATION SKILLS SCALE APPLIED TO PORTUGUESE HIGHER EDUCATION ..... 39**

Carla Marisa Rebelo de Magalhaes, Maria Elisabete Guedes Pinto da Costa, Claudia Maria Huber, Alcina Manuela de Oliveira Martins

**HEALTH CARE IN EU: THE INFLUENCE OF THE CJEU JURISPRUDENCE..... 40**

Maria do Rosario Anjos

**MAJOR CONTROVERSIES OF CRYPTOCURRENCIES..... 41**

Zhiyang Zhong

**THE RELATIONSHIP BETWEEN LEADERSHIP AND RESULTS IN THE AUTOMOTIVE SECTOR ..... 42**

Allisson de Lima Rodrigues, Joaquim Paulo Conceicao, Humberto Nuno Rito Ribeiro, Sandra Raquel Alves

**RESOLVING COMPLAINTS IN THE HOTEL WITH THE GOAL OF ACHIEVING GUEST SATISFACTION ..... 43**

Fani Kerum, Dijana Vukovic

**CONSISTENCY PRINCIPLE OF ACCOUNTING POLICIES IN HOTEL COMPANIES ..... 44**  
Dubravka Vlasic

**IMPACT OF THE COVID-19 PANDEMIC ON INTERNET SHOPPING BEHAVIOR ..... 45**  
Alen Simec, Dora Lozo, Lidija Tepes Golubic

**MEAT QUALITY AS A FACTOR INCREASING THE COMPETITIVENESS OF DEER FARMING.....46**  
Liga Proskina, Anda Valdovska



## RELATIONSHIP BETWEEN PROFITABILITY AND OPERATING CYCLE OF SMALL AND MEDIUM ENTERPRISES: EVIDENCE FROM CENTRAL AND EASTERN EUROPE

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### **ABSTRACT**

*The small and medium enterprises (SMEs) play a crucial role in modern economies. At the same time, there are a lot of barriers limiting the development of this sector. Despite the above, studies of financial performance of SMEs are conducted less frequently than those concerning large enterprises. Paper analyzes the relationship between the SMEs' profitability and the operating cycle and its components (the inventory turnover cycle, the accounts receivable and payable periods and the cash conversion cycle). The empirical study is based on financial data of 15,694 SMEs from Central and Eastern Europe operating in the years 2014-2017. The results show negative dependencies between the profitability and all components of the operating cycle. This means that the longer the operating cycle and its components, the lower the profitability of SMEs. These relationships are weakened by the growing indebtedness of enterprises. This observation is similar as among large enterprises. However, results of our study indicates that the larger the enterprise, the stronger dependencies between its profitability and all components of the operating cycle. Contrary to large enterprises, the strength of the relationship between profitability of SMEs and the components of the operating cycle increases with decreasing GDP growth. This means that SMEs for improving their profitability should shorten the operating cycle and its components. Especially in the event of a downturn in the economy.*

**Keywords:** *Central and Eastern Europe, , operating cycle, profitability, small and medium enterprise, working capital management*

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## CONSTITUTIONAL PROTECTION OF THE FAMILY WITH SPECIAL EMPHASIS ON DOMESTIC VIOLENCE - MISDEMEANOR OR CRIMINAL OFFENSE IN THE REPUBLIC OF SERBIA

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### **ABSTRACT**

*Domestic violence is not a new phenomenon. Everything that happened within one family, even if it was violence against the closest members of the family, was considered to be a private matter. Development of awareness of the devastating effects and the need to prevent domestic violence began only in the second half of the twentieth century, when studying domestic violence became more extensive and complex, both from a theoretical and normative aspect. So, the Republic of Serbia also had tried to resolve the issue of domestic violence with certain legal acts. In our legislation, the highest legal act - the Constitution of the Republic of Serbia, protects the family and its members. In addition to the Constitution, the normative framework for preventing and combating domestic violence consists of several laws and other regulations. One of the basic laws is the Family Law that regulates the whole matter of family relations, providing primary legal protection to the family. In our country, domestic violence is sanctioned through the criminal justice system, that is, through the Criminal Code of the Republic of Serbia and the Law on Prevention of Domestic Violence. Domestic violence is also regulated through the misdemeanor legal system through misdemeanors with elements of violence in the area of the Law on Public Order and Peace. Hence, the subject of this workpaper is the analysis of legislation concerning domestic violence.*

**Keywords:** *family, protection, violence, legislation, Republic of Serbia*

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## LABOR MARKET GENDER DISCRIMINATION - CASE STUDY IN PRIVATE AND PUBLIC SECTOR COMPANIES

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### ABSTRACT

*This article focuses on gender discrimination in the labor market, in public and private sector companies, with the underlying research question - What are the factors that lead to discrimination against women in the labor market? As a central objective, the analysis of the factors that lead to discrimination against women in the labor market was defined. Regarding the organizational structures, which are under study, they can be considered as institutions that operate in a «gendered» ideology, differentiating individuals and creating inequalities between them based on the gender they represent. In the labor market, gender inequality crosses all stages of the employment contract, from recruitment, career progression, remuneration and the termination of the employment relationship. In the labor market, for example, there is a wage gap based on gender, the so-called “gender wage-gap”. Women receive lower wages than men for performing the same tasks, having the same skills, experience and training. In this study, four starting questions were outlined: What are the explanatory factors of discrimination and gender inequality that persist in employment structures?; What are the factors where there is a lower presence of women in top positions, organizational or work contexts?; Is there equal pay in companies or is there just a policy of equality on paper?; According to the Equality at Work Law in Portugal, do public and private sector companies apply the Law in their human resources policy?The general objective of the study is: To analyze the factors that lead to discrimination against women in the labor market, having been defined as specific objectives: Understand what are the obstacles they currently face when they rise to top and management positions; Gender equality is something that can or cannot be achieved as long as we live in a society that sees women as “housewives”. The methodology adopted is qualitative, materialized through the application of a case study, and quantitative through the application of a questionnaire survey, in which a sample of 114 respondents was obtained, of which 78% are women, 20% are men and 2% did not identify their gender. The main final considerations indicate that gender equality in organizations and their integration will not be achieved until the isolation of women in the workforce is reduced, that is, as long as male models continue to predominate in social and organizational structures, women will tend to always being isolated and sent to the private space, giving them the responsibility of taking care of home and families.*

**Keywords:** *Gender discrimination;labour market; inequality; management*

## A REVIEW OF THE INFLUENCE OF INFORMATION TECHNOLOGIES ON CONTEMPORARY TRADE

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### **ABSTRACT**

*The paper deals with modern trade, in the context of information technology development. Analysing the challenges and circumstances facing workers and companies during the adaptation to changes in modern trade in the context of the development of information and communication technologies, considers ways to contribute to reducing and / or avoiding crises during the first phase - adaptation, ensuring implementation of necessary communication strategies and modern information technologies. Over the past few decades, the rapid development of information technology as well as communication science has confirmed the thinking that technological development i.e. the use of information technology will continue to develop unstopably. Rapid growth and development on the one hand provides new opportunities in the context of technology development, while generating certain problems. The development, especially of information technologies in the field of trade, in addition to modern communication techniques and methods, affects society as a whole. The importance of information technology for the development of trade is indisputable. The fact is that trade has undergone a transformation thanks to modern information and communication technology (online trade, contactless payments, etc.), which had to change the communication approach, which ultimately results in a complete transformation of traditional forms of trade, but also partially abandoning certain communication methods i.e. direct communication based on the skill of personal communication seller-buyer.*

**Keywords:** *information technologies, communication, trade, technological progress, labour force, labour market, transformation.*

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## CHALLENGES AND OPPORTUNITIES RELATED TO AGING POLICY TO ENSURE ECONOMIC GROWTH AND INNOVATION IN THE SLOVAK REPUBLIC

