1857-9787

Македонско здружение за маркетинг **„МАРКЕТИНГ“ – Скопје**

Macedonian Marketing Association “MARKETING” Skopje

МАКЕДОНСКО МЕЃУНАРОДНО СПИСАНИЕ ЗА МАРКЕТИНГ

MACEDONIAN INTERNATIONAL JOURNAL OF MARKETING

Marketing

Година 8
Број 16
Скопје 2022

Year 8
No. 16
Skopje 2022

Деветта Меѓународна научна конференција
- ДИГИТАЛИЗАЦИЈА НА ОПШТЕСТВОТО - НОВИ МАРКЕТИНГ ПРЕДИЗВИЦИ -
The Ninth International scientific conference
- DIGITALIZATION OF SOCIETY - NEW MARKETING CHALLENGES -

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THE ROLE OF ENVIRONMENTAL ETHICS IN THE PREVENTION OF POTENTIAL HEALTH PROBLEMS IN HUMAN BEINGS

Abstract

Human health and well-being are closely related to the state of the environment. A quality natural environment provides basic necessities such as: clean air, drinking water, fertile soil for growing food, and safe habitats. But, today's rapid development of science and technology, although have improved the living standards of many people on Earth, on the other hand have led to unscrupulous consumption of natural resources, which has negatively affected the quality of the environment and human health. Lack of basic resources is a significant cause of many human health problems, such as the risk of cancer, heart diseases, asthma and many other diseases, as well as increased human mortality. It can be said that the environment is at least partially responsible for all diseases that are affected by the factors such as: nutrition, habitat, socio-economic status and lifestyle, except those diseases that are exclusively genetically determined.

Alongside with the decreasing of the living conditions and the excessive use and destruction of natural resources as a result of the rapid economic development, people have become aware of the need for good living conditions and their importance for human health. Hence, from the 70s of the last century, a new branch of ethics is developed, environmental ethics, which deals with the study of normative issues and principles relating to human interactions with the natural environment. The basic purpose of environmental ethics is to show us that non-discriminatory and destructive human activities pose a direct threat to the environment in which we live, leading to a number of potential human health problems. Ecological ethical principles point to the ways to protect the healthy human environment and human health and form the moral norms of human behavior towards nature, as well as the factors that affect the provision of life.

This paper gives a systematic review of some of the issues that arise in the field of study of environmental ethics, as a new branch of ethics, with the aim to prevent the potential health problems that arise due to carelessness and unethical behavior of people towards the environment in which they live.

Keywords: diseases, environment, well-being, ethical principles, moral norms.

INTRODUCTION

If we look at the current life of all people on the planet, we can see that on the one hand, industrialization enables the improvement of the living standard of a large number of people on Earth, but on the other hand it negatively affects the quality of the environment and human health. Today's civilization has been developed on the paradigm of constant material growth and encouragement of unscrupulous consumption of natural resources. The consequences of this human behavior are very well known. Humanity enters the third millennium with global environmental problems:

- damage to the biosphere and its ecosystems,
- demographic explosion - by 2040, 10 billion inhabitants are expected,
- global climate changes,
- depletion of natural resources,
- waste in unmanageable quantities,
- damage to human health.

Life on earth is based on: water, air and soil, and that is why the environmental cleanliness contributes to a healthy life on planet Earth. The gigantic pace of industrialization and urbanization nowadays, can, under certain conditions, lead to damage to the ecological balance and cause degradation not only of the environment, but also of people's health.

Therefore, health and disease can be affected by the environmental factors. The proper understanding of human health gives the idea of the socio-biological essence of human. According to the World Health Organization, the definition of health is: “a state of complete physical, mental, social well-being and not merely the absence of disease or infirmity.” [1]. In recent years, this definition has been amplified to include “the ability to lead socially and economically productive life”. From ecological point of view, on the other hand, disease is defined as “maladjustment of the human organism to the environment [2].

If we take into account that the main cause of environmental pollution is the human factor, i.e. man, none of the existing ecological problems can be completely solved unless we focus on changing human behavior, because if human behavior remains unchanged, we will meet again and again with the same or even new and more dangerous problems. The main question in this context refers to the causes of environmental behavior and what determines how people will relate to their narrower or wider habitat. Many studies have tried to answer questions concerning the connection between environmental attitudes and people's environmental behavior. Negative consequences of human irrationality and bad actions have led to the fact that today we are looking for ethical awareness and consideration of human actions as a whole, with a vision for survival.

The philosophy of ecological ethics has been developing since the 70s of the last century, with the aim of protecting the environment, criticizing the economic development that was in the function of material enrichment, without taking into account the preservation of the human environment, which led to environmental degradation. Today's generation should learn how important it is to take care of the environment and make every effort to prevent the destruction of the environment. In this context, ecological ethics examines the role of ethics in the relationship between human and the environment. According to ecological ethics, every individual should take into account moral and ethical values in his behavior towards other beings. It can be said that ecological ethics is a new contribution of philosophy towards the improvement of human behavior and living for the future.

1. THE CONCEPT OF ETHICS AND THE ENVIRONMENT

The expansion of science and technology, and with it the related emphasis of human power, not only caused profound changes in nature, but also awakened human consciousness about his fundamental attitudes towards the world and future and towards own responsibility. The concept of sustainable development and intensive application of modern technology with a goal overcoming ecological problems becomes an imperative of modern civilization. According to King (1997), the concept of environmental ethics, was developed from the growing fear of the destructive consequences on the environment of human economic, technological and cultural habits [3]. The basic problem of environmental ethics is the human’s correct relationship with the nature. It's about how he cultivates his behavior to limits beyond which any action would mean further impermissible detrimental impact on environment. Environmental ethics awakens people to stop behaving destructively and remind them to start doing useful things for themselves and for its environment.

The academic field of environmental ethics developed as a response to the works of Rachel Carson and Murray Bookchin and events such as the First Earth Day in 1970, when environmentalists began calling on philosophers to consider the philosophical aspects of environmental problems. Two papers published in Science had a key influence: Lynn White's “The Historical Roots of Our Environmental Crisis” (March 1967) [4, 5] and Garrett Hardin's “The Tragedy of the Commons” (December 1968) [4, 6.] Also influential was a later essay by Aldo Leopold in his “A Sand County Almanac”, called “The Land Ethic,” in which Leopold explicitly argued that the roots of the environmental crisis were philosophical (1949) [4, 7]. The first international academic journals in this field emerged from North America in the late 1970s and early 1980s and Canada in 1983. Hence it can be said that environmental ethics is still in the early stages of its development and is receiving increasing attention in the 21st century [8].

Understanding the environmental morality that strengthens our relationship with nature defined a certain status for animals and various living lives in their environment and provided a healthy foundation for future generations. Ecological ethical principles point to concern for health and finding ways to protect a healthy human environment. People should also take care of the entire living world: the human, plant and animal world on planet Earth.

Ethics is derived from the Greek word *ethos*. The word *ethos* means custom. It is a branch of the philosophy and its foundation is based on universal human values. In this context, ecological ethics examines the role of ethics in the relationship between man and the environment.

The international conference in Stockholm in 1972 is the first United Nations conference for the human environment, due to the development of ethical elements. It is included in the Universal Declaration of Human Rights on the rights of solidarity [9]. It is defined as the right of the people to live in a balanced and healthy environment. These rights are summarized below:

- **Right to information**: Plans, programs, projects and activities that may or may have a negative impact on the environment should be published.
- **Right of application**: Complaints should be made to prevent, stop and remove harm, and administrative/judicial remedies covering emergency procedures should be recognized. Criminal, legal and administrative sanctions should be imposed on those who do not fulfill their obligations to protect ecological values and damage the environment.
- **The right to participate**: It is the most important tool in exercising rights. This includes the right to participate in administrative activities that will positively/negatively affect the future of the individual and society, except for obtaining objective information.
- **Right to education**: All individuals of all ages and origins have the right to environmental education.

The main subject that should be taken into consideration in the environmenatal ethics is that in the specific case with the environmental crisis as a segment of living, it does not originate from pollution, rather that destruction of the environment. It is not primarily a consequence of the changes in the conditions of life, but it is the result of human carelessness and his actions that change the favorable conditions of human living and survival. That's why the understanding of this problem and engaging the human forces into improving the state of the environment is one of the most important issues, along with contemporary biological, anthropological, political and ethical issues. Therefore, environmental ethics should be an incentive for the reconstruction of the type of living and actions of human towards environment. Environmental ethics raises environmental awareness among people, who need to live in harmony with their environment.

It is important to determine the goal of generating environmental awareness, which develops at different points, such as:

- **Awareness**: To motivate society in general, without any distinction, to be more sensitive to the planet and the problems that can be generated if it is not valued.
- **Knowledge**: Generating knowledge is the most essential goal of all. If knowledge is generated for the planet, it will be easier to generate sensitivity and empathy for its care and appreciation. In this sense, it is important to emphasize the function of the human being within the planet.
- **Responsibility**: It teaches each person responsibility towards the world, it generates knowledge of what they should and should not do, but beyond this, it generates transferable knowledge so that those who acquire it can multiply it to many more.

- **Attitudes**: The generation of social values goes in the same direction, if people have deep interest in the environment, they will feel motivated to actively participate in pro-environmental activities, protecting and improving it.
- **Evaluation capacity**: When a human being has adequate knowledge about environmental care, he will be able to generate social programs, evaluate and design them in respect of environmental, social, economic, aesthetic aspects.
- **Participation**: If all people from each of the societies are involved in generating programs, they will be more motivated and become part of its evolution, more precise in their actions.
- **Promoting environmental behaviors**: It is necessary to have words that are consistent with actions, to have environmental ethics directed by fair, rational, supportive and fair criteria.

