

University "St. Kliment Ohridski" Bitola
Faculty of tourism and hospitality Ohrid



XI INTERNATIONAL CONFERENCE

*"SERVICE SECTOR IN TERMS OF
CHANGING ENVIRONMENT"*

27-29.10.2011, Hotel Metropol, Ohrid.



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University "St. Kliment Ohridski" Bitola
Faculty of tourism and hospitality Ohrid



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XI INTERNATIONAL CONFERENCE

SERVICE SECTOR IN TERMS OF CHANGING ENVIRONMENT

CONFERENCE PROCEEDINGS

27-29-October 2011, Hotel Metropol, Ohrid.



SERVICE SECTOR IN TERMS OF CHANGING ENVIRONMENT

Conference topics:

Competition in tourism in terms of changing environment
Development of insurance in terms of changing environment
Current trends in customs and freight forwarding
Current tendencies in gastronomy and nutrition
Financial services in terms of changing environment

Round table:

- Scientific research experiences and possibilities for cooperation

Organizing Committee

Dr. Saso Korunovski
Dr. Lidija Simonceska
Dr. Cvetko Andreaski
Dr. Gordana Reckoska
Dr. Naume Marinovski
Dr. Liljana Batkoska
Dr. Jagotica Strezovska
Dr. Ivanka Nestoroska
Dr. Angela Vasilevska
Dr. Ivica Smilkovski

Conference dates:

October 27-29, 2011 Ohrid

Conference information:

www.ftu.uklo.edu.mk

Scientific Committee:

Dr. Marijana Curok - Croatia
Dr. Vladimir Njegomir - Serbia
Dr. Borislav Marovic - Serbia
Dr. Thomas Aluppa - USA
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Dr. Irena Kikerkova - Macedonia
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Dr. Hartmut Rein - Germany
Dr. Tome Nenovski - Macedonia
Dr. Zorka Grandov - Bosnia and Herzegovina
Dr. Ilija Iliev - Bulgaria
Dr. Marija Petrovic - Serbia



Session 2A

Time: 27.10.2011, 16.00-19.00h

Session title: *Competitiveness in tourism in terms of changing environment*

Hall: Ohrid

Chair: Ksenija Vodeb, PhD; Elena Cickovska, MSc; Ivanka Nestoroska, PhD

No Speaker Title

1. Katerina Angelevska -

Najdeska, PhD

Faculty of Tourism and
Hospitality - Ohrid

Gabriela Rakicevik, PhD

Faculty of Tourism and
Hospitality - Ohrid

Planning of sustainable tourism
development

2. Branislava Ilic, MSc

University of Nis, Dept. of
Geography, Faculty of
Science and mathematics,
Serbia

Aleksandar Radivojevic, PhD

University of Nis, Dept. of
Geography, Faculty of
Science and mathematics,
Serbia

Regional and international cooperation as
a factor increasing influx of tourists in Pirot.

3. Tanja Angelkova, MSc

Faculty of Tourism and
Business Logistic - Gevgelija

Cane Koteski, PhD

Faculty of Tourism and
Business Logistic - Gevgelija

Sustainability and competitiveness of
Tourism

Zlatko Jakovlev, PhD

Faculty of Tourism and

Business Logistic - Gevgelija

Elizabeta Mitrevska, PhD

Faculty of Tourism and

Business Logistic – Gevgelija

Conference Program

Plenary session

Time: 27.10.2011, 10.30-12.00h		
Hall: Biljana		
Chair: Irina Petrovska, PhD		
No	Speaker	Title
1.	Ksenija Vodeb, PhD	Competition in tourism in terms of changing environment
2.	Thomas Aiuppa, PhD	Enterprise Risk Management: Opportunities for Providers of Financial Services
3.	Wieslaw "Wes" Czyzowicz, PhD	Current trends in customs policy - challenges and future
4.	Vladimir Njegomir, PhD	Contemporary trends in the insurance industry

Session 1A

Time: 27.10.2011, 12.30-14.30h		
Session title: <i>Competitiveness in tourism in terms of changing environment</i>		
Hall: Ohrid		
Chair: Zdenko Cerović, PhD; Lidija Simonceska, PhD; Liljana Batkoska, PhD		
No	Speaker	Title
1.	Naume Marinovski, PhD Faculty of Tourism and Hospitality - Ohrid Saso Korunovski, PhD Faculty of Tourism and Hospitality – Ohrid Sofronija Miladinovski, PhD Faculty of Tourism and Hospitality – Ohrid	Tourism in Macedonia in changing environment
2.	Lidija Simonceska, PhD Faculty of Tourism and Hospitality - Ohrid	The changes and the innovation as a factor of competitiveness of the tourist offer (the case of Ohrid)
3.	Mirjana Knežević, PhD Faculty of Economics, University of Kragujevac, Serbia	The contract on time-share in a new business environment
4.	Fotis Kilipiris, PhD Alexander TEI of Thessaloniki, Dept. of Tourism Management, Thessaloniki, Greece Stella Zardava University of Macedonia, Dept. of Economics, Thessaloniki, Greece	Developing sustainable tourism in a changing environment: issues for the tourism enterprises (travel agencies and hospitality enterprises)
5.	Tea Baldigara, PhD Faculty of Tourism and Hospitality Management - Opatija Maja Mamula, MSc	Tourism statistics in Croatia: present status and future challenges