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### **ABSTRACT**

*Population aging is already one of the biggest challenges for all EU countries and hurts all spheres of society. That is why the European Commission, in its Green Paper on Aging 2021, also calls for a debate on new opportunities and opportunities for an aging European society. The projected growth in the number of elderly people and the decline in the economically active is perceived not only as an economic but also a social threat. We are unlikely to be able to reverse this undesirable process, so it is necessary to shift the negative perception of the aging process as a burden on public finances to the perception of aging as an opportunity for sustainable economic growth. Older people are able to make a significant contribution to creating social and economic value in our society. The elderly population is an important and essentially growing group of consumers. The financial situation of seniors is gradually stabilizing, as the vast majority of them no longer have obligations, their own housing has been paid for and their children are already insured. The Slovak Republic associates demographic development mainly with expenditures on the social and health system, but so far it abstracts from the penetration of aging into other areas and does not reflect on the possible opportunities of securing economic growth as the population ages. In this paper, we aim to identify selected sectors for socio-economic challenges and opportunities related to the aging population and outlining measures to ensure economic growth and innovation using the potential of a growing group of silver generation in the Slovak Republic.*

**Keywords:** *Economic growth, Innovation, Population aging, Slovak Republic*

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## IMPACT OF DIGITAL TRANSFORMATION TECHNOLOGIES ON ERP SYSTEMS

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### **ABSTRACT**

*The digital transformation is a concept that represents a fundamental change in the way of traditional business using digital technologies and the application of new business models with the aim of improving the performance of the organization and faster adaptation to an environment that is constantly and rapidly changing. The most dominant digital technologies in this context are: Cloud Computing, Internet of Things (IoT), Artificial Intelligence (AI), Machine Learning (ML), Blockchain, Virtual Reality (VR) and Augmented Reality (AR). At the same time, digital transformation brings a significant shift in thinking when it comes to business strategies, business processes, business models and organizational structures, and introduces new disruptive models that in the future should generate a significant share of added value. On the other hand, the foundation of any business is information system, today known as an ERP system, that needs to respond to growing needs as well as radical changes in today's business such as advance analytics, proactivity and predictability. Under this influence, ERP systems are also being transformed. This paper analyses digital transformation technologies in the context of ERP systems that should provide support to a digitally transformed business. To be more precise, focus of paper is based on providing answer to research questions: How implementing digital transformation technologies through cloud ERP systems contribute to increase the business value and make business smart?*

**Keywords:** *digital transformation technologies, transforming the business, cloud ERP systems, Internet of Things (IoT), Artificial Intelligence (AI), Machine Learning (ML)*

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## PERFORMANCE EVALUATION AND MANAGEMENT IMPORTANCE IN ORGANIZATIONAL MOTIVATION

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### **ABSTRACT**

*Employees are the ones who control and sustain an organization. The secret of a successful organization is in the people management. And so, it is also in social organizations that employees play a fundamental role in their functioning and success. Therefore, the motivation of employees is crucial. This research is based on people management practices, namely the performance evaluation and management and organizational motivation aiming to understand the importance of performance evaluation and management in motivating employees. The present study was carried out in a Integrated Continuing Care Unit, through a mixed methodology, using different methods of data collection: in the qualitative approach, a semi-structured interview with the technical director was used, whose function is managing people; and in the quantitative approach, a closed-type questionnaire to 58 of the organization's 63 employees was applied. The interview contains ten questions and the questionnaire has nine questions, both divided into the research themes: People Management, Motivation Factors at Work, Performance Evaluation, and Performance Evaluation and Management. The results obtained show that the employees consider the following factors as the most important contributors to their motivation: good relationship with colleagues and the salary reward as extrinsic factors and the personal growth and personal achievement as intrinsic factors. Both employees and technical director consider that performance evaluation is a motivating factor, that performance evaluation and management is an important process and that, when implemented in the organization, it would be a motivating factor.*

**Keywords:** *management; people management; performance evaluation and management; motivation.*

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## DOES POLITICAL ORIENTATION INFLUENCE UNCONVENTIONAL POLITICAL PARTICIPATION?

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### **ABSTRACT**

*In recent decades, scholarly interest in political participation has increased. It is evident that voting is only one of many ways in which voters can attempt to influence the course of politics. In democratic societies, various forms of political action are on the rise that represent alternatives to voting. In contrast to conventional political activities, unconventional political activities include less institutionalised and less time-consuming political activities that are not associated with a political party. The purpose of this study is to explain some factors influencing the intention to engage in unconventional political activities - political orientation and perceived political risk. It is assumed that voters with different political orientation (left or right) and voters with different levels of perceived risk have different intentions to participate in unconventional political activities. The research was conducted using a face-to-face survey on a sample of 658 respondents. Data were analysed using SPSS and the Amos programme was used for structural equation modelling. The results showed that voters with higher perceived risk and more liberal (i.e., politically left-leaning) voters have a stronger intention to participate in unconventional political activities.*

**Keywords:** *political orientation, unconventional political participation, intention, perceived political risk*

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## DEVELOPMENT OF BUSINESS MODELS IN THE ENVIRONMENT OF THE NEW INDUSTRIAL REVOLUTION

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### **ABSTRACT**

*In the third decade of the 21st century, new information and communication technologies significantly affect the development of many areas of life and work of modern man and business. Old paradigms are a thing of the past and new ones are developing new (business) models that combine modern achievements of scientific research and innovation. With the application of new technologies (data clouds, GPS, AI, AR, 3D printing, etc.), the world is globalizing again, in a new way. New political and economic relations are being built between states and between companies. Declaratively and really many borders have been erased and barriers have disappeared. In this and such a world, for many products and services, the distinction between local, regional and international markets has disappeared. The competition is intensifying, because knowledge is being transferred at a speed that was inconceivable until yesterday. Entrepreneurs who understand the latest trends in the economy are turning to new business models, the application of new technologies. Thus, they became global players in the provision of products and services, and this then caused changes even among those who did not plan to change so soon. New relationships are being established not only between countries and companies but also between customers and consumers. With the development of social networks, their power has grown so much that they have become an important factor in shaping supply chains and business models in modern conditions. By exchanging data, giving personal judgments and recommendations, customers and consumers have contributed to the development of many marketing channels, especially communication. These changes have significantly affected the development of business processes in companies that require new competencies, knowledge and skills, which is a special challenge for new leaders, both in companies and society as a whole.*

**Keywords:** *business models, new industrial revolution, automation, robotics*

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## THE RISE OF INFLUENCERS: MARKETING TOOL IN TIME OF PANDEMICS

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*COVID-19 has brought change in every industry. Companies in recent months have had to change their advertising strategies for their products and services in order to maintain their place in the market and remain present in people's lives. One of the strategies that may have become the main tool for communicating with consumers is marketing through social media influencers. Influencers in times of crisis have a major impact on consumer behavior. They are their source of news, friends in difficult times and advisors when it comes to making decisions. The aim of this paper is to analyse whether companies show more interest in collaboration with Macedonian influencers during the pandemic, therefore, to provide evidence of the rise of influencers as a marketing tool during the pandemic through qualitative approach; four content-different Macedonian influencers were interviewed. According to the obtained results, influencers and businesses working together effectively benefit both themselves and their audiences, providing respite in the purchasing decision-making process, which is especially important during this stressful time when we need all the help we can get.*

**Keywords:** *influencer, COVID-19 pandemics, marketing tools, influencer marketing*

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## UNIVERSITY EDUCATION AND ACCUMULATION OF HUMAN CAPITAL IN THE REGION

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### **ABSTRACT**

*The interest in educated human capital is constantly growing, as it is considered as a key element of economic growth of countries. In the presented article, we focused on the analysis of university education in Slovak Republic. Universities play an important role in affecting the development of regions. The main goal will be to explore the employment of university graduates in Slovakia, while we analyze the employment of graduates according to selected characteristics of universities in Slovakia, regional differences in the employment of graduates, employment of graduates according to fields of study and also we deal with migration. Based on this analysis, we can state that the largest number of university graduates is always located in the place of graduation or in the surrounding regions. Universities also have a huge impact on accumulation of higher educated people in the region. However, from all regions, a significant number of graduates are located in the region where the capital is located, in Bratislava. This region ranks among the most developed regions of Slovakia in all directions. And so we can assume that if some Bratislava universities were not in Bratislava, they would not have such a high employability of graduates.*

**Keywords:** *human capital, region, employment of graduates, migration*

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## NEW TRENDS TAKEN BY BANGLADESH TOURISM AFTER COVID-19 FOR BETTER SUSTAINABILITY