By developing environmental awareness, the idea of environmental ethics is to form people full of respect and responsibility for the world they live in, with the aim of reduction of environmental degradation.

2. THE IMPACT OF ENVIRONMENTAL DEGRADATION ON THE HUMAN HEALTH

The destruction and degradation of the environment leads to directly attacks on the health of every human being on Earth. Environmental pollution is linked to a range of diseases such as: cancer, heart disease, strokes, respiratory diseases and neurological disorders. Air pollution is the leading cause of diseases caused by environmental pollution and second leading cause of death from noncommunicable diseases, causing ischemic heart disease, stroke, chronic obstructive lung disease, lower respiratory tract infections and lung cancer [10]. For example, poor indoor air quality which is linked to the heating of crude fuels, causes around 26,000 premature deaths per year in the European Economic Area [11]. The new studies have also linked air pollution to an increased risk of diabetes, asthma and dementia, affecting the developing brain of fetuses and children and potential lifelong effects (psychological and behavioral problems in later stages in life, including symptoms of attention deficit hyperactivity disorder - ADHD), anxiety and depression [12]. The pollution of air affects everyone, but it has a particularly harmful effect on vulnerable groups such as the elderly and patients with chronic diseases, children, pregnant women and people who live in environments with socio-economic challenges. Accumulated evidences indicate that long-term exposure to polluted air can increase susceptibility to Covid-19 as well. In a publication where the in vitro results, as well as the studies conducted on animals and humans, are processed, it is concluded that exposure to polluted air delays the response of the immune system, and that alone makes it easier for viruses to penetrate into the human body [13]. It is no less important that certain chemicals in polluted air help viruses to survive, and also reduce the synthesis of vitamin D, which plays a role in maintaining the immune system. Furthermore, according to a study published by the National Institutes of Health of the United States of America, there is a clear connection between exposure to air pollutants with infection and the seriousness of the health picture in patients with COVID-19 [14]. The results indicate that chronic exposure to pollutants in the air delays, or complicates, healing and contributes to the development of severe clinical symptoms in patients, of which a significant part ends fatally. In a systematic study conducted by the National Library of Medicine, which reviewed available studies, a link was found between dementia and air pollution [15]. Furthermore, exposure to air pollution increases the likelihood of developing psychiatric symptoms such as: anxiety, alters cognition, and contributes to sudden changes in mood and behavior [16]. Hence, we can conclude that air pollution is harmful to human health, both, the physical and mental health.

Noise is another disruptive factor affecting human health, taking 12,000 lives per year and is associated with another 48,000 cases of ischemic heart disease [11]. Then there are climate changes that affect health, for example, sudden changes in weather and frequent heatstrokes, extreme cold and rapid and extreme changes in temperature.

A study by the World Health Organization [17] concluded that climate change was responsible for 3% of diarrhea, 3% of malaria, and 3.8% of dengue fever deaths worldwide in 2004. But in addition, climate change also causes zoonotic diseases such as Covid-19 [18], as well as those that spread through water and food. In 2018, the American Psychological Association published a report on the impact of climate change on mental health. It says that “gradual, long-term changes in climate can lead to the emergence of a range of different emotions, including fear, anger, feelings of powerlessness or exhaustion” [19]. A 2018 study found that unusually hot days have profound effects on mental health and that global warming could contribute to approximately 26,000 suicides in the United States by 2050 [20].

Apart from these, there is also the issue of water quality, both drinking water and municipal water. Water pollution with antibiotics creates resistance and development of superbacteria. It seems that problems with bacterial infections (various types of sepsis) and antibiotic resistance could kill 25,000 people per year in the EU [11]. Some of the diseases that are transmitted through water are: typhus, intestinal disorders, kidney infection, urinary problems and excretion disorders, among others.

Exposure to contaminated soil also causes damage on the human health. Crops and plants grown in contaminated soil absorb much of that pollution and then pass it on to humans and animals who consume it. The health consequences of exposure to soil contamination vary significantly depending on the type of contaminant, the way of exposure, and the vulnerability of the exposed population. Long-term exposure to such soils can affect the genetic information of individuals, causing congenital diseases and chronic health problems that cannot be easily cured. It is estimated that more than 70% of soil contaminants are carcinogenic in nature, increasing the likelihood that people exposed to contaminated soil will develop cancer. Soil pollutants can also cause skin diseases, central nervous system disorders and muscle blockages. At sufficient doses, many soil contaminants can cause death by exposure through direct contact, inhalation, or ingestion of contaminants in groundwater contaminated through the soil.

As a result of human activities, certain chemicals, such as chlorofluorocarbons (CFCs), have been released into the atmosphere, contributing to the depletion of the ozone layer. Longer exposure to these rays increases the risk of skin cancer, eye diseases, and even a weakened immune system in human [21].

Hence it can be said that there are a large number of health problems among human beings that are caused by the environmental destruction and there is no doubt that they also represent a huge burden on the health systems of all countries around the world, especially poor and developing countries.

3. THE ROLE OF ENVIRONMENTAL ETHICS IN THE PREVENTION OF POTENTIAL HEALTH PROBLEMS IN HUMAN BEINGS

It is primarily necessary making a responsible policy for the environment and practice of states and public bodies, enterprise managers, institutions and organizations in order to preserve the health of people and nature. In this regard, a society comes to another important task - the formation of environmental awareness of the population. Environmental ethics plays a great role in the formation of environmental awareness among the population. Basic elements of theoretically and empirically acquired ecological awareness are: ecological knowledge and evaluation of ecological situations and ecological behavior. At the same time, ecological awareness is not only knowledge about the relationship between nature and society, about the disruption of the ecological balance and the need for environmental protection, but also the conscience, i.e. the willingness of individuals and social groups to engage in this protection and to behave responsibly and ecologically towards envrironment in which they live.

Education and training for environmental protection should enable redefinition of the human attitude towards nature and change his behavior. Nature is the source of life that must be preserved, and in order to achieve this, human must not compromise its balance, interdependence and diversity, and its great power of self-reproduction. Education and training for the protection of the environment does not only mean familiarization with the natural and social sciences which are oriented for understanding and solving ecological problems and environmental pollution, but also assumes the development of moral principles and the formation of a new value system in human in relation to nature and the environment. Men must understand that they can and must be only a user of nature, not its unlimited master. A prerequisite for such a new attitude towards nature, a new philosophy of living and a new development model is the creation of ecological awareness and ecological behavior, that is, the development of ecological ethics and ecological culture. That is why, in fact, it is necessary to ensure through the educational process interdiscipline and multidisciplinarity in order to understand the essence of relationships: society, human, technology, natural environment, that is, to express the integrity of aspects of ecological, economic, social, technological, cultural and aesthetic content. Contents, methods of presentation and methods of work in the educational process must aim at forming individuals capable of participating in decision-making that will be in accordance with the principles of the so-called sustainable development.

Today's generation should learn how important it is to take care of the environment and to make every effort to prevent the destruction of the environment. In today's use of natural resources, it is certainly necessary to take into account and the needs of future generations, while adhering to ecological ethical principles. In this sense the task of the environmental ethics is to direct the technical-technological development, which means to encourage the establishment of such scientific and technical progress that will be in accordance with natural laws in order to preserve the further destruction of environment that make life possible. That implies establishment of immediate connection between human needs, potential of human in mastering nature and environments suitable for life, with the aim of meeting the needs of people as much as possible and a livable environment [22, 23].

Environmental education and environmental ethics should be placed at a state level and implemented from early childhood. Nowadays, especially in our country, children mainly acquire ethics during home education. Environmental education has a special significance for young people, because the experience of the other countries have shown that the education of young people is developing environmental awareness from an early age [24]. If young people study environmental ethics as a school subject, they will at least have the opportunity to learn how to behave humanely and sensibly, above all, when it comes to how to preserve and improve the environment in which they live. In this way, with the environmental ethics education young people would become aware of the consequences caused by any reckless human behavior towards environment and their health, disobeying the laws of nature and would undertake activities and actions according to their ethical values and the ethical norms [24].

Conclusion

Nowadays, the severity of the destruction of the environment is so much greater that the pollution itself directly threatens the health of every citizen. The destruction and degradation of the environment leads to directly attacks on the health of every human being on Earth. Environmental pollution leads to an increase in diseases of the cardiovascular system, stroke, asthma, hypertension, dementia, stress and heatstroke, diabetes and immune diseases, as well as an increase in mortality in the population.

Human irrational actions and its negative consequences led to the need for ethical awareness and understanding todays human actions as a whole, with a vision for survival. To solve this problem it can be said that we need a scientific strategy postulated on the foundations of ecology as a science of the environment, i.e. is we need a new ethics for the environment. Environmental ethics is a new contribution of philosophy towards better human actions and living for the future.

How an individual thinks and acts depends on what kind of person he has formed since childhood. Family upbringing and acquired education are the main guidelines for how a person will mature, and from there, what attitudes, opinions and actions will have, above all, towards the preservation of the natural environment in which the person lives. Implementing the environmental ethics in the education can contribute to better moral values when young people are formed. With the introduction of environmental ethics in early education, today's generations should be taught how important it is to take care of the ecological environment and make every effort to prevent the destruction of the environment, taking into account the needs and well-being of future generations.