	Faculty of Tourism and Hospitality Management - Opatija	
6.	Mitre Avramoski, PhD Faculty of Tourism and Hospitality - Ohrid Raman Ismaili, PhD	Leisure tourist offer as a component of competitive advantage in the situation of changing environment (Case of Ohrid tourist region)
7.	Zdenko Cerović, PhD Faculty of Tourism and Hospitality Management - Opatija Sanda Grudić - Kvasić Faculty of Tourism and Hospitality Management - Opatija Ivana Ivančić Faculty of Tourism and Hospitality Management - Opatija	Offer management of trading goods in tourist spending
8.	Lijana Batkoska, PhD Faculty of Tourism and Hospitality - Ohrid	The impact of cognitive learning on consumer behaviour
9.	Marija Petrović - Ranđelović, PhD University of Nis, Faculty of Economics, Serbia Dalibor Miletić, MSc MEGATREND University Belgrade, High School for Management and Business, Zaječar, Serbia	(No) Competitiveness and sustainable development of serbian tourism
10.	Biljana Petrevska, PhD Faculty of Tourism and Business Logistics - Gevgelija	Projecting accommodation capacities in Macedonia
11.	Ivanka Nestoroska, PhD Faculty of Tourism and Hospitality - Ohrid	Identifying tourism potentials of Macedonia through regional approach
12.	Saso Korunovski, PhD Faculty of Tourism and Hospitality - Ohrid Naume Marinovski, PhD Faculty of Tourism and Hospitality - Ohrid	Cultural tourism in Ohrid as a selective form of the tourism development
13.	Desa Kosarkoska, PhD Faculty of Tourism and Hospitality - Ohrid Irina Mircheska, MSc Faculty of Tourism and Hospitality - Ohrid	Uniform System of Accounts in the Lodging Industry (USALI) in creating a Responsibility Accounting in the hotel enterprises in Republic of Macedonia
14.	Nako Taskov, PhD Faculty of Tourism and Business Logistics - Gevgelija Tatjana Dzaleva, MA Faculty of Tourism and Business Logistics - Gevgelija Dejan Metodijeski, MA Faculty of Tourism and Business Logistics - Gevgelija Oliver Filiposki, MA Faculty of Tourism and Business Logistics - Gevgelija	Innovation at tourism business: challenges and creativity for development



15.	<p>Kresimir Znidar, BSc Prizma istrazivanja plc, Zagreb, Croatia Niksa Alfirević, PhD University of Split, Faculty of Economics, Croatia Jurica Pavičić, PhD University of Zagreb, Faculty of Economics and Business, Croatia</p>	<p>Service management and marketing in nautical tourism: a source of competitive advantage for the changing environment?</p>
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Session 1B

<p>Time: 27.10.2011, 12.30-14.30h Session title: - <i>Development of insurance in terms of changing environment</i> - <i>Financial services in terms of changing environment</i> Hall: Kaneo Chair: Vladimir Njegomir, PhD; Cvetko Andreeski, PhD; EvelinaBazini, PhD</p>		
No	Speaker	Title
1.	<p>Goran Petrevski, PhD Faculty of Economics - Skopje Jane Bogoev National Bank of the Republic of Macedonia, Skopje, Macedonia</p>	<p>Interest rate pass-through in a small open economy with fixed exchange rate - the case of Macedonia</p>
2.	<p>Vladimir Njegomir, PhD Faculty for Legal and Business Studies, Novi Sad Boris Marović, PhD Faculty of Technical Sciences, Novi Sad</p>	<p>Contemporary trends in the global insurance industry</p>
3.	<p>Bratislav Milosević, PhD Faculty of Tourism and Hospitality - Ohrid</p>	<p>Global financial crisis - determination for development of life insurance in the Republic of Macedonia</p>
4.	<p>Evelina Bazini University of Vlora "Ismail Qemali", Faculty of Economy, Albania Liljana Elmazi University of Tirana, Faculty of Economy, Albania Shkelqim Sinanaj University of Vlora "Ismail Qemali", Faculty of Economy, Albania</p>	<p>Importance of relationship management in the insurance business in Albania</p>
5.	<p>Mirjana Sekulovska, PhD University "St. Kliment Ohridski" - Bitola</p>	<p>Internet business models for e-insurance and conditions in Republic of Macedonia</p>
6.	<p>Cvetko Andreeski, PhD Faculty of tourism and hospitality - Ohrid</p>	<p>Analysis of mortality tables in R. Macedonia</p>
7.	<p>Petar Taleski Marketing and Sales Department, NLB Nov Penziski Fond AD, Skopje Nako Tashkov, PhD Faculty of Tourism and Business Logistic - Gevgelija</p>	<p>Insurance in tourism industry</p>



8.	Risto Rechkoski, PhD Faculty of Tourism and Hospitality - Ohrid Maja Georgioska, MSc candidate Faculty of Tourism and Hospitality - Ohrid	Risk management during work interruptions
9.	Jordan Kjosevski, PhD Stopanska Banka AD - Skopje	Challenges for insurance industry in the 21st century
10.	Bratislav Milosević, PhD Faculty of Tourism and Hospitality - Ohrid Stevco Meceski, MSc Faculty of Tourism and Hospitality - Ohrid Bojan Srbinoski Faculty of Tourism and Hospitality - Ohrid	Municipal bonds as an investment opportunity for life insurance companies on capital market in Macedonia
11.	Elena Koseska, BA in Insurance Faculty of Tourism and Hospitality- Ohrid Kliment Arnaudov, BA in Tourism Faculty of Tourism and Hospitality- Ohrid	Negotiation skills a guideline for insurance development in conditions of a changeablesurrounding
12.	Boban Tomeski	Development of motor third party liability insurance market in terms of variable regulation