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### **ABSTRACT**

*Tourism is the fastest growing economic activities that Bangladesh is currently hailing towards. Though Covid-19 left a very bad impact on the tourism sector globally, let alone in Bangladesh, she looks to come up with full vigour using new techniques and changing the trends to attract more tourists. Using new technologies to provide guests a better experience will enable Bangladesh tourism industry to maintain the steady growth it makes. It will change the negatives and help sustain through better management.*

**Keywords:** *Bangladesh, new technologies, new trends, sustainable, tourism.*

## THE EFFECT OF SCHOOL LEADERSHIP STYLES AND CULTURES ON ENGLISH ACHIEVEMENTS AND ENGLISH GRADES IN ISRAEL

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### **ABSTRACT**

*Israel is a vastly multi-cultural society with various religious affiliations, secularism, ethnicities, cultures, and social-economic groups. The task of developing and implementing a nationalized education curriculum for these various sectors and cultures is a complex task which incorporates many protocols and involves various stakeholders who motivate and influence the whole process. As English is an international language, it is a compulsory subject in Israeli schools from 3rd-12th grades, and a great deal of emphasis is placed on the Israel English curriculum in schools; however, each school may have different methods of implementing the national English curriculum and will therefore lead to different outcomes. The English Matriculation Exam (Bagrut), is a national standardized exam for high school students which has the goal of determining the achievements of students in their English language skills. Data on the success of the Arab and the Jewish population (success in matriculation exams and tests of Indicators of Efficiency and School Growth- IESG) that are published annually by the Ministry of Education reveal a significant gap between the scores in English among the Arab population and the Jewish population. School principals are responsible for ensuring the management of the school and the success of their students' educational achievements. Their management style highly impacts the pedagogical methods and activities which are integral to leading their students to achieving higher scores on standardized tests and superior school rankings according to the Ministry of Education. There are various styles of school managerial leadership which may be linked to cultural norms and lead to various outcomes in achievement. How do cultural differences and methods of management in schools affect the results of Israeli high school English matriculation exams and students' general English skills?*

**Keywords:** *School principals, leadership styles, transformational leadership, transactional leadership.*

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## INVESTIGATING THE DEVELOPMENT PATH OF SOUTH AFRICA THROUGH CONVERGENCE THEORY APPLICATION

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### **ABSTRACT**

*Economic convergence has attracted considerable interest since the 1980's where researchers attempted to discern whether impoverished countries will continue to be so in the longer term or will they catch up and be the wealthy nations of tomorrow. Due to globalisation, this catching up phenomenon has received much attention in the past two decades and therefore attention is now being redirected to emerging economies. This paper sheds new light in this area from an African perspective as it comparatively analyses 39 countries: South Africa, and the 38 Organisation for Economic Cooperation and Development (OECD) members. Investigates their respective average steady state equilibriums, testing convergence patterns from 1980 to 2019. The requisite method for this investigation is the Solow-Swan model (1956) as its application formed the foundation of several fellow researchers investigating similar topics. Furthermore, the Sala-i-Martin (1996) derivative of  $\beta$ -convergence and  $\alpha$ -convergence as a measurement to test convergence of regions and countries was also applied. To the best of this researcher's knowledge, there is little to no empirical studies investigating the phenomena in an African context. Furthermore, the continents of Asia, Australasia, Central Eastern Europe, Europe, North America, and South America are represented in this group of countries. This will allow South Africa's developmental performance to be plotted relative to a representative international benchmark. The analysis revealed that despite the level of technology available in each of the OECD countries, data of the collective average indicates that it is not being exploited to harness its full capability, therefore producing an output lower than its steady state equilibrium. However, the economic performance of South Africa is considerably lower, where the OECD average GDP per capita is more than double than that of the country over this 39-year period. Furthermore, it will take South Africa approximately 67 years to reach the 2019 OECD average GDP per capita.*

**Keywords:** *Convergence, Economic Development, Emerging Economies, Endogenous growth theory, Southern Africa*

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**THE OPERATION OF THIRD SECTOR ORGANISATIONS  
IN THE SLOVAK REPUBLIC AS PART OF THE ECONOMIC  
ACTIVITIES  
IN THE GLOBALISED WORLD**

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*„Volunteers are not paid, not because they are worthless,  
but because they are priceless.“*

**ABSTRACT**

*It is practically impossible to satisfy all people. People controlled by egoism could make decisions that would only bring themselves some personal benefit - money, prestige etc. From their point of view these are valuable pleasures. If their decisions benefit both themselves and the organisation and society, that's fine. An altruistic individual tries to make the kinds of decisions and alternatives that bring the greatest benefit to others. This means that if there are groups of people in society who, for the sake of equal opportunities, need help or find themselves in crisis situations, and on the other hand there are people who are willing to selflessly provide them with this help, then the existence of volunteering as the domain of third sector organisations and social economy organisations occurs. Furthermore the role of voluntary activity is not to replace the functions of public or market bodies, but to supplement them appropriately. In accordance with the global economy and in accordance with the European trend of the last three decades, the Slovak Republic has also included, for example, its approach to the third sector and to the social economy and to social enterprises (so far 16 EU countries have laws for developing the social economy) as a step forward towards innovation, to participation, e. g. to create a cohesive Europe and currently to creating a coherent, integrated Europe. In our paper we present a view on the existence and operation of third sector organisations in Slovakia. One of the names of this sector is the voluntary sector. We map the year 2011, which was declared the year of volunteering. We then discuss the milestones that preceded the Year of Volunteering. We place special emphasis on 1989 as a landmark in the formation of the third sector in Slovakia. We address the structure, forms and sources of funding of these organisations in Slovakia and conclude with our views on the prospects for third sector organisations in a globalised world.*

**Keywords:** *Voluntary, Third Sector, Non-profit Organisations, Non-governmental Organizations, Volunteering in a Globalised World*

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## INFORMATION AS A CREATOR OF MICROECONOMIC STABILITY IN CRISES

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### **ABSTRACT**

*Microeconomic stability is based on a number of postulates one of which is the information reliability. In the paper, a microeconomic model is set as a subsystem of the general social system, which is exposed to strong external actions – perturbation disruptions caused by global crises (pandemic, energy). One of the key premises of a stable microeconomics lies in superior information with the following characteristics - reliability, speed and availability. It works in a specially designed information model and as a part of a general social model immune to external changes, it aims to contribute to the microeconomic stability of an individual social sub-element. Current models do not have enough information power for newly created situations; the pandemic has left an uneven effect on individual microeconomic systems and the EU energy sector is undergoing a thorough transformation. That being said, current decision-making models in crises are to be redesigned. The developed model is based on general principles of model development within the prism of the system theory as a general theory based on information, energy and matter. Microeconomic postulates are implemented in the developed model that can be further incorporated into any social model, and as such, it has all the universality properties of a general model, which gives results within the boundaries of the observed system. In order for the designed model to exist in global crises (energy, pandemic), the information flow must have high reliability. Information reliability, speed and availability contribute to the model and microeconomic stability. The time domain is a dimension, which gives special strength and reliability to the described model.*

**Keywords:** *Information, Microeconomics, Model*

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## SELECTING SOCIAL SUSTAINABILITY INDICATORS OF OIL PALM PRODUCTION SYSTEM: A CASE STUDY IN NORTH SUMATERA PROVINCE, INDONESIA

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### ABSTRACT

*Oil palm industry play a pivotal role in the rural development of Indonesia regions. However, the oil palm production patterns should develop sustainably without negative effects to the environment and society. As well, consumers nowadays shifted their attention from environmental issues to social impacts concerns. Therefore, an appropriate assessment tools are required to measure social sustainability aspects. However, the common problem in SLCA studies is the large number of social aspects or indicators. This paper focuses on selecting a set of social indicators that applicable to oil palm production systems in case in North Sumatera Province, Indonesia. A multi-methodological approach was chosen to identify and prioritize relevant indicators. The result show there were 22 final set of social indicators selected that can be used in assessing the social performance of the oil palm production system in North Sumatra Province. The most high-risk impacts are related to forced labor, fair salary, social benefit/social security, child labor, access to material and immaterial resources, health and safety living condition, respect of indigenous rights, fair competition and access to services and inputs. This study could become valuable inputs for monitoring social sustainability of oil palm production system, specifically for the North Sumatra region and generally for Indonesia.*