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331.102-027.553]:616.98:578.834}-036.21

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REMOTE WORK IN THE FUTURE, REALITY OR FICTION

ABSTRACT:

All people strive for knowledge. Man's first steps towards intellectual life can be described as actions that involve a kind of adaptation to the immediate environment depending on the situations that occur in our environment. It presupposes not only an adjustment in the industrial production that is realized within the technological cycles that dictate the pace of our modernity but also the power of all concerned actors who, despite the immediate profit goals, perceive much wider and longer-lasting actions contained in the current dimensions of social processes. This in turn, aims at any time to project future movements in the technological paradigm of digital development in general. The impact of COVID-19 represents the most drastic and rapid shift in the global workforce that we have seen since World War II. In a matter of only a few weeks, globally social distancing practices and a rapid economic shutdown have pushed large numbers of workers out of the office into their homes. In these challenging business conditions, the usual methods and theories of management have faced a series of problems that have created a general picture that they do not work best in the context of all levels of cooperation and action in remote work. The reason for this probably lies in the real picture that the world, transforming depending on global processes, needs a great transformation into new forms, and those who managed the existing organizational structures were forced to follow in parallel the steps of all changes and processes caused by globalization. In such conditions of remote work, not only the employees were affected, but also the leaders who were put to a great test whether they can maintain human capital and their further development in conditions of new technological changes. Remote work also puts leaders to the test of whether they will be able to coordinate all employees and things related to management, ie. whether teleworking is just fiction or reality in the future. On the one hand, this gave them the opportunity to see if they would contribute to the successful implementation of the organizational strategy and successful work, and, on the other hand, it may have become a fiction for many to focus on what they need to achieve in to gain the trust of the employees without thinking about the future as an important segment so that the employees can create continuity for totality in all fields and at the same time achieve final success for all equally.

Keywords: remote work, leadership, change management, Home Office

INTRODUCTION

At a time of the rising digital age and rapid popularization of the "home office" trend, telecommuting has experienced a tremendous expansion in recent years. However, work from home is far from a new concept that integrates all elements of complementary work. The fact is that remote work did not occur overnight, but it did exist long before the advent of the Internet in the eighties of the last century. Working remotely was a norm before the advent of offices and with them the need to travel to work. Before the Industrial Revolution, people worked and earned money from their homes. At that time, carpenters, blacksmiths, and potters opened shops in their homes and were selling their goods from there. The idea of creating certain collectives of people who were coming together en masse to do the work together did not happen until the Industrial Revolution. During that time, people grouped themselves to wage war and to heal diseases and injuries that were usually caused by waging wars. With the industrial revolution, the need to create factories arose, and with it the systematization and automatization of work. This led to large-scale production machinery that imposed the need for employees to be present in factories and perform their work tasks there, which in fact created the need to travel to offices.

After this period of workspace transformation came the digital age, which brought another significant change in the paradigm related to the integrity of the work process in certain areas.

When the Internet was found in the early 1980s, workers used UNIX and DOS on the computers they worked already on for some years. This on the other hand indicates a new moment in digitality in general, when a system was created through the Internet that could connect networks that already existed. It was a completely new world of connectivity that offers new systems of organization in every aspect, and thus alternative ways of working.

But, when does the remote work really start? Probably we can say that it appears in its real form in the moments when the work responsibilities passed in a very natural and (un)expected way in the post-pandemic time, ie. in early 2019, from working from an office to working from home – Home Office. Long before the days of using calling platforms like Skype, Teams, Zoom, and other similar, NASA engineer Jack Niels laid the groundwork for the modern remote work we know today. Namely, in 1973 he invented and began to practice the term "telecommuting"[1]. In this context, a small number of IBM employees worked from home to test the effectiveness of telecommuting. Testing began with a team of five remote workers, and over a period of ten years, there has been an increase of up to 2.000 workers. This meant that the staff who worked in the call-center that, of course, did all their work over the phone had the opportunity to do it from home. At the time of the appearance of this way of working it seemed to the public as a kind of "fashion", but today it is definitely a real norm of performing a series of work activities that allow reaching the final result in a completely different and sophisticated way in all social spheres in general.

If we take into account Gartner's research[2], we can see that 74% of businesses planned and are still planning to transfer their employees to remote positions as part of their post-COVID plans. The pandemic time dictated remote operation and so contributes to its new jump of 115% in the last decade. This leads to an era of continuity that shows enormous growth, as a time of adaptation of all stakeholders involved in creating a new reality of the post-pandemic world. All of this dictates to us in a way the time of the future of remote work.

And having in mind all aspects of the (un)anticipated factors of our existence, we can only conclude that working remotely has become an inevitable integral part of the overall process future, of social development in general. In the post-pandemic era, remote working in a way became the future of operations. Remote work is not something new for the work world, but the current trends and conditions show an enormous increase in the number of people working remotely in their daily lives.

THE FUTURE OF REMOTE WORK

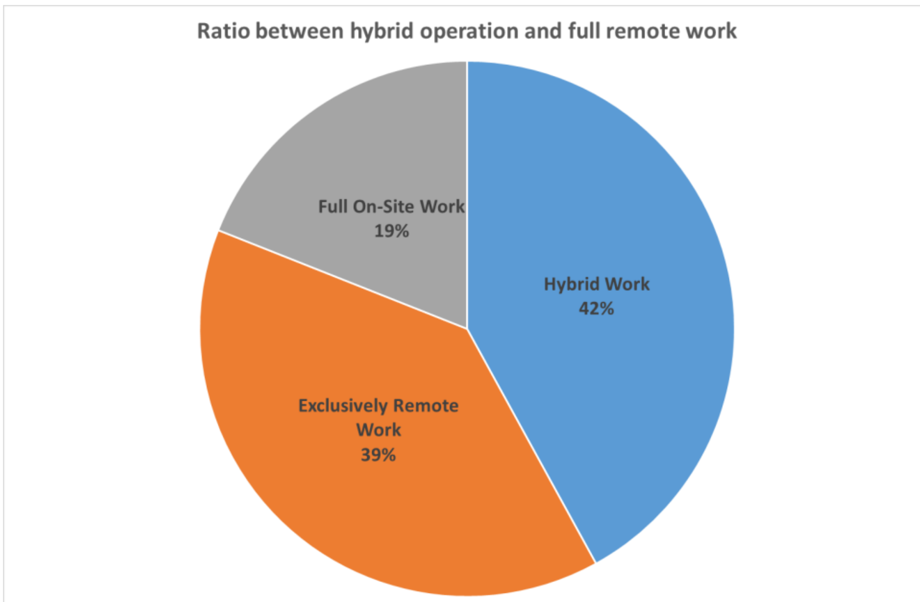
According to forecasts in an Upwork report, over 36 million Americans are expected to work remotely by 2025[3]. To illustrate, this figure before the onset of the pandemic caused by the Corona-19 virus was 19.4 million people, which predicts an increase in the number of remote workers by 16.8 million, or an amount that is greater than 90%.

According to research by the consulting firm Gallup, before the pandemic, the number of employees in the United States who were able to work exclusively remotely or from home was only 8%, while the number of those who performed their duties was hybrid (occasionally, 1-2 days a week remotely), accounts for about one-third of the total American workforce[4].

[1] Telecommuting - Telecommunications is the ability for an employee to complete work tasks outside of the traditional workplace using telecommunications tools such as email, telephone, chat, and video applications. Remote work
[2] (Wigert, 2022)
[3] (Ozimek, www.upwork.com, 2022)
[4] (Wigert, 2022)

If we take into account the global pandemic declaration, we will notice that most of the employees have the capacity and knowledge to work remotely and that most of them performed their work duties easily from home. In May 2020, as many as 70% of employees worked exclusively from home, which indicates the high efficiency and effectiveness of using different types of digital platforms for remote work.

To see the situation today, two years later, we can conclude that the majority of employees whose jobs allow them to work from home, continued to work remotely for at least part of their working hours, with the distribution being almost identical between those who perform work responsibilities hybrid and those who work entirely from home. (42% -39%)[5].



On the other hand, the large number of employees who work fully or partially (hybrid) remotely, indisputably impose a different state of change in the meaning of the term "office", but even more significant (and this is what this paper emphasizes) is the newly forced leadership - leading at distance working conditions. Namely, working remotely does not mean that only employees work from home, but also managers, being in different locations regardless of anthropogeographical restrictions, no longer need to conduct collegiums, briefings, or meetings in a specific and known physical location, but they are conducting it remotely - in a virtual office, no matter where they carry out their managing and leadership activities.

The organization that cares about its employees, and the organization that respects the opinions and expectations of its members, set new challenges - what is it that employees want, what is it that they expect?!

[5] Ibid

If we refer to Gallup's research, we will notice that hybrid work schedules indicate that they will be even (more)dominant in the future. At the same time, about 53% of respondents said that in the long run they expect their organizations to provide hybrid work, and as many as 24% expect full distance operation[6]. Such changes, where the number of workers who (want to) work remotely is twice the number before the onset of the pandemic, inevitably lead to a change in office work and organization in general. This indicates that the "Office" will never be the same as we remember it before the pandemic.

Remote work is here and now, and it will not go away, nor will it cease to exist whether it be in the form of full-time or hybrid (part-time) work. The leader of today's modernity is the one who cares about the development of co-workers, and employees, the one who has a real interest (not declarative) in human capital and their further development. The true leader manages to develop an understanding of the situation and things by the employees through reliable, credible information. A leader is a person who through active and careful listening involves the people of the organization in the work of the organization, no matter if it is a specific company, or it is a movement, or ideology (political or of any other kind). Namely, it is about the fact that people who feel connected, who feel a connection to their organization, will consider it as their own. Such a connection can only occur if the leader, the manager, strengthens and develops his employees while releasing and handing over part of his "power" so that each individual understands and accepts his responsibilities. Such an attitude will thus contribute to the successful implementation of the organizational strategy and successful operation. But for success to happen realistically, first of all, development in people is necessary, which at the same time the manager is not only given as a necessity where he needs to be directed but also trust is given as a very important segment to be successful with employees, to create totality in all fields and at the same time to achieve final success for all equally.