Session 2A

Time: 27.10.2011, 16.00-19.00h		
Session title: <i>Competitiveness in tourism in terms of changing environment</i>		
Hall: Ohrid		
Chair: Ksenija Vodeb, PhD; Elena Cickovska, MSc; Ivanka Nestoroska, PhD		
No	Speaker	Title
1.	Katerina Angelevska - Najdeska, PhD Faculty of Tourism and Hospitality - Ohrid Gabriela Rakicevik, PhD Faculty of Tourism and Hospitality - Ohrid	Planning of sustainable tourism development
2.	Branislva Ilic, MSc University of Nis, Dept. of Geography, Faculty of Science and mathematics, Serbia Aleksandar Radivojevic, PhD University of Nis, Dept. of Geography, Faculty of Science and mathematics, Serbia	Regional and international cooperations a factor in increasing influx of tourists in Pirot
3.	Tanja Angelkova, MSc Faculty of Tourism and Business Logistic - Gevgelija Cane Koteski, PhD Faculty of Tourism and Business Logistic - Gevgelija	Sustainability and competitiveness of tourism



	Zlatko Jakovlev, PhD Faculty of Tourism and Business Logistic - Gevgelija Elizabeta Mitrevska, PhD Faculty of Tourism and Business Logistic - Gevgelija	
4.	Marko Šostar Regional Development Agency of Požega-Slavonia County Berislav Andrić Regional Development Agency of Požega-Slavonia County Mario Hak Ministry of Finance, Tax Administration	Impact of funds on the rural tourism development in Croatia
5.	Arben Oda, PhD Mitre Avramoski, PhD Faculty of Tourism and Hospitality - Ohrid	Strategic management and strategic positioning in the situation of changing environment - research on Struga tourist region
6.	Suzana Marković, PhD Faculty of Tourism and Hospitality Management - Opatija Sanja Raspor, MSc, PhD Student Faculty of Tourism and Hospitality Management - Opatija	Guests expectations in croatian hotel industry: factor and reliability analyses
7.	Irina Petrovska, PhD Faculty of Tourism and Hospitality - Ohrid	Teaching lexical patterns in english and macedonian tourism discourse
8.	Marija Milenkovic, MSc University of Nis, Republic of Serbia	Ecoregionalism - factor cross-border cooperation and tourism development
9.	Tatjana Petkovska – Mirchevska, PhD Institute of Economics, Skopje Diana Boshkovska, PhD Institute of Economics, Skopje	Importance of corporate and marketing communications for improving tourist offer
10.	Desa Kosarkoska, PhD Faculty of Tourism and Hospitality - Ohrid Irina Mircheska, MSc Faculty of Tourism and Hospitality - Ohrid	The main processes in the international financial reporting at the begining of 21st century
11.	Vjekoslav Bratić Institute of Public Finance, Zagreb, Croatia Predrag Bejaković Institute of Public Finance, Zagreb, Croatia Anton Devčić Regional Development agency of Požega-Slavonia County, Croatia	Tax system as a factor of tourism competitiveness: the case of Croatia
12.	Elena Cickovska, MSc Faculty of Tourism and	Research of service sector needs for and in academic language learning



	Hospitality - Ohrid	
13.	Ana Vizjak, PhD Faculty of Tourism and Hospitality Management - Opatija Daniela Gračan, PhD Faculty of Tourism and Hospitality Management - Opatija Andreja Rudančić - Lugačić Faculty of Tourism and Hospitality Management - Opatija	Economic development of the Republic of Croatia encouraged by implementation of marketing system
14.	Elizabeta Mitreva, PhD Faculty of Technology - Probishtëp Vesna Prodanovska, MA Faculty of Philology - Stip	Evaluation the customers/consumer's contentment - the competitive advantage of macedonian travel companies
15.	Iris Kazazi, PhD student Faculty of Economics, University of Tirana, Albania Bledi Hoxha, PhD student Faculty of Economics, University of Tirana, Albania	The role of human values of consumer' preferences for travel destinations and positioning of rural tourism offer of Albania
16.	Jagotka Strezovska, PhD Faculty of Tourism and Hospitality - Ohrid	German language tourist information in Macedonia and the translational activity
17.	Ines Milohnić Faculty of tourism and hospitality management, Department of management, Opatija, Croatia Marta Cerović Faculty of tourism and hospitality management, Department of work organization in hospitality industry, Opatija, Croatia	Management of culture contents offer in a tourist destination
18.	Anastas Dzurovski, PhD Faculty of Law - Kichevo Goran Tasevski Independent Free Lance Consultant	The establishment of synergy among the competitiveness factors as a prerequisite for rural tourism development in Prespa region
19.	Ksenija Vodeb, PhD University of Primorska, Faculty of tourism studies - TURISTICA, Portorose, Slovenia	Coastal tourist's attitudes on sustainable tourist offers in Istrian countryside
20.	Blagoj Gjorgjievski, PhD Faculty of Law - Kichevo	Strategic approach of sustainable management of development of rural tourism - a case study of Macedonia
21.	Tatjana Dimoska, PhD Faculty of Tourism and Hospitality - Ohrid Boris Trimchev	Competitiveness strategies for supporting economic development of the touristic destination