**Keywords:** *social sustainability, indicators selection, oil palm, social life cycle assessment*

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## DIGITAL TRANSFORMATION IN CORPORATE FINANCE AREA – DECISION-MAKING TOOLS

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### **ABSTRACT**

*The elaboration of this study arises from the increasing use and consequent dependence of Business Intelligence information systems, by companies and organizations, since, in times of pandemic, these same entities are undergoing a digital transformation through which it aims to update and improve their respective existing processes. However, the implementation/transition of this type of systems may have several financial, procedural and structural impacts on the organizational complex. It's a fact that the pandemic accelerated the process of digital transformation in organizations. Even so, the adaptability of its employees to a new technological context may be a challenge existing in them as well as in their existing processes, as well as in the quality of the information existing in the new Business Intelligence (BI) tool and the congruence of their data with the program. old used. In this way, this work in progress aims to understand the possible impacts that this digital transition has on a multinational in the childcare sector, especially in its financial area, through a case study, focusing on the procedural and organizational changes provided by the transition of Business Intelligence tools. The methodology adopted was a case study. As result, according to the literature review and documental analysis, the use of BI tools causes several changes in the organizational context, not only in decision making but also, in the quality of existing information, in the processes of its employees, in the execution time of certain practices, among other factors.*

**Keywords:** *Business Intelligence, Digital Transformation, Finance, Information Systems.*

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## RELIGION AND ISLAMIC FINANCE: THEORY AND PRACTICE

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### ABSTRACT

*The economics of religion has become a specific field of economics in recent decades. From households to markets, various economic entities, religious groups, and institutions are analysed. It is emphasized that religiosity can influence economic performance and behaviour. In addition, various studies examine the impact of religion on economic growth and development and vice versa. Islamic finance has only recently established itself in the contemporary financial world. Islamic finance, led by Islamic banks, is considered more socially responsible than conventional banking due to the profit and loss sharing paradigm. It can be said that Islamic finance is one of the attempts to develop religion-based businesses. The purpose of this study is to identify and analyse the impact of religiosity on consumer attitudes and preferences toward Islamic financial services. Islamic finance is one of the fastest growing segments of the global financial industry today. Many factors have contributed to the strong growth of Islamic finance. Nevertheless, religion can be considered as the most important reason why customers prefer Islamic financial institutions, i.e. Islamic banks. From the literature analysed, a huge number of research has stated that religion is a main reason for using Islamic banking services. On the other hand, some studies show that religiosity does not play a major role in the selection criteria for Islamic banks. In this paper, the research method of a literature review is used. Theoretical and empirical studies show different approaches, methods and results in analysing the relationship between religiosity and Islamic banking. The main findings of this research are the comparative analysis of different empirical scientific studies on the impact of religiosity on consumers' behaviour, attitudes and preferences towards Islamic banking products and services. It is expected that the results of this study will contribute to a better understanding of religious consumers' behaviour towards Islamic banking products.*

**Keywords:** *Islamic finance industry, religious behaviour, religious consumer*

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## SEVERE HOUSING DEPRIVATION OF SENIORS IN THE SLOVAK REPUBLIC

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### ABSTRACT

*One of the global phenomena in the EU member countries is the aging of the population and the increase in the proportion of people of post-productive age. According to Eurostat's forecast, up to 32% of the population in Slovakia will be aged 65+ in 2070. One of the problems that people face in old age is the quality of housing. In recent years, we can observe a growing trend of older people, especially women, living alone, which increases the risk of insufficient income to provide basic needs at an adequate level. In the paper, we focus on the problem of severe housing deprivation of seniors in Slovakia and compare the severity of this problem with the average of the EU27 countries. We also examine the gender aspect of this phenomenon in the conditions of Slovakia and analyse it through several dimensions of severe material deprivation in the field of housing. We use statistical data from the regular statistical survey on the income and living conditions of EU residents (EU-SILC). Based on the analysis, we concluded that in the period from 2010 to 2020, the rate of severe housing deprivation reached decreasing trend in the average EU27 countries, and in Slovakia the development of this indicator was unstable. In the period 2014 and 2019, the rate of severe housing deprivation in Slovakia was above the EU27 average. Since the beginning of the EU-SILC statistical survey, we can observe that severe housing deprivation is higher among women 65+ than among men of this age category in Slovakia, although we note a positive trend in the decrease of women exposed to severe housing deprivation. The higher representation of women who are exposed to severe housing deprivation is a consequence of lower pensions, a higher life expectancy, as well as the fact that some live alone. Considering the persistence of severe housing deprivation of seniors in Slovakia, we will outline possible solutions to reduce the share of residents 65+ living in indecent housing conditions.*

**Keywords:** *Housing, Severe housing deprivation, Seniors*

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## TRENDS ON THE ROLE OF SOCIAL NETWORKS IN INFORMING CROATIAN CONSUMERS

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### **ABSTRACT**

*The aim of this paper is to investigate the role of social media in informing consumers and to try to determine if there is a correlation between the growth of the use of social media in the Republic of Croatia as a source of news, with the increasing influence of these media on making purchasing decisions. To examine the established relationship, secondary sources were used, or better to say research on media usage trends were conducted by WARC (World Advertising Research Centre, 2021) and the Reuters Institute for the Study of Journalism (Digital News Report, 2021) were analysed. The results indicate that it cannot be confirmed that the increase in the use of social media as a source of information is correlated with the increase in the influence of social media on purchasing decisions, especially since the use of this form of media is characteristic of the younger population.*

**Keywords:** *social networks, consumer information, advertising*

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## AI SHAPING AGRICULTURE: SMART TECHNOLOGIES FOR SMART PRODUCTION IN BULGARIA

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### **ABSTRACT**

*With the rapid development of digital technologies agricultural productions have been faced with new opportunities. The efficient use of land resources and optimization of the fertiliser usage have been some of the key issues for which technological solutions have been provided. Artificial intelligence (AI) has the capabilities to transform agriculture through automation of these optimisations and thus achieving societies' goal of better use of our limited resources. The goal of the study is to analyse the ways AI technologies are shaping Bulgarian crop production. This study is part of a larger research framework focused on the issues of competitiveness of agricultural productions in Bulgaria and its increase through the use of digital technologies. Current events have also raised the question of food security and in the future the optimal production levels may be the key benchmark for farmers. In such circumstances the implementation of AI technologies alongside other digital solution for information collecting will prove vital for achieving society's evolving goals.*

**Keywords:** *Competitiveness, Digitalization, Smart agriculture*

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## INCREASING THE COMPETITIVENESS AND SUSTAINABILITY OF SPORTS ORGANIZATIONS THROUGH RISK MANAGEMENT

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### **ABSTRACT**

*In today's highly variable and dynamic development of economic and social relations, the international situation and the impact of the pandemic and the conflict in Ukraine, it is obvious that organizations are influenced by a number of factors that have the potential to fundamentally influence their activity and further development. In such an environment, every organization must focus on implementing procedures and processes that will enable it to survive and thrive. Sports organizations are specific both in the content of their activities and the risks they have to deal with. Within society, sports activities represent an important component that shapes its social and cultural context. At this level, it is necessary to perceive sport from the point of view of leisure social activity but also from the point of view of the professional earning activity of a part of the population and part of the economic system at the regional, national and international level. If sports organizations want to meet their goals in the current turbulent environment, they must pay attention to prevention and implement an adequate risk management process. The aim of the paper is to define the specifics of the risk management process for sports organizations in order to increase their competitiveness and sustainability in the current business environment as a prevention of the emergence of a crisis. Risk management should be in line with building the sustainability of sports organizations and be an integral part of their management and prevent the occurrence of financial losses as well as other negative events and crises.*