In general, what is expected of leaders, and top management of organizations, in the XXI century, with a special emphasis on the time in which we currently live, the focus shifts precisely from the process of evolving to the real reciprocity of leaders and employees. In the work so far, they have been (and still are) emphasizing the characteristics of leaders and the principles by which they lead, then their leadership specialized knowledge, and their leadership experience. Slowly but surely, we are moving towards the need for enhanced team effectiveness. Effective teams are created and enabled through the successful work of leaders, and they emphasize the need to strengthen the "totality", which is of great importance for the whole organization.

Only a diverse team, strengthened by diverse talents, knowledge, skills, and experience, can successfully overcome the challenge of a growing number of self-governing organizations that have a horizontal, as opposed to the once strict vertical hierarchy. But, in order to stimulate this potential, the leader (manager) needs to know how to bring the best knowledge to the team and to give the team the highest possible autonomy, whether the leader leads the team from the same physical location or

[6] Ibid

remotely. This all leads to the elaboration of everything that is part of this (r)evolution and thus opens very clearly the question: "Why do they all work here and now?" This is where the most important task of the leader is emphasized - to give importance, and seriousness to the tasks that lead to the fulfillment of all goals, and tasks of the organization as a totality.

CONCLUSION

In the context of working remotely in the future, reality or fiction, we cannot omit not only the question but also all those parameters that allow us to get the right answer to the question - how can businesses prepare for the transition of all changes that are necessary for the business sector to function for the social development to go upwards? If we focus on individuals in the context of virtual leadership roles that can help lead the workforce remotely we will be able to see the ambivalence of all the parameters that dictate the process of functioning of the overall system of action, positioning, mediation, and creation of conditions for solving every type of problem the entire workforce is facing. All of this points to the importance of virtual leadership that aims to - manage employees and teams remotely. COVID-19 has brought uncertainty and tragedy across the globe and has forced the economy to undergo a massive experiment. In the chaos, however, there are also bright points for the future of how we are going to work.

The trend of remote work is accelerating rapidly. With the changing workplace, workers are embracing the benefits of no commutes, fewer meetings, and increased productivity. The shift to more remote work also eliminates some of the challenges that come with the traditional (on-site, brick and mortar) workforce. Remote working gives to companies and freelancers the opportunity to embrace the benefits of flexibility. For companies, remote work removes geographical barriers to hiring so that they can find the best talent regardless of location. For independent professionals, being remote opens opportunities to work with companies and clients around the world. The pandemic remote work experiment however will bring positive impacts to the way we are going to work in the future. When the economy finally reopens again and social distancing measures are lifted, we all will look back on the COVID-19 pandemic as the turning point in remote work development.

Considering the complementarity of remote work that brings with it its challenges, including communication defects, as well as lack of team building and work-life balance problems, we cannot separate virtual leadership from the success of remote work. Organizations have the opportunity to address these challenges by establishing a virtual leadership style that best suits all stakeholders to benefit not only economically, but also in terms of utilizing all human resources for profit on a personal, collective, and global level. This type of coordination between virtual leadership and remote work provides all employees with a system of all resources and their connection to all performance information through the four effective virtual leadership styles - participatory, transformative, situational, and servant - virtual leaders to be able to build and lead high-performance remote teams and help employees in organizations succeed in the workplace today and tomorrow.

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ROLES IN PROJECT TEAMS

ABSTRACT

In effective teams, each member plays the role assigned to him, using his talent, knowledge and skills in the best way. When all members combine their abilities to highlight their strengths and minimize weaknesses, common goals are usually achieved. When, on the other hand, groups rely on the performances of individuals, they usually succeed to a lesser extent or with difficulty. Most successes are the result of good or poor team work. There are no levels for the effective work of the team. It is equally important for both managers and regular members. The lack of teamwork in any unit limits organizational efficiency and can fail any organization.

Key words: management, project, team, role.

In the numerous literature sources on group and team management, some of the most interesting works focus on the composition of effective groups and the types of roles played by the people involved. Different analysts have described them differently. One of the most frequently cited models is the one described by Belbin, which includes eight key roles that he believes are essential for building any effective group and team:

• Chairman - coordinator, good listener and good judge;

• Designer - task manager, full of energy and initiative;

• Ideal guide - with imagination and knowledge, but careless with details;

• Observer-evaluator - analytical and critical;

• Resource seeker - positive and extroverted, sociable;

• Contractor - the practical organizer, sane and able to work;

• Integrator - able to unite people, pleasant and non-confrontational;

• Specialist in the final result - who takes care of meeting deadlines and completing tasks.

Individuals may perform more than one of these roles, and different roles may occur in different situations. Belbin's model[7] is one of many and not the only one correct. Managers need to be aware of the different roles of people in the team and their interdependence to help the team act effectively.

It is important to know that the team will need time to integrate each member before working effectively, and projects too often, under the pressure of deadlines, do not have enough time to achieve this.

Each work team is characterized by two key aspects:

□ The task aspect - the emphasis is on what the group aims to achieve.

□ The team aspect - the attention is focused on the internal relationships and the quality of life in the team.

When the team functions effectively and both aspects are manifested in parallel - social relations in the group are harmonious, individuals adopt constructive roles and tasks are performed effectively.

We have all found ourselves in situations where individual interests are so conflicting and dominate to such an extent that it is not possible to make progress on the tasks at hand. Similarly, there are cases in which the team aspect becomes key, the performance of the task remains out of sight and the team becomes a social group, ie. ceases to be a working team. It is extremely important to be aware of the need for this balance and to be able to manage it.

Here are some of the group's most common problems:

□ Cases when urgent tasks have to be performed, but the dynamics of the group do not allow anyone to take the initiative to implement them.

□ Situations where the entire project activity is blocked because one or more team members have not completed the tasks for which they are responsible.

□ Situations where decision-making is difficult because of a lack of a clear and coherent structure, or because the group fails to cope with difficult decisions, especially those related to social relationships.

□ Development of the so-called "shame situation", in which individuals cannot take responsibility for missing funds or resources and criticize others for it.

[7] Belbin, R.M., Management Teams (Екипи за управление). Heinemann, UK, 1981

□ Low self-esteem and lack of morale, in cases where the project encounters difficulties in achieving its goals.

There is often a tendency to ignore these problems. Usually they do not resolve themselves. They may disappear temporarily, but at a later stage they will reappear and deepen. There is a need to build a more constructive working context, and to resolve them immediately and openly.

The composition, structure and functions of the project team depend on the characteristics of the respective project. In addition, project teams have two important characteristics: they are unique in nature and limited in time. On the other hand, their members are distinguished by significant knowledge, skills and creative attitudes[8]. M. Lambovska points out that the individuals in the team are united on the basis of common goals and values[9].

The functioning of the project team is based on a diverse set of management activities: human resources planning; recruitment and appointment of a project team; project team development and project team management[10].

According to the scale of the respective projects, there are differences in the formation of the project teams. In large and medium-sized projects, with a significant number of participants involved, a project team is understood as the project management, which includes the project manager and other managers of the various activities or functions. For small projects, the project team includes all participants, up to 10-12 people. As a rule, the project team includes: project manager - carries out the general management of the project; finance manager; quality manager; personnel manager; administrative manager of the contracts - is responsible for the preparation of the contracts, the negotiation, conclusion and control of the implementation of the contracts with the participants in the projects; project controller - head of the project control service (responsible for planning and control of all project works); project accountant - is responsible for the reporting related to the spending of project funds and provides assistance to the project manager on issues related to financial management and accounting; head of design work - is responsible for engineering design work within the project; construction manager - is responsible for all types of construction and installation work within the project, etc.

Some authors distinguish between a project leader and a project manager who play complementary roles. The project leader is generally responsible for the project strategy, while the project manager is responsible for the operational management of the project. Of course, this division is very conditional and is not always the case in practice. Rather, the manager is also the leader of the team.

[8] Cohen, S., Bailey, D. What Makes Teams Work: Group Effectiveness Research from the Shop Floor to the Executive Suite. Journal of Management. 1997. 23(3). pp. 239–290.
[9] Lambovska, M. Mechanism for control over the performance of teams. Scientific works of UNWE. Sofia. Volume 2. 2014. pp. 26.
[10] Andreev, O. Project Management. Sofia. Softtrade. 2006. pp. 87, 89.

The project team is formed according to the needs of the project, taking into account the professional knowledge, skills and experience of the staff, including the organization and conditions of implementation of the project. It is of particular importance to correctly determine the composition of the project team, the roles and responsibilities of each of its members, taking into account the objectives of the project, the plan and deadlines for its successful implementation. The responsibilities matrix in tabular form specifies the responsibilities of each member of the project team in the field of implementation of individual project activities. Each cell of the matrix is coded and numbered to reflect the specifics of the commitment to the task. Therefore, the matrix of responsibilities is a tool for specifying the responsibilities, responsibilities, communication channels, distribution of tasks by contractors, including managing the interaction between the organizational units involved in the project and improving coordination between them. Naturally, the matrix is also a mechanism for exercising control over the deadlines for the implementation of specific tasks.

In this regard, it should be borne in mind that the formation of the project team is crucial for the success of the project.

For this purpose it is necessary for the project team to have the following features:[11]

- Clear goal (agreement for the purpose by the team members).

- Consensus-based decision-making (open sharing of views).

- Shared leadership. (Depending on the specifics of the tasks performed, the leadership roles can be changed within the team.)

- Listening (creating interpersonal understanding and sensitivity of team members to each other).

- Open communication. (Team members take advantage of all communication opportunities, openly share their feelings, provide relevant feedback in a timely manner and exchange relevant information with other members).

- Self-assessment. (Self-assessment allows the group and its members to evaluate their performance, changing environment and existing goals. In this way, informed decisions are made about changes that will ensure group success).

- Civilized disagreement. (Civilized disagreement means that groups have developed the appropriate internal mechanisms and interpersonal sensitivities needed to manage the various conflicts that arise among their members).

- Stylistic diversity. (The members of the group are not only tolerant of different styles and differences in behavior, but also look for these differences themselves and strive to develop them).