Session 2B

Time: 27.10.2011, 16.00-19.00h		
Session title: - <i>Current trends in customs and freight forwarding</i> - <i>Financial services in terms of changing environment</i>		
Hall: Kaneo		
Chair: Gordana Rechkoska, PhD; Jovanka Biljan, PhD; Zlate Dimovski, PhD		
No	Speaker	Title
1.	Gordana Rechkoska, PhD Faculty of Tourism and Hospitality - Ohrid Risto Rechkoski, PhD Faculty of Tourism and Hospitality - Ohrid Maja Georgioska, MSc candidate Faculty of Tourism and Hospitality - Ohrid	Transport of dangerous substances in the Republic of Macedonia
2.	Jovanka Biljan, PhD Faculty of Tourism and Hospitality - Ohrid Aleksandar Trajkov, MSc Faculty of Tourism and Hospitality - Ohrid	Risk management and customs performance improvements: the case of the Republic of Macedonia
3.	Aleksandar Trajkov, MSc Faculty of Tourism and Hospitality - Ohrid Jovanka Biljan, PhD Faculty of Tourism and Hospitality - Ohrid	Logistic services trade balance as indicator of macedonian logistic industry potential
4.	Miladin Krstanoski, PhD Faculty of Tourism and Hospitality - Ohrid Larisa Vasileska, MSc Faculty of Tourism and Hospitality - Ohrid	The new role of macedonian customs administration
5.	Robert Vodopivec, PhD University of Maribor, MEDIFAS: Mediterranean institute for advanced studies	Influence of political globalisation and global crisis on traditional marketing management theory and practice
6.	Tatjana Dzaleva, MSc Faculty of Tourism and Business Logistics - Gevgelija Nako Taskov, PhD Faculty of Tourism and Business Logistics - Gevgelija Dejan Metodijeski Faculty of Tourism and Business Logistics - Gevgelija Aleksandar Ilievski Faculty of Tourism and Business Logistics - Gevgelija	Influence of trade facilitation in Republic of Macedonia
7.	Danijela Miloshoska, PhD Faculty of Tourism and Hospitality - Ohrid	Measures of the customs administration of the Republic of Macedonia for the protection of the intellectual property rights as part of the contemporary trends in customs
8.	Zlate Dimovski, PhD Faculty of Security-Skopje	The meaning of the customs service in the collaboration and the exchange of



	Ice Ilijevski, MSc Faculty of Security-Skopje	data in the fight against the organized crime
9.	Tome Nenovski, PhD University American College - Skopje Evica Delova Jolevska, PhD University American College - Skopje Ilija Andovski, MSc National Bank of the Republic of Macedonia	Banking services in terms of changing environment
10.	Shkelqim Sinanaj University of Vlora "Ismail Qemali", Faculty of Economy, Albania Evelina Bazini, PhD University of Vlora "Ismail Qemali", Faculty of Economy, Albania Liljana Elmazi University of Tirana, Faculty of Economy, Albania	The relationship between marketing culture and marketing effectiveness & profitability in financial service organisations in Albania
11.	Elsa Gega Faculty of Economy, University "Aleksander Moisiu", Elbasan, Albania Ilir Elmaz Faculty of Economy, University of Vlora "Ismail Qemali", Albania	The impact of service quality on customer loyalty: A study of financial organizations in Tirana, Albania
12.	Zoran Mihanovic University of Split, Faculty of Economics, Split, Croatia	Service marketing management and reputation of service organizations: the case of adult education in Croatia

Session 3A

Time: 28.10.2011, 10.00-12.00h		
Session title: - Competitiveness in tourism in terms of changing environment - Current tendencies in gastronomy and nutrition		
Hall: Ohrid		
Chair: Pere Aslimoski, PhD; Angela Vasileska, PhD; Bayram Şahin, PhD		
No	Speaker	Title
1.	Pere Aslimoski, PhD Faculty of Tourism and Hospitality - Ohrid Sase Gerasimoski, PhD Faculty of Security-Skopje	Food and nutrition as tourist phenomenon
2.	Angela Vasileska, PhD Faculty of Tourism and Hospitality - Ohrid Gordana Rechkoska, PhD Faculty of Tourism and Hospitality - Ohrid	Global and regional food consumption patterns and trends
3.	Bayram Şahin, PhD Balikesir University The School of Hotel and Tourism Management, Balikesir, Turkey Seda Şahin, Research Assistant	Changing consumer tendency and effects of local kitchens on tourism movements