**Keywords:** *Business, Risks, Risk management, Sport organizations, Sustainability*

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## A MODEL FOR THE USE OF DESIGN IN PRODUCT INNOVATION

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### **ABSTRACT**

*In the last decade, there has been much discussion about the introduction of a new role for design. Concepts such as eco-design, green design, sustainable design, and circular design have emerged, seeking alternative ways to contribute to the transition to a sustainable society. Designers have an excellent opportunity to influence how products will impact the environment and society throughout their life cycle. It is at the product design stage that decisions are made about cost, appearance, choice of materials, performance, and quality attributes such as repairability, ease of maintenance and durability. The aim of this paper is to verify the impact of the use of design in product innovation on the economic performance of firms. The research, conducted between July and November 2021 on a sample of 239 firms operating in the Slovak Republic in different areas of industrial production, focuses on the firms' approach to the use of design in product innovation, the achieved level of design management, the willingness of firms to invest in product design and the impact of product design on the economic performance of firms. This study involves factor and regression analysis methods. The authors identified the relationships between the variables and based on the statistical confirmation of these relationships, they developed a model of the use of design in product innovation with interrelationships between four variables: (1) the degree of use of design in firms' product innovation, (2) the level of design management achieved, (3) the firm's willingness to invest in product design, and (4) the firm's economic performance. The model suggests that firms need to develop individual design management skills in order to use design more intensively and effectively in product innovation, of course, it is important that the firm is able to secure investment in design and this together promotes firm performance improvement.*

**Keywords:** *Circular design, Design management, Product design, Sustainable design.*

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## SECURITY MANAGEMENT OF SPORT EVENTS IN SLOVAK REPUBLIC

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### **ABSTRACT**

*A sport event is an event where people gather to satisfy their needs to play sports, to perform specific physical activities in competitive or non-competitive form, while these activities are also carried out with the participation of non-sporting actors, referees, technical workers and especially spectators. Organizers of sports events must meet certain conditions and requirements when organizing these events which also includes preventing possible risks that these events bring with them. The aim of the paper is to present the duties and tasks of the organizers of sports events and other entities involved in ensuring the smooth running of the event from the point of view of security management and to define the procedure for creating a security plan for the protection of the football facility stadium.*

**Keywords:** *management, risks, safety, security, sport event*

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## IMPACT OF PUBLIC SUPPORT FOR INNOVATION ON COMPANY PERFORMANCE: REVIEW AND META-ANALYSIS

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### ABSTRACT

*In recent years there has been a significant shift in public policy with several governments launching public measures to support enterprises. To promote firms' innovation, governments can implement incentives, such as subsidizing companies, inducing them to undertake those investments. In parallel with the increase in public support, there has been also an increase in the number of studies that attempt to evaluate the impact of such public support for firms' innovation. Hence, the aim of this study is to review the results of a set of studies published on evaluation of public support to firms' innovation. To achieve this goal, we conduct a literature review which combines bibliometric analysis, network, and a quantitative analysis through meta-regression. The research is conducted using the Scopus database, which is one of the main databases worldwide. In the research carried out, all combinations between the expressions "R&D", "Research & development", "Innovation", "Performance", "Subsidy", "Grants", "Public support" and "Government support" were used. The expressions were searched in the fields "Title of the Article", "Summary" and "Keywords". These expressions were chosen given their frequency in studies that relate public support to innovation and performance, with the latter being considered both at the company level and at the innovation level. The described search returned 804 results, and then inclusion/exclusion criteria were applied. That is, Articles or Review were selected, belonging to the areas of Business, Management and Accounting or Economics, Econometrics and Finance and published in English. Then, having verified that the increase in the number of published studies shows an exponential growth from 2010, all results were selected from 2010 to March 2020. With these criteria, the sample was reduced to 230 results. Of these 230 results, 56 were considered in the quantitative analysis (meta-regression). The analysis was performed using the VOSviewer and Stata software.*

**Keywords:** *Bibliometric analysis, Innovation, Literature review, Meta-regression, Performance and Public support*

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## STRATEGIC THREATS AND MEASURES TO REDUCE THEIR CONSEQUENCES IN SPORTS ORGANIZATIONS

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### **ABSTRACT**

*The purpose of the paper is to analyze the impacts of the Covid 19 pandemic on the sports industry, measures to reduce their consequences, as well as to present a proposal for a strategic risk management framework for sports organizations to support sustainability while facing other negative threats. Based on the processed analysis of the assessment of the impacts of the covid 19 pandemic and measures to reduce their consequences for the sports industry, the authors of the article propose another important measure an increase in interest in prevention - paying more attention to risk management. The essence of the proposed framework of strategic risk management for sports organizations is the determination of the individual steps of the application, i.e. j. ensure the support of the management of the sports organization for risk management, create a risk culture, establish a risk management strategy and policy, responsibility for risk management, establish risk criteria, risk capacity, risk appetite, as well as use methods and techniques for analyzing the external and internal environment.*

**Keywords:** *Risk, Strategic management, Threats, Covid 19 pandemic, Consequences, Sports organizations*

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## **SOCIAL ENTREPRENEURSHIP IN SLOVAKIA AS A TOOL FOR WORK INTEGRATION AND EMPLOYMENT SUPPORT**

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### **ABSTRACT**

*The Slovak labour market is currently showing favourable results, but some problems in its structure still persist. The most serious problems include unemployment among graduates and young people, people over 50, with little or no education and no work experience. Furthermore, we can observe a high proportion of long-term unemployment and also huge regional disparities. The hard core is made up of people who have multiple disadvantages and cannot find employment without help from others. The solution may lie in the social economy and social entrepreneurship, which is currently developing in Slovakia and helping vulnerable and disadvantaged groups to find a place in the labour market. The adoption of the Law on Social Economy and Social Enterprises has created space for further development of the social economy sector in Slovakia. The new law has brought "order" in terminology, set up a system of support for social economy entities, and at the same time, it is also raising awareness. Regional social economy centres, which provide advice and administrative support to those interested in social entrepreneurship, are also a great asset. We positively assess the development of social enterprises in the least developed regions and the establishment of social enterprises by local governments. It is the municipalities that are the most competent in solving local problems, and municipal social enterprises respond to the demand of the local community. This paper focuses on the analysis of the current labour market situation in Slovakia with an emphasis on disadvantaged jobseekers and in relation to social entrepreneurship and its contribution to employment.*

**Keywords:** *Labour Market, Social Economy, Social Entrepreneurship, Unemployment, Work Integration Social Enterprises*

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## **SANCTIONS AND SMALL OPEN ECONOMY: THE EXAMPLE OF THE SLOVAK REPUBLIC**

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### **ABSTRACT**

*Sanctions are a recurring political element of international interaction between individual states. Restrictive measures imposed against the Russian Federation are the most comprehensive sanctions in modern economic history. Most authors studying the issue of sanctions state that sanctions do not work and usually have only moderate effects. Larger, more self-sufficient countries, such as the Russian Federation, better withstand sanctions compared to smaller open economies. One of the reasons for their failure is the support of allies who compensate for the deprivations resulting from sanctions. The costs of imposing sanctions on the part of the sender's country can have a significant adverse effect. The Slovak Republic is a small open economy, whose involvement in international trade is an essential prerequisite for the growth of its economy. The European Union's sanctions against the Russian Federation thus represent fundamental challenges in matters of energy security as well as the competitiveness of the industry. There is room for the question of what the costs of the Slovak Republic's solidarity will be and whether they are aimed at achieving the desired result.*

**Keywords:** *European Union, foreign trade, Russian Federation, sanctions, Slovakia.*

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## **DIGITAL EUROPE – CURRENT STATE OF THE ELECTRONIC ADMINISTRATIVE SERVICES IN THE MUNICIPALITIES IN BULGARIA**

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### **ABSTRACT**

*In a global context, the digital transformation is already underway. Along with the reported progress among the EU countries, there are also countries that are permanently lagging behind in terms of digital transformation. Local administrations are closest to the people in terms of providing services and implementing public policies. While in other countries at the level of public administration there are practices of analyzing large databases of information, in Bulgaria there are still problems with the implementation of electronic administrative services. Already in 2002, the Strategy for e-Government was adopted, then the Concept for e-Government in Bulgaria 2010-2015, but in 2019 the first 56 administrations were joined to the Unified Portal, and in the last two years (2020-2021 ) their number has grown 7 times and currently there are 483 administrations providing services in the Unified Portal for access to Electronic Administrative Services (EAS). At the moment, a comprehensive analysis of the strategic aspects of the electronic administrative service in the municipalities has not been carried out in the country. Through content analysis, critical analysis of documents, induction and deduction, the study analyzes the degree of implementation of strategic planning documents in the field of e-Government at the European and national level. Good practices in the European Union, in the field of Electronic Administrative Services, have been identified and opportunities for their implementation at the local level have been proposed. As a result of the research, the challenges to the digitization of administrative services are outlined and their current state in Bulgarian municipalities is mapped.*

