



## **A G E N D A**

# **INTERNATIONAL CONGRESS ON HUMAN, SOCIAL SCIENCES AND ARTS**

Organized by:  
University of Tetova  
Tetova, Macedonia

13-15 November, 2019

**Wednesday, November 13, 2019**

**University of Tetova, Rectorate Amphitheater**

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**International Congress on Human, Social Sciences  
and Arts**

**15:00 – 16:00**      Registration

**Chairs**

**Prof. Dr. Raman Ismaili**

*Dean of the Faculty of Economics*

**Asst. Prof. Dr. Llokman Hebibi**

*Dean of the Faculty of Business*

*Administration*

**Prof. Dr. Berton Sulejmani**

*Dean of the Faculty of Philology*

**Prof. Dr. Qebir Avziu**

*Dean of the Faculty of Law*

**Prof. Dr. Ibish Kadriu**

*Dean of the Faculty of Philosophy*

**Prof. Dr. Nafi Jashari**

*Dean of the Faculty of Arts*

**Prof. Dr. Fadbi Osmani**

*Dean of the Faculty of Pedagogy*

**16:00 – 17:30**

- **Prof. Dr. Vullnet Ameti**

*Rector of the University of Tetova*

- **Prof. Dr. Theodhori Karaj**

*University of Tirana*

**19:00 – 22:00**

Welcome Dinner

**Thursday, November 14, 2019**

**09:00-10:00**

Registration

**10:00 – 11:00**  
**Welcome & Keynote Speeches**

**AMF 1**

*7<sup>th</sup> International Scientific  
Conference “Contemporary  
Economic Trends”*

# Thursday, November 14, 2019

## 7th International Scientific Conference “Contemporary Economic Trends”

<b>Time/Halls</b>	<b>109</b>	<b>I.1</b>	<b>I.2</b>	<b>I.3</b>
<b>10:00 – 11:00</b>	<i>Plenary session (AMF I)</i>			
<b>11:00 – 13:00</b>	<i>Management Session I</i>	<i>Marketing Session I</i>	<i>Finance Session I</i>	<i>Banks Session I</i>
<b>13:00 – 13:30</b>	<b>Coffee break</b>			
<b>13:30 – 15:30</b>	<i>Economics Session I</i>	<i>Tourism Session I</i>	<i>Economics Session 2</i>	

**Thursday, November 14, 2019**

*7th International Scientific Conference “Contemporary  
Economic Trends”*

*Management: Session 1*

*11:0 –13:00*

*Chairs* **Izet Zeqiri**

**Brikend Aziri**

**Isak Ajruli**

*Speakers* **THE IMPACT OF REWARDS ON  
EMPLOYEES PERFORMANCE: CASE SME  
IN POLLOG REGION REPUBLIC OF NORTH  
MACEDONIA**

**ARLINDA MAZLLAMI**

**YOUNG EXPECTATIONS FROM THE  
ORGANIZATION AND MANAGEMENT TO  
BUSINESS SUCCESS**

**ARGJINA KAREMANI ZYLBEARI ,  
ARJETA AMZAI**

**AN OVERVIEW ON MANAGING CHANGES  
IN BANK LIQUIDITY RISK IN TIMES OF  
FINTECH (R)EVOLUTION: A CHALLENGE  
OR OPPORTUNITY?**