	<p>Balikesir University The School of Hotel and Tourism Management, Balikesir , Turkey Nuray Tetik, Research Assistant Balikesir University The School of Hotel and Tourism Management, Balikesir, Turkey Göksel Kemal Girgin, Research Assistant Balikesir University The School of Hotel and Tourism Management, Balikesir, Turkey</p>	
4.	<p>Nako Taskov, PhD Faculty of Tourism and Business Logistics - Gevgelija Dejan Metodijeski Faculty of Tourism and Business Logistics - Gevgelija Nikola V. Dimitrov, PhD Faculty of Tourism and Business Logistics - Gevgelija</p>	<p>Collecting - from hobby to profession, from private ownership to tourism offer, from balck market to legal activity</p>
5.	<p>Muhammad Irbaz Khan, Senior Research Associate Department of English Language and Literature, University of Management and Technology Lahore, Pakistan</p>	<p>Humor as an essential component in tourism education</p>
6.	<p>Vera P. Simovska, PhD Faculty of Technology and Technical Sciences-Veles Dragan Damjanovski, PhD Faculty of Technology and Technical Sciences-Veles Mila P. Vidin, MSc HEPA Macedonia National organization for the promotion of Health-Enhancing Physical Activity Valentina Pavloska, PhD Faculty of Technology and Technical Sciences-Veles Sasko Martinovski, MSc Faculty of Technology and Technical Sciences-Veles</p>	<p>Evaluation of dietary habits and physical activity level as basis for a new health promotion strategy of the Republic of Macedonia</p>
7.	<p>Seda Şahin, Research Assistant Balikesir University The School of Hotel and Tourism Management, Balikesir, Turkey Nuray Tetik, Research Assistant Balikesir University The School of Hotel and Tourism Management, Balikesir, Turkey Göksel Kemal Girgin, Research Assistant Balikesir University The School of Hotel and Tourism Management, Balikesir, Turkey Bayram Şahin, PhD Balikesir University The School of Hotel and Tourism Management, Balikesir, Turkey</p>	<p>Culinary tourism and the role of tourist guides in presenting kitchen and food culture</p>
8.	<p>Michael Risteski, BA in tourism</p>	<p>Spatial planning and sustainable</p>



	Faculty of Tourism and Hospitality - Ohrid Jordan Kocevski, MSc Faculty of Tourism and Hospitality - Ohrid	tourism as a basis for developing competitive tourism destinations
9.	Raman Ismaili, PhD State University - Tetovo Mitre Avramoski, PhD Faculty of Tourism and Hospitality - Ohrid	Macedonian hotels in conditions of changing environment
10.	Vera Naumovska, PhD Faculty of Economics - Skopje	The meaning of web sites and web design in hotel's industry in R. Macedonia
11.	Kliment Arnaudov, BA in tourism Faculty of Tourism and Hospitality - Ohrid Elena Koseska, BA in Insurance Faculty of Tourism and Hospitality- Ohrid	Business ethics and social responsibility in tourism organizations in terms of changing environment
12.	Jordan Kocevski, MSc Faculty of Tourism and Hospitality - Ohrid Michael Risteski, BA in tourism Faculty of Tourism and Hospitality - Ohrid	Eating out on vacations
13.	Elena Rudan, MSc Faculty of Tourism and Hospitality Management - Opatija	The role of carnival in the tourist offer of the county Primorsko-goranska
14.	Nikolina Srbakoska Trposka, postgraduate student Faculty of Biotechnological sciences - Bitola Igor Andreeski, PhD candidate Economic institute - Skopje	Nutrition in the hospitality industry

Session 3B

Time: 28.10.2011, 10.00-12.00h		
Session title: <i>Financial services in terms of changing environment</i>		
Hall: Kaneo		
Chair: Klime Poposki, PhD; Snežana Dičevska, PhD; Marijana Čurak, PhD		
No	Speaker	Title
1.	Marijana Čurak, PhD University of Split, Faculty of Economics - Split, Croatia Klime Poposki, PhD Insurance Supervision Agency - Skopje Sandra Pepur, MSc University of Split, Faculty of Economics - Split, Croatia	Profitability of macedonian banking sector in changing environment
2.	Tome Nenovski, PhD University American College - Skopje Ivica Smilkovski, PhD Faculty of Tourism and Hospitality - Ohrid	Macedonian economy before and after the global economic crises
3.	Tamara Milenković - Kerković, PhD	Factoring in the changing



	University of Nis, Faculty of Economics, Serbia Ksenija Dencić - Mihajlov, PhD University of Nis, Faculty of Economics, Serbia	environment: legal and financial aspects
4.	Risto Gogoski, PhD Faculty of Tourism and Hospitality - Ohrid	Payment systems in economy - present and future
5.	Snezana Mojsoska, PhD Faculty of Security-Skopje Sase Gerasimoski, PhD Faculty of Security-Skopje	Functioning of investment funds in R.Macedonia in terms of changing environment
6.	Svetlana Nikoloska, PhD Faculty of Security - Skopje Ivica Simonovski, PhD Administration for preventing money laundering and financial terrorism-Skopje	Role of banks as entity in the system for prevention of money laundering in the Republic of Macedonia
7.	Snežana Dičevska, PhD Faculty of Tourism and Hospitality - Ohrid	Credit risk - creating system of credit risk management in changing economic conditions
8.	Vera Karadzova, PhD Faculty of Tourism and Hospitality-Ohrid	Country risk - conditions and trends in Macedonia, proposals for reduction in conditions of unstable environment
9.	Zorka Grandov, PhD Faculty of Economics and Engineering Management, University Business Academy, Novi Sad Radica Jovanović, PhD Faculty of entrepreneurial business, Union University, Belgrade Maja Djokic, MSc University Autònoma in Barcelona, Postgraduate course-Doctoral student in the field of Audiovisual communications and advertising Asturias, Barcelona	Banking services and consumer protection

Round table

Time: 28.10.2011, 12.30-13.30h
Title: *Scientific research experiences and opportunities for cooperation*
Hall: Labino
Chair: Jagotka Strezovska, PhD

TITLE: SUSTAINABILITY AND COMPETITIVENESS OF TOURISM

m-r Tanja Angelkova¹, d-r Cane Koteski¹, d-r Zlatko Jakovlev¹,
d-r Elizabeta Mitreva¹

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ABSTRACT

Tourism is an activity that can have a really big impact on sustainable development. Sustainability of tourism involves extensive cooperation between tourist companies, tourist destinations and national, regional and local authorities in order to cover a wide group of challenges and at the same time to remain competitive.