[11] Mealiea, L., Baltazar, R. A Strategic Guide for Building Effective Teams. Public Personnel Management. Summer 2005. 34, 2. pp. 141-159.

- Networking. (This affects the ability and willingness of group members to communicate with people outside the group. These contacts can be related to obtaining information, support, assistance in achieving goals).

- Participation of the members of the group in a wide range of activities of the group, including related to the implementation of decisions taken. Participation also supports strategy development and increases the individual productivity of each member.

- Informal relationships in the group's environment, which create a comfortable and favorable atmosphere. The members of the group strive to create and maintain interpersonal relationships because they feel comfortable with each other.

- Clear roles and tasks, because the members of the group understand their roles and tasks well, and all members of the group agree with them.

- Willingness to share allows group members to benefit from the knowledge, experience, emotional support, energy and resources of individual members.

- Readiness for independence, which increases productivity due to the fact that the members of the group have the necessary skills to perform the tasks. This can be achieved either through formal training, coaching, or through cultivation practice.

- Structural support related to the creation of a working environment that supports the productivity of the group, ie. channels for open communication, team payment system.

- Leadership / Managerial style related to the ability of the manager to support, encourage, train and empower his team, as well as to stimulate the self-confidence of employees, their self-management and interpersonal relationships.

- Learning environment related to the extent to which the group / organizational environment allows group members to learn from their own experience and the experience of others.

The responsibilities in this direction of the project manager, who has leading functions in the process of implementation of the respective project, are extremely important. Of particular importance are his efforts during the normalization stage as a basis for building the prerequisites for effective work in the next stages of development of the project team.

When analyzing the behavior of the project manager, it should be emphasized that he must be proactive in his work. This way, for example, will ensure the timely delivery of the necessary materials in order to carry out the planned activities on time, compliance with the schedule of the project, etc. Of course, the other members of the project team must be proactive in their actions. The important qualities of successful project managers include: systematic thinking; inspiring leader; team management skills, including effective motivation of each team member based on shared project vision and goals; orientation towards achieving project results; ready to delegate powers; maintaining good communication with the members of the project team and with the other units of the organization, including the functional managers (in matrix organizations); demonstrating mutual respect, honesty, openness; flexibility; creating conditions for making good decisions, aware of their own limitations in work; ready to take risks with little fear of failure, etc[12]. Especially in technical projects, it is important that project managers have a number of technical skills.

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THE ROLE OF COMMUNICATIONS FOR STAFF MOTIVATION

ABSTRACT

Motivation has long been the focus of researchers in organizational behavior, but also one of the most important management topics. The key question that surely excites every manager is how can they motivate their employees to achieve higher productivity and the best possible results for the organization? What is the most powerful motivation for people? Does money alone make people perform well at work? Or do things also depend on the organizational communication that drives them? Good communication is not only the basis of the meaning of life, but also the key to successful interpersonal / intergroup relationships. Communication is closely related to all areas of human life and activity, so there is no part of personal or any organizational activity in which the role of communication is not important and extremely important.

Key words: communication, motivation, staff, organization.

From thoughts of everyday life, to the exchange of information in the personal and professional environment, family and loved ones to conversations even with strangers - styles of communication with everyone are different, but in the end these are the ways we communicate. Communication is something we are born with and requires a certain talent, but throughout one's life one can find so many ways to improve communication, especially within the workplace. One thing is for sure - everything we do in life requires some form of communication.

Managers use different ways of communicating with their employees when exchanging information on a daily basis, and thus they also have different methods of motivating them in order to achieve high productivity[13]. Of course, the ultimate management goal is to create a pleasant working atmosphere and to find the most successful technique for motivating each employee, which is very complex due to the

[13] Boeree, G. (2006). Personality Theories. Psychology Department, Shippensburg University: Pennsylvania. - pp. 1-3.

diversity of employees and their different personal characteristics, individuality, perceptions, etc. their unique personality, employees require a separate approach to achieve a higher level of motivation. Therefore, it is more difficult to achieve good corporate communication and motivation in large organizational structures.

Any organization that wants to achieve activities in full compliance with the society in which it exists, to start working on a predetermined plan, is aware that management strategy and carefully designed goals are a vital aspect of the functioning of organizational and social systems, especially in conditions of the modern era, marked by the growing complexity of technological, communication and information products, radical transformation of the social level and structure, trends of globalization of the economy and especially changes at the organizational level. In this context, management must first think about people. The main goal of their participation in the tasks they have undertaken is the efficiency with which they perform them, as the requirement for teamwork is very important. The management deals with the coordination of their activities, planning, organization and coordination of pre-established goals, levels, management and control, evaluations, as a result of the work performed.

The people of the organization, namely the workforce, are the first to benefit or not from the results of the strategy, because they are the ones who perform the tasks assigned to achieve the goals[14]. Therefore, the managers who are responsible for performing the functions of management will always and in absolutely all cases use the communication processes to carry out and understandably coordinate their activities, incl. for decision making and implementation.

Communication plays one of the most key roles in the management process, because through it people are informed and guided to achieve the best results. Communicating effectively means not only arranging thoughts and presenting them in an accessible and understandable way, but also the ability to express yourself in a way that grabs the receiver's attention[15]. The role of communication makes possible the interaction between employees in work teams, and the manager is the first to build a bridge between members of the organization through careful and effective communication. All these elements form the basis of communication processes, in which individuals in an organization can establish interpersonal relationships that are the basis of good governance.

As a management tool, communication is also the basis for employee motivation, as in this way, in addition to good interpersonal relationships, relationships can be created that are non-conflicting and based on the achievement of common goals. Applied in the right way, through the right means and channels of communication, communication plays a key role in motivating employees to increase skills, the need to mobilize for change, maximize the workforce, evolution in performance and achieving

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results. All this undoubtedly increases the desire to achieve goals and explains the importance of the role of communication to motivate staff.

Undoubtedly, there must be a short and precise wording of the message, which must be easy and complete to understand; fast transmission of the message; smoothness and security of feedback; use of common language of transmitter and receiver; simplification of communication channels; providing flexibility and adaptability of the communication system to be used in any situation[16]. In this way, the effectiveness of the role of communication is enhanced and becomes an effective motivational process.

According to some authors, the role of communication for staff motivation is "a form of interpersonal leadership, a tool with which the manager can exercise specific powers: training, organization, coordination, control, evaluation, feedback"[17]. In this way, not only is the organization of tasks more efficient, but also communication is easier, while at the same time there is a starting point in decision-making and a well-developed action plan.

Communication about staff motivation has a multifaceted role[18]:

- Interpersonal: managers act as leaders of the organization, interact with colleagues, subordinates, clients;

- Information: managers gather information from colleagues, subordinates and other contacts, trying to find out about everything that may affect their work and responsibilities, to strengthen the motivational effect of communication to achieve higher results. They are also committed to disseminating and providing information in a timely manner, thus achieving an effect that makes each subordinate feel significant;

- The role of decision-making: although many important decisions in an organization are made in private, at a high level, when the manager communicates on these issues with his subordinates, the motivation of staff inevitably increases and the effect of interest is achieved. the side of the management to the ideas, suggestions, opinions of the employees;

- The role of feedback: this relationship is not just an important tool for social interaction and evaluation of employee performance, it is also a means by which all relationships at the level of organization and management can be established and maintained; it is a means of motivating staff of the utmost importance - especially when it is timely, clear and accurate.

Motivated and dedicated employees are every employer's dream, because they are the ones who increase the productivity of organizations, maintain a positive work

[16] Burnside-Lawry, J. (2011). The dark side of stakeholder communication: Stakeholder perceptions of ineffective organizational listening. Australian Journal of Communication, 38(1), 147-173.
[17] Ibid. – pp. 149.
[18] Frandsen, F., W. Johansen, A. Pang (2013). From management consulting to strategic communication: studying the roles and functions of communication consulting. International Journal of Strategic Communication, 7(2), 81-83.

environment and, based on cooperation and teamwork, are loyal to their employer. In short, they are the ones who ensure the long-term success of the organization.

However, motivating employees is a difficult task. Motivation, from a psychological point of view, is the basis of the behavior of each individual, both in personal and professional life. When we talk about employee behavior at work, motivation is strict about the way he perceives his role within the organization, the way his work is valued, and the value (the fact that he is rewarded for his work) and the social aspect (the way his work is viewed by others), as well as in relation to human relations established in the professional field.

In addition to the human resources policies that are implemented in each organization (financial packages, career plans, training and professional development programs, etc.), internal communication programs have a very important role in increasing employee motivation. The explanation is simple: numerous studies show that at the international level, non-financial factors are of great importance, such as: the relationship between professional and personal life, good relations with colleagues, recognition of success[19]. The internal communication programs of various organizations increasingly contain such non-financial and motivational factors. Especially in the last decade, communications in organizations have been increasingly challenged to move from communication programs and training to disseminate information within the organization (whether one-way or two-way communication) to programs of highly engaged employee participation and motivation.

Generally speaking, communication within the organization is important for staff motivation since[20]:

 Creates job satisfaction: by encouraging the dissemination of information between management and subordinates, as well as between employees of departments and teams. Good feedback only brings benefits, motivates employees to work better and makes them feel valuable to the company. Open communication prevents conflicts and helps to resolve them faster. When conflict is resolved through discussion, employees develop mutual respect, which leads to their development, both professionally and personally;

 Increases productivity: effective communication in the workplace is an important issue for the success or failure of the organization. Managers must define and fully explain the goals to be achieved, communicating with employees about their responsibilities and obligations to be fulfilled. That way, if the line forward is clear, employees will know exactly what to do and how to focus on what leads to increased productivity;

[19] Miller, K. (2012). Organizational Communication: Approaches and Processes (Sixth Edition). LynUhl, Boston: US.
[20] Kandlousi, N., et al. (2010). Organizational citizenship behavior in concern of communication satisfaction: The role of the formal and informal communication. International Journal of Business and Management, 5(10), 51-61.