**Keywords:** *Digital Europe; Electronic Administrative Services of the Manicipalities; E-Government; Digital Transformation.*

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## EDUCATION FOR SUSTAINABILITY IN UNIVERSITIES: PERSPECTIVES AND EXPECTATIONS OF STUDENTS

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### ABSTRACT

*The principles of sustainable development are becoming extremely important for universities because these institutions can act as agents in promoting these principles within the entire society. They play a fundamental role in the adoption of global environmental challenges, such as their education, research, and community involvement, and can produce long-lasting environmental effects and social change. Students are one of the largest groups of stakeholders in universities and could have a significant impact on sustainability. Today, the concept of sustainability and the teaching process related to sustainability are very important to students. Many studies describe the level of knowledge and selected behaviors of students regarding ecology, but there is little research on the points of view and expectations of students regarding the process of sustainability education in universities. The aim of the paper is to describe students' perspectives and expectations toward environmental and social issues, in particular, emphasizing why students are getting serious about sustainability and what expectations they have according to sustainability education at the universities. The methods of analysis and synthesis were applied to obtain theoretical background on this issue. In addition, a survey was conducted among students of the University of Economics of Bratislava, Slovakia. The research involved 143 students, including 94 women and 49 men aged 20 to 29 years. Students are concerned about climate change and want this to be reflected in their education. About 69 % of the students agree with the statement that climate change and protecting the environment are the most important challenges facing societies around the world. In addition, 84 % of them agree that sustainable development is something universities should actively incorporate and support. Academic institutions must equip young people even more with knowledge, skills, attributes, and values to create a more just and sustainable future for all.*

**Keywords:** *environmental sustainability, environmental sustainability, student expectations, student perspectives, university*

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## FACTORS AFFECTING BEHAVIOR OF SLOVAK CONSUMER IN RELATION TO THE FULFILLMENT OF SELECTED GOALS OF THE 2030 AGENDA

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### **ABSTRACT**

*Economic development, the growth of society's wealth and social differences have had a negative impact on the environment. On a global scale, the number of environmental offences as well as environmental crimes is increasing. The repercussions are visible in the alarming signals of a changing climate. In order to reverse the negative trend and in the effort of a sustainable future, several activities are being developed, including the 2030 Agenda for sustainable development. In addition to the fact that the Slovak Republic has to deal with the remnants of the previous establishment in the form of environmental burdens, it must currently prevent the emergence of new territorial contaminations, prevent new environmental damages and further environmental degradation. The aim of this paper is to draw attention to the selected problems related to environmental protection. The historical and logical approach and the genetic-historical analysis were used in the preparation of this contribution. The contribution discusses the factors negatively affecting the behavior of the Slovak consumer towards the environment. Determinants of a socioeconomic nature can significantly influence the fulfillment of some of the goals of global priorities for achieving sustainable development. The specifics mentioned in this paper, related to society's broken relationship with the environment, affect not only Slovakia, but also other postsocialist countries. In order to minimize the impact of the identified factors, which affects the consumer's approach to the environment, the cooperation of all economic entities, foremost of the state and state institutions, is necessary. The positive effects will be reflected in the quality of life of all members of society and at the same time will significantly contribute to the fulfillment of some of the goals of the 2030 Agenda.*

**Keywords:** 2030 Agenda, consumer, environment, sustainability

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## **CRISIS AS OPPORTUNITY – STUDY ON EMPLOYERS IN FEDERATION OF BOSNIA AND HERZEGOVINA**

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### **ABSTRACT**

*Besides health issues, the outbreak of the pandemic COVID-19 has awoken a crisis characterized by shocks on both the aggregate supply side and the aggregate demand side. As the pandemic spread, a number of sectors that were negatively affected increased, primarily due to a reduction in aggregate demand and a slowdown in the supply chain. It furthermore reduced employment, investment, and production and productivity. The crisis affected Bosnia and Herzegovina equally. The pandemic consequences affected the reduction of business activities, that directly impacted unemployment rates and put pressure on sustainability of companies. These restrictive measures lead to temporarily or even permanent shut down of businesses with many employed people confined to their homes or even loss of their jobs. This was the case in Bosnia and Herzegovina as well, where lock-down and other health-related measures implied a slowdown of the business activity, increase of unemployment and closure of businesses. However, crisis emerged from COVID-19 pandemic created opportunities for certain enterprises, which is not novelty, and new approaches in crisis management state that organizations should strive to be “antifragile” and come out of the crisis better than when they went in. This paper contains research results on the impact of the COVID-19 pandemic on the labour market in Bosnia and Herzegovina, implemented on the relevant sample of employers in Federation of BiH. Its aim is to identify industries and types of business for which crisis resulted in positive outcomes i.e. higher scope of their business activities increase of financial results etc. In this paper, authors also provide an overview of strategies that can be used for managing crisis situations and turning them into opportunity.*

**Keywords:** *business operations, crisis management strategies, COVID-19 pandemic*

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## CONVERGENCE AND A NEW BUSINESS MODEL OF LIFESTYLE MEDIA IN THE ERA OF DIGITAL CHALLENGES AND SUSTAINABILITY ISSUES

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### **ABSTRACT**

*Due to rapid technological advancements and media convergence, contemporary media practices are today confronted with challenges and new phenomena which redefine its social role and the way they are perceived and interpreted by contemporary users. Socially responsible journalism records a continuous decline in its reach and financial self-sustainability, and in importance as well. Therefore, it is necessary, in line with social conscience and journalist ethics, to pursue financially more sustainable and stable lifestyle journalism, as well as introduce socially responsible content connected with sustainable development. Research in this area has contributed to defining the research methodology for lifestyle journalism and its specific media public. It has offered a new business model and concept improvement for editorial structure and newsroom of lifestyle media, therefore changing the perception of media, where an important factor is communicating topics concerning sustainable development. Research for this paper was conducted using qualitative methodology, semi-structured in-depth interviews with 10 editors of printed and online lifestyle media in the Republic of Croatia. Based on the results, a new editorial organisation and topic structure in lifestyle media was proposed to pursue topics related to sustainable development within our society. Furthermore, this research has confirmed that the business model and the editorial concept of lifestyle media would be enhanced by introducing topics related to sustainable development, thereby also increasing the overall readers' interest for the respective media. Finally, this research has produced genuine scientific results which contribute to a better perception of topics connected to sustainable development of society as key determinants for its democratic development.*

**Keywords:** *convergence, digitalisation, lifestyle journalism, new business model, sustainability*

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## CONTINUOUS TRAINING AND DEVELOPMENT OF COMPETENCES TO LEARN TO READ AND WRITE IN THE 1ST CYCLE

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### **ABSTRACT**

*This study aims to analyse the effects of a continuous training course in Portuguese, in the pedagogical practice of teachers, regarding the development of reading and writing skills of their students in the first and second years of the 1<sup>st</sup> cycle of basic education, in the metropolitan area of Porto. In recent years, due to the contextual evolution of education, as a result of the COVID 19 pandemic, teachers felt the need to attend training actions, in order to improve the quality of the teaching and learning process. In particular, they were interested in developing new professional skills, in the digital area, aiming at promoting school success, in a time of school metamorphosis. Furthermore, the transversality of the mother tongue to all curricular subjects is highlighted. In this study, a qualitative methodology was chosen, taking into account a starting point and an arrival point. The data collection instrument was the structured interview, centered on the comparative analysis between the perceptions of practices, in pre-training and post-training. For data processing, the WebQDA software was used. The textual corpus was divided into two categories and the subcategories were listed a priori and a posteriori of the units of meaning. The results point to the fact that the attendance of a continuous training course in Portuguese allowed teachers to become more reflective through critical analysis of classroom practices. By perfecting teaching strategies in their classes, the teachers boosted the development of reading and writing skills in their 1st cycle of basic education students and, transversally, in all subjects. However, it is necessary to continue to strengthen the use of digital technologies and the metacognition of teachers, combining external and internal training, among peers, through collaborative work and sharing of good practices in the community.*

**Keywords:** *Continuous training; Education; reading and writing strategies; transversality, 1<sup>o</sup> cycle of basic education*

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## THE ROLE OF SMART TECHNOLOGIES IN TOURISM DESTINATIONS – CHALLENGES AND BARRIERS