Opportunities for sustainable tourism development and preservation of its competitiveness, is largely influenced by the quality of the environment, to preserve and attractive natural and cultural heritage and other values, goods and resources. For sustainable it is considered any kind of tourism that contributes permanently for the protection and promotion of the environment, natural and other resources, cultural values and integrity of the local community.

Key words: sustainable development, competitiveness, rural tourism

1. INTRODUCTION

When we talk about sustainable development of tourist destinations, travel activities, they represent one of the most important ways of achieving this goal. However, the creation of attractive destinations requires more than natural resources that left us breathless and favorable conditions for rest in nature. Despite these potentials which one tourist destination

may have, the supply of different types of services to the guests that are followed by access to a storage environment that is at the core of sustainable tourism

As in any other type of tourism, sustainable tourism has many "moments of truth" that should be carefully seen to create a memorable experience for visitors. These moments of truth may vary from the hospitality of the hosts, the quality and taste of the food that is served to the hygiene of the household and the availability of basic necessities such as drinking water.

Tourism can use objects and space and facilities that are not of interest for other activities. Only tourism can valorize rocky peaks as viewpoints, steep mountain slopes as ski trails, caves, swamps, sandy beaches and rocks, setting sun, gorges, horses, mirage, some experiences, holidays, memories, monuments, etc... These advantages tourism should use always and everywhere.

Sustainable development of a tourist destination and its brand is part of the economic development of a society which is the basic goal of all countries that care about their future and their place in the global world. Sustainable development not only involves protecting the environment, but the appropriate economic development, social security and a healthy lifestyle also.

Sustainable development of one tourist destination can not be observed without the environmental aspects and development of agriculture as one of the most important concepts is the question of durability of environmental facilities. The capacity of the battery system is an eco size of the population or community that can be unlimited support with the available resources of that system.

2. COMPETITIVENESS OF TOURIST DESTINATION

Competitiveness among tourist destinations is considered to be one of the forms that fulfill the wide phenomenon of the new economic competition in the XXI century. This kind of competitiveness, besides the special characteristics, maintains the nature of the competitiveness itself in the frames of other forms of human activities. The competitiveness abilities of tourist destinations in an explicit way show the level of socio-economical development of tourist destination with a special review to quality of life.

The competitiveness of tourism begins with the statement that experience, the images that the tourist acquires in the tourist destination is fundamental product in tourism. According to this, the competitiveness in tourism is towards tourist destinations. There is competitiveness between the products in enterprises in the area of tourism (organizers of travels, hotel, transport and other tourist services), but this kind of competitiveness arises from the choice and depends on the choice that is made by the tourist regarding alternative tourist destinations.

Under competitiveness in tourism it can be seen the ability of increasing the tourist consuming, to attract much more tourists supplying them with experience which satisfy them and that are remembered and at the same time it is made in a profitable way by improving the wellbeing of people in the destinations and to preserve the natural heritage for future generations.

Tourism is an activity that may have a great impact on sustainable tourism. Sustainability of European tourism considers cooperation between tourist companies, tourist destinations and nationalities, regional and local authorities in order to cope with a wide group of challenges and to remain competitive at the same time.

3. SUSTAINABLE DEVELOPMENT OF TOURIST DESTINATION

Over the last few decades, expansive and uncontrolled tourism development is accompanied by many undesirable environmental, social and cultural implications that impose the need for tourism to be under the concept of sustainable development. Sustainability of tourism development depends on environmental opportunities to ensure a stable and lasting basis.

It is clear that all stakeholders in tourism activities must adapt to a new development philosophy and ways of thinking. The definition of sustainable tourism are still not precisely determined, due to constant changes

and experiences that will continue in the coming years until accepting the generally accepted definition of the term sustainable tourism. The conception of sustainable tourism should be a basic indicator of achievement of economic, social and aesthetic goals, while protecting the cultural values, social integrity, key ecological processes and biological diversity.

In environmental terms the only possible development of tourism is the one that expenditure of energy and environmental degradation reduces to absolute, and not only in relative amount. In life, tourists still have the attitude that their needs and desires can be met by adequate financial compensation. Their needs over time become more intense and varied; those who offer bids used them for realization of economic income. In this way, stresses the importance of personal needs and interests of tourists travel for businessmen in the shortest possible time to achieve economic benefits, and neglect the need to preserve natural and cultural values are violated.

Sustainable development of tourism destination does not mean achieving a quick and short, primarily due to economic, but also includes effects that are met by economic, sociological and environmental aspects in a long time. It is the only way to ensure continuous satisfaction of basic needs, both by tourists and by the population in the resort. In that case you should pay attention to education, training and raising awareness of population, allowing the public an adequate way to get acquainted with the most important objectives of sustainable tourism and would have excelled professional and working skills in this area.