 Resources are used more efficiently: when problems, crises and conflicts arise in the organization, due to lack of communication between employees, there is a leakage of resources and ultimately - to reduce overall productivity.

Analyzing the role of communication, we can say that the overall result is extremely effective, namely - the importance of communication for staff motivation and the fact that without communication there is no way to carry out the processes of employee engagement, the their commitment to higher results, productivity and better performance. Staff is the most important resource of the organization and the way it is motivated is crucial to achieving the goals.

As with any process in organizations, so with those related to communication and motivation, there are certain barriers (respectively various obstacles) in their smooth functioning. Anything that interferes with the understanding of an information / message is an obstacle to communication. It is therefore very important to remove all obstacles and ensure a smooth flow of information so that the sender can be sure that the message will be successfully transmitted. According to the authors, some barriers to communication in institutions are related to the sender, others to the recipient, but may also be related to communication channels[21]. However, barriers can be distinguished as physical and psychological, as described by some studies [22]:

 Culture, origin - our culture is positive when it allows us to use previous experience to understand something new;

 Noise - different sounds in the educational environment interfere with clear communication, because both the sender and recipient must participate in the exchange of the message;

 The communicators themselves - focusing on themselves and not on others, can lead to confusion and conflict;

 Perception - if we believe that a person does not speak freely or does not articulate clearly, there is a tendency to "exclude" when receiving a message. Prejudice also affects the ability to actively listen;

 Communication - obstacles often occur when we focus on the facts and not on the idea;

 Environment - our attention in communication can be attracted by unusual views, the attractiveness of man or even strong lights;

 Compression - we often take for granted when someone is familiar with information, even if this is not usually the case. Too often we believe that the receiver is already aware of the information received;

[21] Rollinson, D. (2008). Organisational Behavior and Analysis: An Integrated Approach. Pearson Education Limited: England. – pp. 436-437.
[22] Ibid. – pp. 437.

 Stress - when people are under stress, they do not see things clearly. What they see and what they believe in at a given moment is influenced by their beliefs, values, attitudes, knowledge, experience, goals.

In order to remove barriers to communication, management must choose the most appropriate way to communicate, to develop and provide feedback mechanisms, and to facilitate a clear definition of the organization's structure as a prerequisite for effective communication. The most important part of overcoming communication barriers is choosing the right words. Simple and understandable language is best suited for communication, as just one wrong word can cause misunderstanding and later lead to many frustrations in daily activities. Also, active listening and feedback skills are an integral part of good communication that can be learned through communication skills training.[23]. Active listening allows us to receive useful information, to avoid misunderstandings and conflicts within the organization. Active listening also helps employees to perceive problems more clearly and build trust in relationships. The authors argue that effective listeners adopt the following patterns of behavior[24]:

 Establish eye contact;

 Show interest in what is said;

 Avoid distractions or gestures;

 Ask questions;

 Paraphrase;

 Avoid interrupting the sender;

 Do not overdo the conversations;

 Make smooth transitions between the roles of speaker and listener.

If the recipient accidentally misunderstands the message, the authors indicate two techniques that can be used to repeat what is heard.[25]: (1) paraphrasing (to express the factual content of what is understood in one's own words) and (2) verbalizing - to express the feelings of the sender in dialogue with words.

In this regard, two scientists - Greenberg and Baron (2008) - created a useful model of effective listening, called the "HURIER model"[26], which is a conceptualization describing effective listening, consisting of several components: hearing, understanding, remembering, interpreting, evaluating and responding . Taken together, they all contribute significantly to overcoming communication barriers. Feedback should contribute to the achievement of common organizational goals in order to avoid future mistakes and to develop better behavioral strategies. It primarily provides information

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[23] McKenna, E. (2006). Business Psychology and organisational behavior. A student’s handbook (4th edition). Psychology Press: New York, US. – pp. 170-171.
[24] Ibid. – pp. 171.
[25] Robbins, P, P. Hunsaker (1996). Training in interpersonal skills: Tips for managing people at work (2nd edition). Prentice Hall: Upper Saddle River, NJ. – pp. 189.
[26] Baron, R., J. Greenberg (2008). Behavior in Organizations (Ninth Edition). Pearson Education International: New Jersey, US. – pp. 366.

about the person giving feedback about their feelings or reactions caused by what is being observed. Timely feedback is given to help the employee understand himself and his / her impact on job performance, tasks, other employees in the organization.

In general, feedback can be provided directly or indirectly [27]. Today, managers are constantly faced with providing both positive and negative feedback on various aspects of the performance of subordinates[28]. The positive effect of the feedback is the correction of the current behavior to improve the work and cooperation with other employees in the organization. On the other hand, feedback can also lead to a change in behavior. Positive feedback is used to create a new system of conditions instead of maintaining old ones, while negative feedback shows deviations from the desired conditions[29].

Today, there are various methods of providing feedback to employees. For example, the evaluation method, called 360-degree feedback, is a questionnaire that allows employees to assess the competencies of their managers as well as other colleagues in the organization[30]. 360-degree feedback includes all information about the employee's work - on the one hand from managers and on the other hand, from colleagues who have been in contact with the employee and may receive appropriate feedback for his / her performance.

Research has shown that feedback significantly improves productivity, and the lack of open communication is one of the main causes of conflict in organizations [31]. Classical theorists see conflict as an anomaly, as an abnormal event that should not have happened, and emphasize that conflict is an inevitable and even necessary aspect of group and organizational experience[32]. Conflict must not be extinguished and avoided, instead the organization must confront, manage and resolve it.

There are many factors that prevent employees from using an open communication approach, and the most common are: education, decency, fear of opposing side effects, hierarchy in the organization and others. If there is open communication at the beginning of the conflict, there will probably not even be a conflict or it will be significantly reduced. However, there are many situations where even open communication is not the way out of the problem, for example: when a conflict of interest between colleagues arises; or someone is fighting for "prestige"; or when there is communication with a superior in which the subordinate party has no right to express his opinion.

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[27] Rollinson, D. (2008). Organisational Behavior and Analysis: An Integrated Approach. Pearson Education Limited, England. – pp. 432-433.

[28] McKenna, E. (2006). Business Psychology and organisational behavior. A student's handbook (4th edition). Psychology Press: New York, US. – pp. 171.

[29] Daniels, T., M. Papa, B. Spiker (2008). Organizational Communication: Perspectives and Trends. SAGE Publications: California, US. – pp. 51-57.

[30] Colquitt, J., et al. (2009). Organizational behavior: Essentials for improving performance and commitment. Irwin McGraw-Hill: New York. – pp. 122.

[31] Goldhaber, G. (1990). Organizational Communication (Fifth edition). State University of New York at Buffalo. – pp. 4-31.

[32] Daniels, T., M. Papa, B. Spiker (2008). Organizational Communication: Perspectives and Trends. SAGE Publications: California, US. – p. 93.

Such situations will always exist in organizations and managers need to know how to manage them. Studies show that managers spend up to 30% of their time dealing with conflicts and finding resolutions for them[33], which indicates how important it is for managers to know the causes, mechanisms and ways to resolve conflicts in the organization.

Conflicts are inevitable, both in the organizational environment and in personal life, and are not necessarily negative or destructive. Sometimes conflict situations can provide answers to problems and possible right solutions. Any change in the organization undermines its previous balance and creates the conditions for overt or covert conflicts. Especially in the processes of development of organizations with a growing number of employees and more intensive communication between them - this also leads to a growing number of potential conflicts. For the long-term reduction of conflicts in the organization it is necessary to summarize all the conflicts that occur in a given period of time, and to recall all the reasons identifying why they occur and the ways in which managers have successfully resolved them. In accordance with the resolution of conflicts, so necessary for the implementation of structural changes (if necessary), there must be a change of goals, readjustment of the relationship between authority and responsibility and change the overall organizational structure of the organization.

Like communication, there are barriers and obstacles in the motivational processes in organizations. The authors explain that there are two main cases described as barriers to work motivation[34]. The first case is when the barriers are related to the work itself, ie. motivation is important for something in the performance of tasks or its basic essence stands in the way of motivating a person's individuality. The second case is related to the "blocking" of the goal, which occurs when, although the individual is highly motivated, the achievement of a goal is somehow hindered. This case usually ends in frustration, which can then lead to one of two basic human reactions known as adaptive or maladaptive behavior.

From a practical point of view, most employees will agree that the worse the communication within the organization, the higher the barrier to work motivation. Dissatisfaction with organizational communication can cause disinterest, both in day-to-day operations and in cooperation between colleagues.

A barrier to the motivation for the work of employees is also when managers do not recognize / do not recognize the efforts and hard work of the employee and he / she does not receive any rewards or at least feedback on the work done. In this case, the employee often thinks that his / her work is not important enough and obviously in the next project he / she is no longer motivated or interested in working with full effort and capacity.

The same problem arises if the manager has no idea which employee is responsible for which tasks and how he performs them - why then he / she should

[33] Saha, J. (2006). Management and Organizational Behavior. Excel Books: New Delhi. – p. 221.
[34] Rollinson, D. (2008). Organisational Behavior and Analysis: An Integrated Approach. Pearson Education Limited, England. – pp. 448.

perform them in the best way, if no one will recognize or even notice the efforts that are invested? Therefore, feedback stimulates employee motivation and also instructs when change is needed or when new behavior should be encouraged. Feedback becomes objective information about the effectiveness of the individual or team and helps employees see their own achievements.