**ARTINA BEDJETI BAFTIJARI, LEONID  
NAKOV**

**BUSINESS ENVIRONMENT ANALYSIS AS A  
KEY STAGE IN THE PROCESS OF  
STRATEGIC MANAGEMENT**

**BRIKEND AZIRI, RAMAN ISMAILI**

*EXISTENCE OF DIFFERENT  
ORGANIZATIONAL FORMS OF SMES IN  
KOSOVO*

***HAQIF ARIFI***

*STRATEGIC MANAGEMENT TOOLS AS A  
MEANS TO ACHIEVE COMPETITIVE  
ADVANTAGE*

***IZET ZEQRIRI***

*PREVENTION OF STRESS AND PSYCHO-  
SOCIAL RISKS AT WORK*

***JASNA TEOFILLOSKA***

*SOCIO-ECONOMIC OPPORTUNITIES FOR  
EXISTING AND OPERATION OF  
ENTERPRISE NETWORKS*

***NASER RAHIMI***

*ANALYSIS OF THE BEHAVIOR OF  
INDIVIDUALS IN PUBLIC INSTITUTIONS*

***SELVIJE THACI***

*IMPACT OF MOTIVATION ON STUDENTS'  
PERFORMANCE IN HIGH SCHOOLS IN THE  
MUNICIPALITY OF TETOVA*

***SULBIJE MEMETI, ERA MEMETI***

*CONFLICT MANAGEMENT IN SMALL AND  
MEDIUM ENTERPRISES IN THE POLOG  
REGION*

***SHPRESA SYLA, VLERA META***

**Thursday, November 14, 2019**

*7th International Scientific Conference “Contemporary  
Economic Trends”*

**Marketing: Session 1**

*11:00 – 13:00*

*Chairs* **Raman Ismaili**

**Aida Yzeiri Baftijari**

**Sheherzada Murati**

*Speakers* **STRATEGIC PLANNING IN  
CONTEMPORARY MARKETING  
AIDA YZEIRI BAFTIJARI ,RAMAN  
ISMAILI, BRIKEND AZIRI**

**MYSTERY SHOPPING - A PROCESS OF  
UNDERSTANDING CONSUMERS, WHICH  
OPENS UP THE SPACE FOR CREATING  
CONTEMPORARY COMPETITIVE TRENDS  
ALMRA CURRI - MEMETI**

**THE STRATEGY OF ENTERING THE  
PRODUCTION OF THE COMPANY INTO  
THE FOREIGN MARKET  
FLUTRA JAHIU**

**THE EFFECT OF GENDER ON ALBANIAN  
CONSUMER BEHAVIOR IN THE VIRTUAL  
MARKET  
KRISTAQ KUME,JONIDA  
RRUMBULLAKU**

*SELLING LOCAL PRODUCTS IN  
FUNCTION OF SATISFYING CUSTOMERS  
LUMNIJE SINANI-IMERI, RAMAN  
ISMAILI*

*CONTEMPORARY ISSUES IN MARKETING,  
NEW PARADIGMS, PERSPECTIVES AND  
PRACTICES  
RAMAN ISMAILI , EDRINA EMINI,  
HATIBE DEARI*

*PROTECTION OF CONSUMERS THROUGH  
PUBLIC LEGAL MEASURES  
  
SHEHERZADA MURATI, ANTIGONA  
ALILI*

*BUSINESS BENEFITS FROM SELECTING A  
MARKETING STRATEGY THROUGH  
SOCIAL MEDIA: CASE, REPUBLIC OF  
NORTH MACEDONIA  
TEUTA VESELI, RASIM ZUFERI*

*BIO PRODUCTS AS CONSUMERS TRENDS  
IN THE NORTH MACEDONIA  
HASIM DEARI, RAMETULLA FERATI,  
FLUTURIM SALIU*

*THE IMPACT OF SOCIAL MEDIA ON  
BUSINESS MANAGEMENT  
MIRSADE NEZIRI, FLORIM IDRIZI*



**Thursday, November 14, 2019**

*7th International Scientific Conference “Contemporary  
Economic Trends”*

*Finance: Session 1*

*11:00 – 13:00*

*Chairs* **Etem Iseni**

**Ibish Mazreku**

**Selvije Thaci**

*Speakers* **AN ANALYSIS OF THE POSSIBILITIES FOR  
DECENTRALIZATION OF THE FINANCIAL  
SYSTEM**

**ARTA THAÇI, ARGJINA KARIMANI**

**FINANCIAL INNOVATION, THE GLOBAL  
MARKET WITHOUT LIMIT**

**ALI MAKSUTI, ABIL BAUSH**

**ACTIVITY-BASED COSTING: A PRACTICAL  
MODEL FOR COST CALCULATION IN  
MANUFACTURING COMPANIES**

**DONJETA MORINA, IBISH MAZREKU**

**THE ROLE OF INSURANCE IN THE  
ECONOMY OF THE REPUBLIC OF NORTH  
MACEDONIA**

**ERA MEMETI, SULBIJE MEMETI**

**INSURANCE PERFORMANCE THE  
ALBANIAN INSURANCE INDUSTRY CASE**

**ERIDANA GJONI**

*SOCIO-ECONOMIC ASPECTS OF THE  
MONEY LAUNDERING PHENOMENON -  
THE CASE OF NORTHERN MACEDONIA"*  
**ARMEND ASLLANI, LLOKMAN HEBIBI**

*ACCESS TO FINANCE FOR SMALL AND  
MEDIUM ENTERPRISES AT  
PROMOTIONAL BANKS*  
**BESIM BILALLI**

*MACEDONIAN STOCK EXCHANGE AND  
ITS INDICES*  
**KAJDAFE ADEMI, ARBRESHA AJDINI  
DURMISHI, KANITA ASANI**

*THE IMPACT OF INFORMATION  
TECHNOLOGY DEVELOPMENT IN  
ACCOUNTING INDUSTRY*  
**JEHONA MUSLIU, ASLLAN MUSLIU**

*THE NEED FOR HARMONIZATION  
BETWEEN MONETARY AND FISCAL  
POLICY IN THE CONTEXT OF ACHIVING  
MACROECONOMIC STABILITY*  
**IMBERJAH TAHIRI**

