

“St. Kliment Ohridski” University - Bitola

HORIZONS  
INTERNATIONAL SCIENTIFIC JOURNAL  
**Series A**  
**Social Sciences and Humanities**

Year XII

Volume 23

December 2018

Bitola

Publisher: “St. Kliment Ohridski” University – Bitola  
For the publisher: Prof. dr. Sasho Korunovski, Rector

### **International Editorial Board**

Prof. dr. Vladimir Ortakovski, Social sciences, “St. Kliment Ohridski”  
University – Bitola, Republic of Macedonia  
Taki Fiti, Academician, Social sciences, Macedonian Academy of Arts and  
Sciences, Republic of Macedonia  
Prof. dr. Sebastian Kempgen, Humanitarian sciences, University of  
Bamberg, Germany  
Prof. dr. Stephen Ngo Mai, Social sciences, Sophia Antipolis University of  
Nice, France  
Prof. dr. Sverker Jonsson, Social sciences, University of Lund, Sweden  
Prof. dr. Stanka Setnikar-Cankar, Social sciences, University of Ljubljana,  
Slovenia  
Prof. dr. Lukrecija Dzeri, Social sciences, University of Novi Sad, Serbia

### **Editorial Committee**

Prof. dr. Violeta Manevska, vice-rector  
Prof. dr. Elizabeta Bahtovska, vice-rector  
Prof. dr. Marjan Angeleski, vice-rector  
Prof. dr. Svetlana Nikoloska vice-rector  
Ofelija Hristovska, MA

Editor: Elena Kitanovska-Ristoska, PhD

ISSN 1857-9884  
DOI 10.20544/HORIZONS.A.23.2.18

With every new edition of the Horizons scientific journal the academic public has become used to the expectation that it traces new pathways towards its further establishment in the international educational and scientific-research areas.

For the coming period, just as it did previously, Horizons will continue to respect the principles of scientific impartiality and editorial justness, and will be committed to stimulating the young researchers in particular, to select Horizons as a place to publish the results of their contemporary scientific and research work. This is also an opportunity for those who through publishing their papers in international scientific journals such as Horizons view their future career development in the realm of professorship and scientific-research profession.

The internationalization of our Horizons journal is not to be taken as the furthest accomplishment of our University publishing activity. Just as the scientific thought does not approve of limitations of exhaustive achievements, so is every newly registered success of the Horizons editions going to give rise to new “appetites” for further objectives to reach.

Last but not the least. we would like to express our sincere appreciation for the active part you all took in the process of designing, creating, final shaping and publishing the scientific journal.

Finally, it is with your support that Horizons is on its way to attain its deserved, recognizable place where creative, innovative and intellectually autonomous scientific reflections and potentials will be granted affirmation, as well as an opportunity for a successful establishment in the global area of knowledge and science.

Sincerely,

Editorial Board



## CONTENTS

<i>Challenges on modeling time series of basic tourist parameters in the Republic of Macedonia, Cvetko Andreeski, Marina Blazekovic Toshevski</i> .....	9
<i>Identifying the importance and use of web 2.0 tools and networks in the tourism sector: Case study of the Republic of Macedonia, Marjan Angeleski, Dejan Zdraveski, Miroslav Andonovski</i> .....	25
<i>Assessing the insurance market and predicting the sale of insurance services, Katerina Angelevska-Najdeska</i> .....	43
<i>Eco hotels as a prerogative for the future tourism offer in Ohrid, Kliment Arnudov, Simona Martinoska</i> .....	53
<i>Exposure of credit cards of the banking system of Macedonia – analysis through the prism of risk of indebtedness and persistent debt, Evica Delova Jolevska, Ilija Andovski</i> .....	71
<i>Analysis of tourist trends of the Balkan countries in the Republic of Macedonia, Nikola V. Dimitrov</i> .....	83
<i>The impact of non-performing loans on households on the financial performance of banks in Macedonia, Snezhana Dichevska, Vera Karadzova, Ljube Jolevski</i> .....	103
<i>Impact of the Schengen agreement on tourism in Switzerland, Lukrecija Djeri, Predrag Stamenković, Dragana Ilić</i> .....	123
<i>Peculiarities of state tax debt management in Ukraine, Nataliia Gavkalova, Oleg Amosov</i> .....	135
<i>The tourism and hospitality companies and the credit activity of the banks in the Republic of Macedonia, Risto Gogoski, Bratislav Miloshevic, Kliment Naumov</i> .....	147
<i>Application of the FAS method in the function of the identification of the Kosovo tourist potential (Rugova mountains and Shar mountains), Petrit Hasanaj, Ivanka Nestoroska</i> .....	161
<i>Role of the training in customs administration professional developments-specifics of the Republic of Macedonia, Jasminka Jakimovska</i> .....	177