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316.723:28-05(44)

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PPROACHES TO THE STUDY OF INTERCULTURAL COMMUNICATION

ABSTRACT

Our worldview shapes what is "interesting" for a particular audience, what is considered a problem, which problem is interesting to study and whether the purpose of studying a problem is to analyze the problem, to analyze and solve the problem or to analyze by solving and applying a solution. Our worldview determines whether a problem is a problem or not and whether we need to find a solution. This worldview not only shapes what we see as an interesting problem to study, but also the methodology we use to study the problem. The aim of this report is to describe and explore the integration of the three main methodological perspectives in the study of the problems of intercultural communication: social, interpretive, critical and the dialectical approach added later.

It is important to analyze the ontological, epistemological and axiological assumptions underlying each of these methodological perspectives.

Key words: culture, communication, approach, problem.

Ontology is the study of the researcher's orientation towards reality. In the socio-scientific perspective, the researcher looks at the world objectively, because there is a world outside of us that can be systematically explored. From this point of view, researchers use a deductive approach and seek to explain and predict phenomena. The social scientific ontology provides clarity and direction due to its strict question of plausibility and reduction of subjectivity. In contrast, as a reaction to the socio-scientific point of view, interpretive researchers argue that the observer and the observed are subjective, and the most important lessons are how they create shared meaning. If social scientists adopt a deterministic view of human behavior, interpretive scientists thrive on human free will. Critical theorists focus especially on social injustices and inequalities in life. Researchers in this field study how social structures create inequalities and injustices in governance. Thus, they believe that differences in power are at the heart of social transactions[35]. Therefore, any ontological study for a critical theorist will have to help uncover these inequalities.

Epistemology examines how we learn about a selected phenomenon and thus how researchers study this phenomenon. Social scientists interested in assessing objective reality (or at least reduced subjectivity) use a scientific method to gather empirical evidence. They focus especially on the causal relationships between phenomena and generally use quantitative approaches. The basis of their evaluation and data collection is the premise that objects exist independently of the knower[36]. Interpretive scholars who are interested in situational and contextual significance typically use qualitative methods to assess participants' perceptions of reality. They do not explore one truth, but many truths at once. They do this by studying individual interactions, the historical and cultural context in which these individuals interact. Critical researchers use a variety of qualitative methods to study, for example, how language is used to create imbalances and communication barriers, or how the mass media is used to avoid critical thinking. Critical scientists are particularly sensitive to over-reliance on empirical and social scientific evidence. They do this because critical research is based on the fact that social / positional power determines what is considered knowledge[37].

Axiology examines the values that guide the researcher's questions; the methods used for data collection and analysis; the interpretation of the data and the consequences of the findings. Social scientists study phenomena to discover the truth, which in turn guides specific types of action. They focus on the study of what is called the "axiom of value" or the extent to which the phenomenon under study meets the requirements of the concept to which it belongs[38]. Both interpretive and critical theorists are interested in describing what exists, how community members interpret phenomena, and critical theorists are particularly interested in reducing class imbalances and other forms of oppression. Interpreters are axiologically determined to encourage the fact that observations can always be inconsistent and reopened for interpretation. In terms of control, social scientists want to control as many variables as possible by narrowing the causal picture to the studied variables. Interpretive scientists seek active participation in research to understand how they view reality. Critical theorists are particularly aware of the need for community members to take control of their own situations. Having in mind this brief overview, below we explain the methodological approaches to the study of intercultural communication - social, interpretive, critical, dialectical.

Today, there are several basic approaches to the study of intercultural communication, which can give an idea of what opportunities exist to deal with intercultural communication differences, incl. in the work environment, as well as with a more comprehensive response to global challenges at the local level.

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[35] Scotland, J. (2012). Exploringthephilosophicalunderpinningsofresearch: Relatingontologyandepistemologytothemethodologyandmethodsofthescientific, interpretive, andcriticalresearchparadigms. EnglishLanguageTeaching, 5(9): 9–16.
[36] Cohen, L., et al. (2007). Researchmethodsineducation (6th ed.). London: Routledge.
[37] Ibid.
[38] Kelleher, W. (2013). Formalaxiologyandthephilosophyofsocialscience; esp., politicalscience (online). In: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2343339 (Retrieved 09.09.2021).

Since its early development, intercultural communication has been an interdisciplinary scientific field. The different approaches to intercultural communication have their roots in the disciplines that help shape this field - the already mentioned anthropology, linguistics and psychology. It is important to add here that the impact of each of these areas can be seen in the way we study intercultural communication today. Linguistics helps us understand the relationship between language and other cultural systems. The field of anthropology helps us to recognize cultural models and to realize the importance of non-verbal communication. The field of psychology reveals the role of human knowledge in understanding and categorizing the patterns of behavior of members of other cultures.

The social approach is based on the assumption that human behavior is predictable and that there is a descriptive external reality. This approach, also called functionalist, is based on research in the fields of sociology and psychology. Scientists try to describe and predict behavior using a social approach, often relying on quantitative methods. They believe that culture is "a measurable variable and that culture affects communication in almost the same way as personality traits."[39] The aim of the social approach is to predict how culture affects communication; to explore the way in which culture influences communication using the social sciences. For example, a social science researcher may wish to explore how members of different cultural groups use email, the Internet, and other electronic media to communicate with their group members to establish virtual communities. In such a study, they are likely to isolate specific variables, such as the topics covered on websites or the level formality used in emails.

The interpretive approach is interested in describing human behavior. According to scientists, this behavior is unpredictable, creative and creative, and culture is created and perpetuated through the means of communication. This approach uses qualitative research methods that have emerged in the field of anthropology and linguistics, which is why the approach is called interpretive. These methods include field research, ethnography, observations and research of participants. When an interpretive approach is chosen to study intercultural communication, researchers usually connect directly with members of the communities they study and often make close friends with them. The interpretive approach studies culture from the point of view of members of the studied cultures, and not through a framework imposed by the researcher. Researchers using the interpretive approach are interested in describing culture, not predicting behavior. They seek to find and describe models in communication and approach research holistically and subjectively. Interpretive researchers seek to answer questions about what it means to be a member of a community (or part of a community) and how community members achieve "membership"[40]. Kanayama was interested in describing the behavior of older people and understanding how they interacted when forming

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[39] Cattell, R. (1979). Personality and Learning Theory: The Structure of Personality in its Environment (vol.1). New York: Springer. In: R. Cattell: “A Trait Theory of Personality” (online). In: http://egyankosh.ac.in/bitstream/123456789/20830/1/Unit-2.pdf (Retrieved 01.09.2021).
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virtual communities. She found that self-disclosure through sharing stories and memories is an important part of achieving membership in the virtual community[41].

Interpretive scholars are interested in revealing many simultaneous truths, believe in the free will of man, recognize that the known and the knowing cannot be separated, and believe that interpretation is based on one's persuasive abilities. Striving for meaning, interpretive scholars use a variety of qualitative methods to study specific intercultural phenomena. As a result, interpreters explore theoretical boundaries by comparing the results of multiple forms of research on the same phenomenon[42]. The focus is usually on the ethnography of communication and interpretive interviews, as these are two common approaches.

The critical approach views reality as subjectivity and focuses on the importance of studying the context, ie. in which communication it occurs. Critical scholars view culture from the perspective of power struggles and study cultural differences, as they are related to the unequal distribution of power in society. They are not only interested in studying human behavior in different cultures, but also in bringing about change in society. Users of this approach believe that by studying and analyzing the role of power in cultural dialogues and meetings, they can help people resist the oppressive forces in society. Critical scholars believe that the purpose of intercultural communication research is to identify and make a clearer distinction between the strong, but those without positions, in order to liberate people who have no power in society[43]. In exploring the role of communication in creating group identities, critical scholars want to deconstruct the assumptions of reality in order to challenge the social realities that reinforce the exploitation of certain groups in society. This is based on the claim that in most nations, power is not equally distributed between the cultures of the majority and minorities. Scholars using the critical approach often also analyze the media and other aspects of popular culture.

For example, while governments around the world insist on the need for computer skills in a global market, the reality of public policies often serves to reinforce rather than eliminate inequalities[44]. Other scholars argue that computer practices actually support racial / ethnic inequalities and reinforce stereotypes[45]. The digital divide can also be explored in the light of larger social, economic and political issues that lead to public policy decisions on technology. Critical scholars are seeking to find ways to

[41] Kanayama, T. (2003). EthnographicresearchontheexperienceofJapaneseelderlypeopleonline. New Media &Society, 5: 267-288.
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[44] Ibid.
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understand these issues to help close the digital divide while exploiting society's potential for technology to create greater social justice.

The use of all three approaches (social, interpretive and critical) is very significant and valuable in the study of intercultural communication. However, according to researchers, they may seem to contradict each other. To address the potential contradictions between these approaches, Martin, Nakayama, and Flores (2002) developed another approach to the study of intercultural communication[46].

The dialectical approach recognizes the value of social, critical and interpretive approaches, while at the same time requiring us not to limit ourselves to the perspective provided by each of them. The dialectical approach points to the simultaneous acceptance of all three points of view, as the acceptance of multiple points of view expands our perception of the world and allows us to create new categories in order to see the complex potential in studying intercultural communication. The creators Martin, Nakayama and Flores identified six dialects characteristic of intercultural communication[47]: cultural-individual, personal-contextual, differences-similarities, static-dynamic, history / past-present / future and privileges-disadvantages. All these dialectics refer to four building blocks of intercultural communication: culture, communication, context and power.

Cultural-individual dialectic. This dialectic refers to the fact that communication is both cultural and individual. All people share some patterns of communication with members of the groups to which they belong. At the same time, all people also have unique individual communication models that are idiosyncratic.

Personal-contextual dialectics. This dialectic is related to the relationship between the social roles we play and how they interact with our communication models on a personal level. The social context often shapes the behavior of individuals. The idea here is that roles related to our social and professional situation can influence our communication behavior. Some social roles require us to be very formal. The way a lawyer enters a courtroom or a scientist enters a laboratory - their communication will be a result of the context in which he / she works.