**Thursday, November 14, 2019**

*7th International Scientific Conference “Contemporary  
Economic Trends”*

**Banking: Session 1**

*11:00 – 13:00*

*Chairs* **Llokman Hebibi**

**Florim Idrizi**

**Qenan Idrizi**

*Speakers* **EFFECTS OF ELECTRONIC BANKING ON THE  
ACTIVITY OF COMMERCIAL BANKS OF THE  
REPUBLIC OF NORTH MACEDONIA  
ARMANDA JUSUFI**

**ONLINE PAYMENT SYSTEMS  
ASTRINA XHAFERI, FLORIM IDRIZI,  
IMBËRJAHA TAIRI**

**NON-PERFORMING LOANS AND ECONOMIC  
GROWTH  
GONXHE OSMANI, ETEM ISENI**

**IMPACT OF CREDIT RISK ON BANK  
PROFITABILITY  
IGLI TARTARAJ, LEDIONZOKU, JONILDA  
ZEQIRAJ, ELONASTAFASANI**

**DETERMINANTS OF BANKING SECTOR  
PROFITABILITY: EMPIRICAL EVIDENCE FROM  
REPUBLIC OF NORTH MACEDONIA  
KALTERINA ABAZI, ADRIATIK ABAZI**

**CREDIT RISK AND CREDIT RISK  
MANAGEMENT IN TRANSITION COUNTRIES  
WITH SPECIAL ACCOUNT IN THE REPUBLIC  
OF NORTH MACEDONIA**