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*Smart technology has gained considerable impetus in the urban development policies and competitiveness and sustainability strategies of tourist destinations, through innovation, digital transformation and shared knowledge, thus creating a better experience for residents and tourists. The purpose of this paper is to understand the importance and role of smart technology in tourism destination and to define the opportunities and barriers of smart technologies as an integral part of tourism destination management strategy. Based on the relevant scientific literature, the paper describes individual types of smart technologies, provides an overview of smart system components and analyzes smart system functionality from the perspective of tourist destinations stakeholders. The paper underlines the importance of smart technologies and provides a classification of modern technological solutions that are currently used in smart destination. The research confirms that management structures have the opportunities and willingness to implement smart systems which potentially could provide citizens with more-efficient services, monitor and optimize the existing infrastructure, improve cooperation among different stakeholders in a tourist destination, and encourage innovative business models in various business sectors. On the other hand, the study has identified a higher level of tourist satisfaction, with the tourism industry becoming competitive and sustainable thus contributing considerably to the wellbeing of local communities. The paper presents science-based conclusions on the role of, areas of applications of, and challenges and barriers to the use of smart technologies in tourism destinations, based on which concrete solutions and suggestions are put forward to enhance the effectiveness of managing a smart destination using modern technological solutions.*

**Keywords:** *Information and communication technologies, Smart technologies, Smart Destination*

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## THE GROWTH OF LIQUEFIED NATURAL GAS TRADE

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### **ABSTRACT**

*Energy markets worldwide have been experiencing a dramatic situation for months, characterized by high energy prices that generate global inflation. Despite the new uncertainties and challenges, a growth in the trade in liquefied natural gas was recorded. In 2022, there was a repositioning in the global LNG market, since the export of U.S. LNG is predominantly directed towards Europe. The European Union set a goal for EU member states to reduce gas consumption by 15% compared to their average consumption in the last five years by spring of 2023. The paper considers features of the global LNG trade and the growth of imports of LNG in Europe as well as the factors influencing LNG trade.*

**Keywords:** *Liquefied natural gas (LNG), Natural gas, Security of gas supply, Trade in liquefied natural gas*

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## THE CONTRIBUTION EFFECT OF THE IMPORTED COMPONENT IN THE FINAL PRODUCT WITHIN THE VALUE CHAIN IN FOOD AND RETAIL SECTORS IN CROATIA

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### ABSTRACT

*For many decades Croatian economy was faced with a huge production inefficiency. That was directly influenced on the export competitiveness. The continuous deficit of the foreign trade balance in goods represents a fundamental problem for Croatian economy. From 1997 until today, the foreign trade deficit has shifted from 31.9% to 60.8%, which indicates a significant structural problem for the overall economy. One of the reasons is the rapid process of transformation and privatization of domicile retail sector from foreign investors. The retail sector represents a driving force of the economy for the production sector. It also represents the component of imported deflation, where the influence on domestic production is very negative. Thus, the TOP 10 retailers have more than 80% of the market share and they are predominantly in foreign ownership. The competitiveness of Croatian economy is undermined because retailers are continuously putting pressure on price decrease on food suppliers. There is a huge impact from retailers on increase of imports of foreign goods, while at the same time the domicile food industry is not capable to keep pace with competitors, so the domicile industry is decreasing in its competitiveness. Not only retailers, but also domicile producers are more and more importing from abroad. Therefore, the effect of double import is present (from the producer and retailer side). Taking all into consideration, the goal of this paper is to quantify the effect of the imported component within the value chain (TOP 10 companies from food industry and TOP 10 companies from retail sector). The aim is to point out the high exposure of food and retail sectors towards imported goods which leads to continuous decrease in comparative advantages of domicile industry.*

**Keywords:** *foreign trade balance, retail, food industry, imported component, value chain*

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## THE IMPACT OF THE COVID 19 PANDEMIC ON THE DEVELOPMENT OF DIGITAL PROCESS AUTOMATION IN SMALL AND MEDIUM-SIZED ENTERPRISES

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### **ABSTRACT**

*The connection between company processes and the digital environment is an integral part of every business. In the current period of ongoing digital transformation of companies, a very important aspect is the setting of business processes, their subsequent digitization as a basic prerequisite for digital automation of processes. In this way, repetitive routine tasks and processes can be automated in various programs and services such as Zapier, IFTTT, Integromat, Microsoft Power Automate and Parabola. Digital automation platforms are considered a new category of programming without writing code, increasing the access of developers and even non-technical users to many on-line services and IoT platforms. This makes work easier and more efficient. The ongoing Covid 19 pandemic is also affecting the atmosphere of digital transformation and automation of processes, which to varying degrees has contributed to the temporary elimination of the socialization of the population. As a result, there was a higher demand for the use of digital tools. The article focuses on digital automation and the use of its tools in the field of small and medium-sized businesses. The subject of the research is the analysis of the extent to which companies use tools for digital automation of processes, the identification of barriers, and motivation in this area in combination with the impact of the Covid 19 pandemic. Hyper-automation - higher levels of process automation. Hyperautomation enables complex process automation and paves the way for complex processes in the form of automation with AI or ML tools such as natural language processors (NLP) or intelligent document processing.*

**Keywords:** *digital automation of processes, digital transformation of companies, hyperautomation, IFTTT, Microsoft Power Automate*

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## THE EFFECTIVE CONFLICT RESOLUTION AND NEGOTIATION SKILLS SCALE APPLIED TO PORTUGUESE HIGHER EDUCATION

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### ABSTRACT

*The goal of the current study was to examine the psychometric properties of the Effective Conflict Resolution and Negotiation Skills Scale (Mamatoğlu and Keskin, 2019) for use in Portuguese higher education context. To achieve the objective, we collected data using this scale, which assesses behavioral, emotional and cognitive conflict resolution and negotiation attitudes through 40 items onto a five-interval Likert type scale. We examined the validity through confirmatory factor analysis (CFA) and reliability using internal consistency. The study of the original scale (Mamatoğlu and Keskin, 2019) only examined the structural validity through exploratory factor analysis and revealed seven dimensions. The scale was administered to 235 graduate students, from a Portuguese higher education institution, which 138 (58.7%) were female and 97 (41.3%) were male, with ages between 18 and 50 years. Using the robust maximum likelihood estimation (MLR - Mplus version 6.12), and after some modifications to improve the model fit, the results showed reasonable model-data fit ( $\chi^2/df = 1.66$ ; RMSEA = 0.057; SRMR = 0.054; TLI = 0.91; CFI = 0.92). The scale demonstrated good internal consistency, with alpha scores of the subscales ranging from .81 to .93. The Cronbach's Alpha of total scale was .97. The main conclusion of this study is that this scale on effective conflict resolution and negotiation skills was validated in the context in which it was applied in Portugal (higher education institution), so it is a promising measure, and the preliminary results of the CFA provided evidence supporting the seven dimensions proposed by the authors of the original scale.*

**Keywords:** *Confirmatory factor analysis (CFA), conflict resolution, negotiation skills, Portuguese higher education, scale validation.*

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## HEALTH CARE IN EU: THE INFLUENCE OF THE CJEU JURISPRUDENCE

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### **ABSTRACT**

*The Court of Justice of the European Union (CJEU) guarantees compliance and correct application of EU law in the Member States. Over the years, CJEU delivered judgments that have strengthened European integration, while at the same time recognizing increasingly comprehensive rights for citizens, particularly in the field of health care. Cross-border healthcare has been regulated in the EU since the 1970s. Developments in this matter have been largely marked by the case law of the CJEU. In the present study we present the results of the research and study of the most striking decisions made by the CJEU regarding cross-border healthcare provided in the EU. In general, EU law allows patients to travel to another Member State to be treated there after obtaining prior authorization from their pension fund. When this authorization is granted, treatment costs are generally assumed or reimbursed to the patient at the rates in the country of treatment, even if these rates are higher than in the patient's country. Since Kohll and Decker judgments on 28 April 1998, the Court initiated a long series of judgments which inspired the EU legislature to significantly amend EU health care legislation. The present study aims to analyze the influence of the TJUE Jurisprudence about cross-border Health care. As methodology the study is developed from the analysis of TJUE decisions (case law) and shows the importance of case law in application the rules of UE legislation and guarantee to European citizens the access to the fundamental right to health.*