Information on tourism and its impact on natural and socio-cultural environment must be permanently available to the general population, especially the local population, would participate in the planning process of bringing all important development decisions. The concept of sustainable development is the result of knowledge and perceptions about the dangers of policies for economic development for man and Earth, which imposed serious need for taking urgent measures to regenerate the Earth. Thus was created the paradigm of sustainable development, located in Agenda 21, which provides recommendations for sustainable resource management in the 21st century (water, forest, land). Sustainable development is the subject of many government documents and strategies in the field of environmental protection, tourism development, rural development, agricultural products, water management, natural and cultural treasures and so on. Tourism with its attractiveness, in countries with rapid economic development, assumes the role of leader in the economic structure, achieving a significant share in global gross domestic product and total employment. Tourism occupies and

important responsibility in relation to economic, social, cultural and natural environment. In order to prevent the negative impact of these economic activities and to establish rules for responsible behavior of all stakeholders in tourism, World Tourism Organization and other international institutions, established universal rules for all stakeholders in tourism development which apply to all states. The basis of these rules is in the guidelines pertaining to environmental protection as laid down in Agenda 21, signed and adopted by 182 government leaders at the UN Conference on Environment and Development, that the Summit in Rio de Janeiro - 1992. 1996. document was adopted Agenda 21 for tourism businesses. The purpose of this document is to assist the government resources that are responsible for tourism, national tourism organizations, business associations and enterprises in the tourism industry, areas of operation to be directed towards achieving sustainable tourism at local, regional, national and international level.

4. SUSTAINABLE RURAL DEVELOPMENT

Sustainable tourism development is *informative*; where passengers are not only familiar with the destination, but they also learn how to help people maintain their characteristics and broaden their travel experiences. Hosts learn what is generally known, can be interesting and valuable to people who come from other sides. (Hawkins, 2006).

Sustainable tourism *supports integrity of place* where travelers by understanding the search for the destination offer which highlights the local character, such as architecture, traditional cuisine, heritage, aesthetic values and ecology. In exchange earnings from tourism increase local experience and of great benefit to local people - tourist establishments (hotels, motels, restaurants, travel agencies, etc...) seek to hire and train more local people, buy local products and use local services. *Sustainable tourism keeps resources, respect local culture and tradition, do not misuse the products, weigh the quality and not quantity, means exceptional travel and satisfied customers.* Satisfied, excited visitors bear with them new knowledge and refer their friends to try the same thing, to visit these places and experience the same beauty as themselves, thus ensuring continuity of operations and the destination. (Hawkins, 2006).

When talking about rural areas in Macedonia, tourist activities certainly represent one of the most important ways of achieving their sustainable development. However, to create an attractive rural tourist destination requires more than natural resources with which it has - requires universal natural and

cultural heritage customized to the interests of modern tourists. To create a memorable experience for visitors, and also to preserve the uniqueness of the region, it is, all those special things to bring in the tourist offer, as well as quality and served delicious food and entertainment.

The number of areas in Macedonia developed or plan to develop tourism, as elsewhere in the world is increasing and it is necessary to find new and alternative tourism products. Regions simply copy existing attractions will not offer anything new to the tourists, so they will go there where the tourist offer and tradition is much longer and better known.

Therefore, it is not enough to have just a single attraction. When visitors arrive, you must offer them the opportunity to choose from, classic tourist activities - swimming, cycling, hiking in nature, riding horses, donkeys, hunting, fishing, local products, but should offer something new - perhaps learn something about this product, a specificity of its origins (and even to invent) or how to do it yourself. Only such a thing could change his mind to stay longer in the destination or to participate in more activities. Maybe to learn how to ride horses in the field, or learn to play songs or make white cheese and yellow cheese. In developing these capabilities; you should keep an eye on it to be compatible with the main attraction and cultural and natural resources of the community. If maintained in winter, when skiing is the main reason for coming, previous activities must take place in the late afternoon or evening when the tourist is boring.

Thus, riding horses coming into the summer, but may be offered to mothers with children or people with disabilities who do not know and can not go skiing. In this case, must be organized and customized specifically, a high degree of reliability and professional assistance. For example, it would not be enough any countrymen to bring the horse barn, to walk saddled in front of the hotel where the skiers outtrack, followed by mothers who have children and they are angry. It would be good to hire animators and offer an interesting program.

Tourists buy *dream*, a dream of enjoying the warm relaxed atmosphere, says Hawkins. They buy *fun and adventure*; expect to have entertainment that is not quickly available in their home environment. Buy *pictures and promises*, promises that the destination will fulfill all their expectations and that the necessary services will be provided to a particular place at a certain time. If they do not provide what they expect and do not allow as planned will help tourists to be dissatisfied. If you become anxious and unhappy complain. They again would not return and others will tell of bad experiences (Hawkins, 2006).

For the village to get a tourist you should preserve the agrarian production as core business, because the

only way tourist can feel the village way of life, which he is most interested in. Need to preserve rural lifestyles through its old customs, and traditional diet, way of dressing and living, old crafts and so on, to be in a situation tourist to engage directly over where the family settled in overall village life. Thus, the tourist becomes the countryman and his arrival has the full sense, because the village and rural household did not represent only a tourist facade.