***LLOKMAN HEBIBI, ARMEND ASLLANI***

***BANK LIQUIDITY MANAGEMENT***

***QENAN IDRIZI***

***THE IMPACT OF CREDIT ON SOME***

***MACROECONOMIC INDICATORS - THE CASE***

***OF NORTH MACEDONIA***

***SINDISE SALIHI, LINDITA MUAREMI,***

***RIGERSA KONOMI***

***CONTRIBUTION OF MICROCREDIT ON***

***POVERTY ALLEVIATION: A HOUSEHOLD-***

***LEVEL IMPACT ANALYSIS***

***VJOLLCA HASANI***

***IMPACT OF MACROECONOMIC FACTORS ON***

***BANK CREDIT RISK IN THE REPUBLIC OF***

***NORTH MACEDONIA***

***LINDITA MUAREMI, FATBARDHA JONUZI,***

***SINDISE SALIHI, RIGERSA KONOMI***

**Thursday, November 14, 2019**

*7th International Scientific Conference “Contemporary  
Economic Trends”*

*Economics: Session 1*

*13:30 – 15:30*

*Chairs* **Gjilnaipe Bexheti**

**Arjeta Amzai**

**Ruzhdi Matoshi**

*Speakers* **ECONOMIC DEVELOPMENT AND HIGHER  
EDUCATION INVESTMENTS IN ICT:A  
QUALITATIVE APPROACH**

**BLERTA ABAZI CHAUSHI, AGRON  
CHAUSHI, SHENAJ HAXHIMUSTAFA**

**ASSESSING POLICIES ON GROWTH IN THE  
CASE OF REPUBLIC OF NORTH MACEDONIA  
GJILNAIPE BEXHETI, BESA XHAFERI**

**INTEREST RATE AND PUBLIC DEBT: THE  
CASE OF WESTERN BALKANS**

**HYRIJE ABAZI, ABDYLMENAF BEXHETI**

**SMART HOME ENERGY MANAGEMENT  
ALGORITHM INCLUDING RENEWABLE  
ENERGY SOURCES**

**HALIM HALIMI**

**THE VITAL ECONOMIC COMPONENTS OF THE  
ELECTRICITY MARKET IN THE REPUBLIC OF  
NORTH MACEDONIA**

**IMER ZENKU**

**ECONOMIC EFFECTS OF MIGRATION TO  
NORTHERN MACEDONIA**

**PETRIT POLLOZHANI**

*IMPROVING THE BUSINESS CLIMATE IN SEE  
COUNTRIES, AN EMPIRICAL ANALYSIS*

**RUFI OSMANI, FISNIK MORINA**

*THE PARADOX OF LARGE SCALE  
EMIGRATION FOR ECONOMIC REASONS  
FROM THE WESTERN BALKANS*

**RUZHDI MATOSHI, ISA MULAJ, FISNIK  
FERATI**

*INVESTMENT GROWTH AND ECONOMIC  
STABILITY*

**SHPETIM MEMISHI**

*FISCAL POLICY CYCLICALITY IN THE SOUTH  
EAST EUROPEAN COUNTRIES*

**BARDHYL DAUTI, EDRINA EMINI**

*MONEY DEMAND AND INFLATION: A  
COINTEGRATION ANALYSIS FOR NORTH  
MACEDONIA*

**MERALE FETAHI-VEHAPI, HAXHER ALIJI**

**Thursday, November 14, 2019**

*7th International Scientific Conference “Contemporary  
Economic Trends”*

*Economics: Session 2*

*13:30 – 15:30*

*Chairs* **Harun Tairi**

**Elsana Aqifi**

**Eshija Shehabi**

*Speakers* **IMPORTANCE OF TAX SYSTEM IN ECONOMIC  
GROWTH - CASE OF THE REPUBLIC OF  
NORTH MACEDONIA  
FEHARI SHABANI**

**MONETARY INTEGRATION AS A WAY FOR  
INCREASING TRADE  
GAZMEND DEHARI**

**ECONOMIC, POLITICAL AND SOCIAL CAUSES  
OF YOUTH EMIGRATION FROM THE NRM  
IMERLIJE SALIU - FETAI, ALBULENA  
RAHMANI**

**FOREIGN INVESTMENTS AND ITS IMPACT ON  
ECONOMIC DEVELOPMENT - REPUBLIC OF  
NORTH MACEDONIA  
ILIRE DAUTI**

**THE USE OF INTERNATIONAL STANDARDS AS  
A PRECONDITION FOR FASTER  
DEVELOPMENT OF SMALL AND MIDDLE  
COMPANIES IN THE REPUBLIC OF NORTH  
MACEDONIA  
ESHIIJA SHEHABI**

*INSTITUTIONAL SUPPORT FOR SMALL  
BUSINESS AS A TOOL FOR THEIR GROWTH  
AND DEVELOPMENT*

***ETEM ISENI, FEKRI ISENI***

*INFORMATION CHALLENGE OF DOING  
BUSINESS IN GLOBAL CONDITIONS*

***HARUN TAHIRI, KOSOVARE SADIKU***

*DISTINCTION OF SUSTAINABLE SOCIAL  
ENTREPRENEURSHIP FROM OTHER (NON)  
CORRELATIVE CONCEPTS*

***CUTKA JOVANOVSKA***

*EXPENDITURES OF RESEARCH AND  
DEVELOPMENT IN THE REPUBLIC OF NORTH  
MACEDONIA*

***ELSANA AQIFI***

*THE IMPACT OF FOREIGN DIRECT  
INVESTMENTS ON ECONOMIC GROWTH IN  
THE WESTERN BALKAN COUNTRIES*

***HALIT SHABANI, AFERDITA SHABANI,  
VALDRIN MISIRI***



**Thursday, November 14, 2019**

*7th International Scientific Conference “Contemporary  
Economic Trends”*

*Tourism: Session 1*

*13:30 – 15:30*

*Chairs* **Riste Temjanoski**

**Sali Zhaku**

**Arben Oda**

*Speakers* **CONTEMPORARY TRENDS IN TOURISM AND  
STRUGA'S TOURIST PRODUCT**

**ARBEN ODA, SALI ZHAKU, XHEVAHIR  
BEQIRI**

**TOURISM TRENDS IN WORLD'S TOP  
DESTINATION CITIES FOR THE YEAR 2018  
ARMEND PUSHKULE**

**THE IMPORTANCE OF E-TOURISM IN THE  
TOURISM INDUSTRY**

**ARTA KADRIU**

**CULTURAL HERITAGE IN SERVICE OF THE  
SUSTAINABLE DEVELOPMENT OF TOURISM  
IN THE TETOVO REGION**

**AGIM ASANI**

**DOES THE INCOME IMPACTS CUSTOMER  
PREFERENCES ON SUMMER TOURIST  
DESTINATION?**

**NEHAT RAMADANI**

*GREEN LOGISTICS INFRASTRUCTURE:  
STRATEGY CONCEPT AND THE  
ENVIRONMENT PLANNING*

***RISTE TEMJANOSKI***

*INTERNATIONAL TOURISM TRENDS*

***SALI ZHAKU, ARBEN ODA, XHEVAHIR  
BEQIRI***

*FOOD AS A FACTOR IN THE DEVELOPMENT  
OF TOURISM IN THE TETOVO REGION*  
***ZENUN ZENUNI***