**Keywords:** *cross-borber health services; CJEU case law; The primacy of EU law*

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## MAJOR CONTROVERSIES OF CRYPTOCURRENCIES

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### **ABSTRACT**

*Designed to partially replace the traditional global financial system, Bitcoin arrived with great fanfare on the world stage in 2008. Friedrich A. Hayek suggested, in 1976, that the public needed relief from the absolute state monopoly over the money supply and reliance on the government for maintaining a stable value of money. Such observations may have helped inspire the inventors who generated the ideas for cryptocurrencies. The launch of Bitcoin provoked an intense debate over its functions as a currency and its role in the financial system globally. This paper attempts to explore the major controversies associated with the most popular cryptocurrency Bitcoin and shed light on the potential threats it has posed to the economy and society.*

**Keywords:** *Bitcoin, Cryptocurrency, Blockchain Technology; Reserve Currency; Store of Value; Standard of Accounting; Negative Externality*

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## THE RELATIONSHIP BETWEEN LEADERSHIP AND RESULTS IN THE AUTOMOTIVE SECTOR

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### **ABSTRACT**

*This paper addresses the relationship between different management styles and organisational outcome in the automotive sector. The research was focused on companies based in Leiria, in the heart of the centre region of Portugal. The results of the latest four years of activity of Lizdrive and LPM's car dealerships, in which the implementation of internal marketing concepts was operationalized, were observed. The main objectives of the research were verifying the possible relationship between the type of leadership and the financial-economic results of the participating car dealerships; and testing the possible relationship between the implementation of coaching processes and the financial-economic results in the automotive sector, using such companies as proxies. Accordingly, the research hypotheses addressed the examination of a possible direct relationship between attitudes of determination and financial-economic results in automotive dealerships; and the examination of a possible direct relationship between attitudes of openness and financial-economic results in such car dealerships. In order to achieve the research purposes, a survey was employed to gather information about the main types of leadership and the implementation of coaching processes in the management made by executive administrators, general directors, financial directors, after-sales managers, spare parts managers, and sales managers, which totalled 12 participants. Following a set of interviews, the collected data was treated statistically in order to analyse the fulfilment of the hypotheses and main objectives. It was observed that in Lizdrive company there is a significant correlation between the open management style and the financial-economic performance. Concerning the implementation of coaching processes, a direct correlation with economic performance was captured, an expected outcome.*

**Keywords:** *Leadership, retail, commercial management, financial-economic results, internal marketing, automotive sector.*

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## RESOLVING COMPLAINTS IN THE HOTEL WITH THE GOAL OF ACHIEVING GUEST SATISFACTION

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### **ABSTRACT**

*Modern hotel management strives to achieve service quality, due to the need to provide guests with the expected service that would encourage them to visit that hotel again or recommend it to their friends. The quality of service in hotels is an important criterion for the evaluation of a particular hotel, because of which guests continue to use the services of the same hotel in the future or do not return to that hotel. The aspect of quality is an important segment of marketing, considering that satisfied guests talk about their stay, experience the hotel and destination, and about the satisfaction of the service provided to their friends, relatives and acquaintances. On the other hand, dissatisfied guests do negative marketing to a hotel that did not meet their needs. The aim of this paper is to determine the factors of the hotel staff's approach to the dissatisfied guest, and the way of handling remarks and complaints based on the theory that satisfaction with the service in the hotel consists of two factors, one is responsible for avoiding dissatisfaction, while the other factor has a significant impact on creating satisfaction. The hypotheses that will be tested in the paper will indicate the impact of hotel service providers and their knowledge, experience and speed of resolving complaints and complaints on the satisfaction of service recipients.*

**Keywords:** *standards in hotel industry, quality of hotel service, remarks and complaints, satisfaction of hotel guests*

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## CONSISTENCY PRINCIPLE OF ACCOUNTING POLICIES IN HOTEL COMPANIES

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### **ABSTRACT**

*The principle of consistency is considered an important element of accounting policy, as it affects the information published in the notes to the financial statements which is necessary for decision-making. By consistently following accounting policies, companies record processes or transactions based on the same accounting methods continuously from one accounting period to the next, making accounting information comparable and useful, which is an important qualitative characteristic of financial statements. The purpose of this paper is to investigate the consistency of accounting policies published in the notes to the financial statements over a period of 10 years (from 2011 to 2020) for the Croatian hotel companies that publish their shares on the financial markets. Data on accounting policies were collected from publicly available notes to financial statement, and content analysis was performed. The research results show that Croatian Hotel companies consistently apply accounting policies and disclose them in the notes to the financial statements in order to provide stakeholders with important information for decision making. Regarding the content of applied accounting policies in hotel companies, it is suggested that the information on accounting policies in the notes to the financial statements should be presented more concisely, systematically and clearly in order to meet the requirements of stakeholders and improve the standardization of the accounting framework for hospitality industry.*

**Keywords:** *consistency principle, accounting policy, notes to financial statements, hotel companies*

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## IMPACT OF THE COVID-19 PANDEMIC ON INTERNET SHOPPING BEHAVIOR

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### **ABSTRACT**

*The aim of the study was to investigate the factors affecting the internet shopping behavior of consumers during the coronavirus disease (COVID-19) pandemic in Croatia. Corona crisis or COVID-19 pandemic caused a number of negative consequences for the economy as a whole, as well as in Croatia. The research collected data from January 12, 2020 to March 11, 2021 by online survey method through a structured questionnaire. All sectors of the economy have been affected to a greater or lesser extent by this crisis, and retail trade is no exception. However, it could be said that it has a certain advantage given the possibilities of online commerce, which is being used by more and more entrepreneurs and consumers. Although online commerce as a business model was active long before the COVID-19 virus pandemic, it has been growing. On the one hand, more and more retailers are offering their products online, and on the other hand, the number of online consumers is growing. Behavioral changes are therefore visible on both sides. The paper presents the results of research on changes in consumer habits in the field of online commerce, which are a direct response to the pandemic of the COVID-19 virus. The results are based on a conducted survey. The question remains, what will trade look like after the end of the current crisis? Will consumers return to "old habits" or will online shopping almost completely eradicate conventional models of trade in certain sectors.*

**Keywords:** *online commerce, pandemic, consumers, shopping, covid-19, webshop, Wordpress*

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## MEAT QUALITY AS A FACTOR INCREASING THE COMPETITIVENESS OF DEER FARMING

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### ABSTRACT

*One of the most important factors for the competitiveness of livestock products is high quality. Quality is defined as the usefulness of a good or service for consumption, whereas from the viewpoint of producers quality is characterised by certain characteristics. In food production, the term quality is defined as a totality of product qualities based on the ability of these qualities to meet consumer needs and the overall satisfaction caused to consumers. Quality is set to be an obligatory requirement for any kind of products, and at the same time the quality of products is viewed as one of the main elements of economic development in producing competitive products. In food production, the quality of final products, to a great extent, is affected by the technological processes of production, processing, and sale. Various exogenous factors as well as faults in the technological process may affect the quality of products in the food production chain, i.e. the quality of products may be raised or reduced. In the result of faults in the technological process, economic losses are caused, and the technological chain developed during a long period and investments in it do not generate the expected income. These factors significantly affect the competitiveness of food both in the domestic and in the foreign market as well. An important factor affecting quality, the author believes, is associated with the production of meat in deer farming. In traditional livestock farming, the production of meat is related to the transportation of animals and an increased stress level during the pre-slaughtering period. According to researches, stress negatively influences qualitative indicators of meat. In deer farming, animals are shot for meat in their natural environment without causing stress to animals, as they are not caught and transported. It reduces the stress hormone level in meat, ensuring a higher quality of meat. It has to be emphasised that shooting deer in a pasture requires additional pre-processing of their carcasses on the spot on a farm and timely transportation of their carcasses to a slaughter-house for further processing, cutting, and cooling. This stage is one of the most critical risk factors, which may negatively affect the quality of final products of venison. The study found that deer meat samples can be maintained for 45 to 50 days when stored in a vacuum package at +3 to +4 °C provided that all necessary hygiene requirements during meat production and technological processes are complied with.*

**Keywords:** *Deer farming, meat storage, quality of meat, venison.*

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*esd Team*



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