This means that responsible and sustainable tourism development considers development that meets the needs of present tourists and all stakeholders in tourism, while preserving and enhancing the potential for the use of tourist resources in the future without the threat and reduce the ability of future generations to meet their own needs. That is, it means improving the quality of life of people within the capabilities of the ecosystem that surrounds us.

The benefits of the development of this specific business activity constitute a basis for further multiplier sustainable development of rural settlements, which will enable the creation of a new postulate in ensuring prosperity and population retention in his homeland. The economic benefits of rural development will provide a return of the population, which in past decades mass migrated in search of better living conditions and leave their native homes.

5. OPPORTUNITIES FOR SUSTAINABLE DEVELOPMENT OF RURAL TOURISM IN MACEDONIA

Macedonia is a land of many tourist attraction - the picturesque hill - mountain areas, rivers, lakes, spas, historic cities, then different, large and attractive rural areas that cover most of the entire territory. Characteristics possessed by the Republic of Macedonia, that its natural and cultural values are very good model for the modern concept of sustainable tourism. With its various potentials, can fully meet the demands of modern tourism and active can be represented by "1000 travel programs for 1000 tourist destinations" in line with sustainable development and environmental preservation of protected areas.

Sustainable rural tourism is an important component of integrated and sustainable development and revitalization of villages, and that missing component in encouraging the development of the local market for agricultural and non-agricultural activities in rural areas and boost employment. Macedonia has wonderful natural resources and other potentials for development of all forms of rural tourism.

Sustainable tourism includes activities which have insignificant negative impacts on the environment. Of course, a disadvantage is the infrastructure in the villages, which would support the development of sustainable rural tourism. It also lacks adequate planning and waste management in tourist places, function less negative impact of tourist activities on the environment but there are many natural, cultural and social preconditions for sustainable rural tourism, such as natural potentials, significant agricultural land, a significant number of active agricultural population, traditional agricultural approach, potential agrotourism good, unpolluted land with chemical substances and possibility of production the "health food" good potential for development of complementary activities such as horse riding, shooting and stick with garlic, traditional local gastronomic specialties and so on.

Defining the development of sustainable tourism is a good basis for improving cross - sectoral cooperation in all domains and at all levels, especially the classical values that tourism has not valorized the right way (protected areas, cultural heritage, etc.). Tourism development efforts required of all stakeholders, from local government, local businesses, NGOs and most of all - the locals.

Local government is a generator of all movements in this direction. It creates a strategy for tourism development, promote the region as a tourist destination, investing in local infrastructure, inform and train local people on ways to provide better services, sets basic standards of work and worry about protecting the environment from further degradation.

The NGO sector is one of the participants in the development of sustainable tourism and one of the best representatives of the vision and needs of local people in terms of tourism, promoting the region as a tourist destination, protecting and enhancing the environment, nurturing and promoting cultural values , the introduction new trends in the functioning of the region as a destination, the training of locals, I channeled the voice of civil society in public hearings of interest to sustainable tourism and involved in decision making processes of importance to the community.

The local population is the direct holder of the development of sustainable tourism. Revenues generated from the provision of tourist services and employment are open along with it, raise the standard of living of the local community, focusing on population quality offering all services, a growing interest in preserving the natural environment, cultural - historical monuments, traditions and culture.

Forms of sustainable tourism that are applicable in the regions and apply equally to all villages are:

- Agro and rural experience (rural tourism)

- Activities in nature and cultural tourism - includes recreation and leisure (riding horses, donkeys, hunting, fishing, hiking, biking, for example: "Path Iron Curtain", hiking, etc...), and culture history, archeology and other characteristics of a particular rural area
- Eco and ethno-tourism
- Other combined forms of rural tourism related events, festivals, outdoor recreation, manufacturing and sales of souvenirs and local agricultural products and so on., which represent secondary motives for the arrival of tourists in rural areas.

Many people talk about rural development in the context of tourism development in the countryside and rural tourism. It is an aspect which is of course interesting for the rural economy, but unfortunately this whole story as simple mainly just a simple view of things, without actually deepen it means that tourism is its connection to agricultural production. Agricultural production in the countryside, not that it should be replaced with tourist activities, but it must be integrated in such a way that agriculture will be dimensioned as to provide conditions for development of tourism, not only in terms of nutrition but also tourist's sense to maintain the village ambience that makes it attractive.

Primary motto of employees working for agricultural development, for years is that Macedonia produces healthy food and our ambient is healthy. However, it should prove, as would have attracted any attention.

6. CONCLUSION

For a tourist destination to be sustainable, among other, it should create a single identity. You need to have a good condition for residence which are not in "conflict" with other natural values, to emphasize the uniqueness of their culture and heritage and describes its population as very kindly.

Method for destinations to protect the good name and good voice is acquired over a long period. Today branding is primarily a proactive and positive dimension to the overall marketing strategy of tourist destinations. Management of the destination brand is complex because it depends on many factors, from local people, products, policies, organization and other factors that influence the perception of destinations.

The scope and importance of tourism clearly shows that it is not enough just to develop new forms of alternative tourism, in terms of minimizing adverse effects and increase positive impacts of tourism development. The entire tourism sector must be developed and must be managed with it thus does not

destroy the natural and socio-cultural environment, it is an obligation and responsibility of the tourism economy of anywhere in the world.

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