<i>Perspectives for the development of ecotourism in National park Pelister,</i> Ljupcho Janevski, Kliment Naumov .....	197
<i>Marketing metrics of digital channels in higher education,</i> Ljubica Janjić, Ivan Mihailović, Predrag Stamenković .....	207
<i>Developing intercultural and multilingual competence with tourism students and employees in the south of Serbia,</i> Ivana Jovanović.....	219
<i>Territorial marketing strategy – way ahead for economic development,</i> Nadica Jovanovska Boshkovska, Klime Poposki .....	229
<i>Strategic planning of tourism development – towards sustainability,</i> Dora Smolčić Jurdana .....	239
<i>The role of SWOT analysis in the development of tourism in the Municipality of Tetovo,</i> Arta Kadriu .....	249
<i>Financing through the use of fixed income securities,</i> Vera Karadjova, Snezana Dicevska .....	255
<i>CEFTA – 2006 towards creation of a regional economic area,</i> Irena Kikerkova, Katerina Toshevska Trpchevska, Elena Makrevska Disoska .....	283
<i>The complex role of food in tourism,</i> Jordan Kocevski, Michael Risteski .....	305
<i>Standardization in catering facilities working with food in the Republic of Macedonia,</i> Daniela Koteska Lozanoska, Gordana Rechkoska .....	313
<i>Customs criminal acts encompassed in the Macedonian criminal code,</i> Katerina Krstevska Savovska .....	323
<i>The development of intellectual property rights and their protection by the Russian customs authorities,</i> Svetlana Kudriavtceva, Igor Sergeev .....	341
<i>Tourism development perspective in Kosovo in the market framework of European tourist market,</i> Bekë Kuqi, Simona Martinoska .....	351
<i>Customs and the illicit trade in endangered species,</i> Marina Malish Sazdovska, Liljana Zivkovic Davitkova .....	369
<i>Tourist valorization of the Vardar planning region in the function of creation of register for rural tourism development,</i> Naume Marinoski, Ivanka Nestoroska, Cvetko Andreeski .....	383

<i>Who are the wine and food festival visitors? Case study of Croatia,</i> Suzana Marković, Srđan Mitrović, Sandra Barač Miftarević .....	399
<i>Measuring visitors' perceptions of experience quality Croatian wine cellars,</i> Suzana Marković, Srđan Mitrović, Aleksandar Racz .....	409
<i>Analysis of tourism economic impact on economy in Republic of Serbia,</i> Snežana Milićević, Jelena Petrović .....	419
<i>Conditions and perspectives of the life insurance in the Republic of Macedonia,</i> Bratislav Milosevic, Oliver Filiposki .....	431
<i>Countering corruption in customs – the case of the Republic of Macedonia,</i> Danijela Miloshoska, Risto Reckoski .....	453
<i>Electronic tourism business models,</i> Slavoljub Milovanović, Jovica Stanković .....	467
<i>Tourism trends with particular reference to tourism subsidies as a long term unsustainable tourism development tool,</i> Kliment Naumov, Ljupco Janevski .....	481
<i>To the issue of protection and promotion of orthodox churches in the border zones of Bulgaria (tourist routes and advertising),</i> Mariya Nikolova, Vyara Nikolova, Denitsa Dimitrova .....	493
<i>Destination level innovative entrepreneurship: developing competitiveness,</i> Branko Nikolovski .....	501
<i>Implications of insurance on entrepreneurship development,</i> Vladimir Njegomir .....	511
<i>“Belasitsa” Nature park – an example of sustainable tourism development,</i> Rayna Pashova .....	523
<i>Current trends in tourism,</i> Nebojša Pavlović .....	535
<i>Teaching intercultural communication in the global language classroom,</i> Irina Petrovska .....	545
<i>Foreign language needs in the hotel industry in Ohrid tourist region,</i> Irina Petrovska .....	555
<i>Is there room for eco golf resorts in the concept of sustainable development of tourism in Croatia?</i> Aleksandar Racz, Antonio Badurina .....	567

<i>Applying the FAS- methodology for identifying and analyzing natural factors in the South-west planning region for rural tourism development,</i> Michael Risteski, Jordan Kocevski .....	577
<i>Information support for the foreign economic activities management system based on electronic administration technologies,</i> Igor Sergeev, Stanyko Anastasia .....	591
<i>Impact of the business climate on tourist industry entities in the region of Ohrid,</i> Lidija Simonceska, Toni Cvetanoski .....	603
<i>On state services harmonization on the customs protection of the rights for the intellectual property objects in the Eurasian economic union,</i> Olga Shishkina Vladimirovna, Elena Gayko . .....	611
<i>Diet and participation of food and animal origin in students' nutrition,</i> Liljana Sokolova, Sanja Šumonja, Duško Simić, Nenad Đokić .....	621
<i>Impact of European integration processes to the freight-forwarding industry,</i> Ratko Stanković, Mario Šafran, Diana Božić .....	629
<i>Incoterms clauses in trade between Serbia and the neighbouring countries,</i> Đurđica Stojanović, Marko Veličković, Jelena Ivetić .....	639
<i>Supply chains diversity and perspectives in tourist cities,</i> Đurđica Stojanović .....	651
<i>Rights and obligations arising in compensation of claims by use of motor vehicles,</i> Boban Tomeski, Klime Poposki .....	667
<i>What type of management consulting does the tourism industry need?</i> Zoran Vaupot .....	687
<i>Using mobile app for traveling: an example in Macedonia,</i> Anton Vorina, Denis Tomše, Miro Simonić .....	699
<i>The process of innovation of the menus of the restaurants in Struga,</i> Mislim Zendeli, Armend Pushkule .....	711