Differences-similarities. This dialectic recognizes the fact that people are both similar and different from each other in many ways. These similarities and differences exist both inside and outside cultures. There are real differences between the ways in which members of different cultures communicate. However, when we focus on cultural differences, we run the risk of stereotyping others.

Static-dynamic dialectics. This dialectic explores the fact that culture and models of communication are both static and dynamic. Some cultural and communication models are relatively stable, and at the same time cultures are evolving and changing. While cultures are influenced by the spread of new technologies, they will adapt these technologies to their cultural models and values. For example, a study by Lee (2000)

[46] Martin, J., T. Nakayama, L. Flores (2002). A dialecticalapproachtointerculturalcommunication. InReadingsininterculturalcommunication (2nd ed.). Boston, MA: McGraw-Hill Companies, Inc. – p. 6.
[47] Ibid.

found that the use of e-mail in Korea was influenced by the dimension of the cultural value of Confucian dynamism, which emphasized respect for elders and strict observance of public order[48]. Most employees who work in virtual offices in Korea do not use emails to communicate with their superiors because they believe that this does not convey the appropriate level of respect for the manager.

History / past-present / future. This dialectic refers to the need to be aware of both current conditions and historical influences, as they strongly affect intercultural communication. For example, it is not enough to understand the current situation of North African Muslims in France, which has the highest percentage of Muslims of all European nations. Non-assimilated French Muslims are a major source of recruitment for various terrorist groups that are always looking for supporters among the alienated and poor Muslim communities around the world. Until we fully appreciate the current situation of European Muslims (especially those in France), we must also have an understanding of how Muslim communities in North Africa are developing and what are the factors shaping the interaction between these groups and their host countries.

Disadvantages-disadvantages. This dialectic addresses the contradiction that individuals can be both privileged and disadvantaged. People may have power because of their social, economic or political status and may be privileged because of their position, just as others may be disadvantaged because of their lack of social, economic or political power. However, the individual may have a privileged status in some contexts, but may also be disadvantaged in others. In some situations, a person may be both privileged and disadvantaged. For example, an international student in England may be privileged and disadvantaged at the same time. He / she may have the privilege of having the opportunity to study abroad, but he / she may be disadvantaged at the same time if he / she is confronted with the internal prejudices of the United Kingdom.

The dialectical approach unites the strengths of social science, critical and interpretive approaches to the study of intercultural communication. It allows for a much broader view of the study of communication between national identities and prevents us from falling into dichotomies that tend to diminish rather than broaden our views of other cultures. The dialectical approach allows us to address many contradictory aspects of intercultural communication and thus gives us much richer experience in the study of culture and communication. This is a much more challenging approach, as it does not offer simple answers, but rather requires us to look at problems from multiple perspectives and to support conflicting ideas at the same time. In this way, however, we will gain a holistic view of intercultural communication, which fully recognizes its process and relational nature.

[48] Lee, O. (2000). The role of cultural protocol in media choice in a Confucian virtual workplace. IEEE Transactions on Professional Communication, 43(2000): 198.

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658.89:005.53]:641.514.7.06(497.7)

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GENERATION Y CONSUMER VIEWS ON PRODUCT USE OF THE NUTRIBULLET

ABSTRAKT

In today's era of intense competition and growing consumer demand, marketing experts are challenged to base their activities on relational marketing which is considered to be consumer-based marketing. Relational marketing is a popular approach that integrates knowledge by retaining consumers with strategies of growth. Apart from this, virtual communication that has taken over the world, and has moved the scope of market demand and supply from the real, personal contact in a world of "abstract" space, which requires finding new systems of operating and the need to develop new competency in the market exchange. Generation Y consumers (The Millennia's) have a strong presence in the consumer world. The greater insight into their consumer habits and the desire for personalization within marketing can enable market participants to better target Y-generation consumers. The focus of this paper are precisely the generations born between 1977-2000, as well as their lifestyle, healthy lifestyle and products that enable such a lifestyle, which of special reference in this paper is the Nutribullet, the so-called nutrient extractor and the attitudes of this category of consumers towards this product. This research gives marketing managers the opportunity to draw ideas and use them to create marketing strategies which will be based on the needs, desires, requirements and expectations of this consumer group.

Keywords: Consumers, marketing, product, views, Y generation

1. BASIC CHARACTERISTICS OF THE Y GENERATION CONSUMERS

Not only has this generation gained different alliances, but it has also been identified over different time periods, so there is no actual consensus as to which period they can be attributed to. The disparity in the labels is related to the position of Generation Y in the generational hierarchy or through the characteristics and preferences that are most prominent in an adequate time scale.

Generation Y (also known as Gene S, the subject of Generation S, Echo Boomer, Why Generation, Net Generation, Gen Wireless, We Generation, DontNet, Ne (x) T, First Globals iPod Generation) covers those born between 1977 and 2000, and in 2022 cover the age range of 22 to 45, and are baby boomer children, who grew up in a time of huge and rapid change, in a technological, electronic and wireless society with disappearing global borders [1].

When it comes to the reputation of this generation there are several myths [2]:

Myth 1- Generation Y is lazy: which is not true because research shows that this generation has good work ethics and their main goal is "work faster and better than your colleagues". The attribute "hard-working" as a primary quality shows that this group understands the direct relationship between hard work and success.

Myth 2- Generation Y wants instant satisfaction: This myth proclaims that Generation Y wants everything right away, and does not want to work without recognition. And this myth is refuted, because this group of consumers seeks regular feedback, they buy faster online, they compare more sites and purchase without wasting time on other activities. This points to the fact that this focus group thinks they deserve a financial reward for its contribution, it is true that they want to progress, but also wish to be in line with how much they deserve.

Myth 3 - Generation Y is not loyal: this target group of consumers is not considered to be loyal to anything they do not benefit from and does not feel comfortable, both in terms of the workplace and in relation to brands. They are aware of all options, but if their requirements are met they can be loyal.

Myth 4 - Generation Y is selfish: without generalization, most of Generation Y is not selfish, and they put their friends and family at the top of their list. The Families and Work Institute describes Generation Y as "family-centric" or "dual-centric" with equal family and career priorities, but far less work-oriented contrary to other generations.

Myth 5 - Generation Y is spoiled: it can be said that this generation grew up with all possible comforts, but still this attitude must not be generalized because their view of the world and their priorities are different.

2. THE ATTITUDE OF GENERATION Y CONSUMERS TOWARDS THE PRODUCT NUTRIBULLET

Namely, when it comes to the attitudes of this focus group of consumers towards a healthy lifestyle, they are really very different from other categories of consumers. For them, being healthy does not only mean avoiding diseases, but also paying attention to proper nutrition and exercising on a daily basis [3] According to the GoldmanSachs research, wellness is a daily necessity. They exercise more, eat smarter and smoke less than previous generations. Mobile phone applications track all their training data and they find the healthiest diet online.

Generation Y decision-making process for purchase [4]: compared to previous generations, Y buyers are particularly sensitivity towards changes in fashion trends. According to Bae, there are 8 characteristics of these consumers: perfectionist awareness, brand awareness, fashion trends awareness, reactive or hedonistic, conscious of money value, impulsive, confused by the variety of choice and loyalty. This whole range of consumer typology is the result of the use of different concepts for conceptualization, as well as the diversity of shopping experiences. According to this, the process of deciding to purchase in the consumer category Generation Y can be considered as complex and represents the foundation on which the consumer typology of any other type is built.

Healthy habits of Generation Y [5]: according to certain research this consumer group leads a healthy life and is considered to generally care more about their healthy life, compared to their parents or grandparents. The most common physical activities they practice are fitness, gyms, walking and swimming, and in terms of gender, women are more interested in diet and men in physical exercise. Fitness products are 4 times more popular for them, a diet that is vegan, gluten-free is more of a choice than a forced decision to solve a medical condition. In this case, it can be stated that a healthy diet is of priority for this group of consumers.

The Nutribullet product [6] on Amazon, The Nutribullet is the best-selling kitchen blender with an average rating of a 4-star consumer item. It has 1.8 million fans and almost as many Facebook followers and more than 500,000 on Twitter. The question is whether this device can really make food more nutritious and easier to absorb and allow users to lose weight?! The advertising effects achieved with this product essentially leaves the impression that blending food increases the nutritional value so that the human body consumes less energy in breaking down food.

3. THE RESULTS OF GENERATION Y CONSUMER RESEARCH ON THE PRODUCT NUTRIBULLET

The focus of this research project was to identify:

What are the consumer habits of Generation Y before buying?

What are the most effective targeting techniques aimed at Generation Y members that companies use?

What is the attitude of this generation towards a healthy lifestyle and does it quantify it with the amount of money with which it can afford a healthy diet, for example buying a Nutribullet?

The research with the members of this target group of consumers was realized through an online questionnaire, which was structured in 4 parts and was conducted on 30 respondents. *The first part* referred to the general demographic information, which included both male and female. According to the level of education, 19 of the respondents had a high education, 11 a higher level of education and 10 had a secondary education. With the research on consumer behaviour with the help of Yes or No questions and the Lichter Scale, the views on their activities prior purchase and according to brand image were examined. In the last part of the questionnaire the views of this target group were examined regarding a healthy lifestyle and care for healthy food, as well as their opinion specifically on the Nutribullet product.

According to the obtained results from the processed data that were collected with the reserch, it was concluded that:

Generation Y as a consumption category eats healthy (27 of the respondents answered that they eat healthy, sometimes or regularly), 20 of them that they exercise regularly contrary to those who never practice physical activity.

Graph 1 shows the processed answers to the questions related to the Nutribullet product,

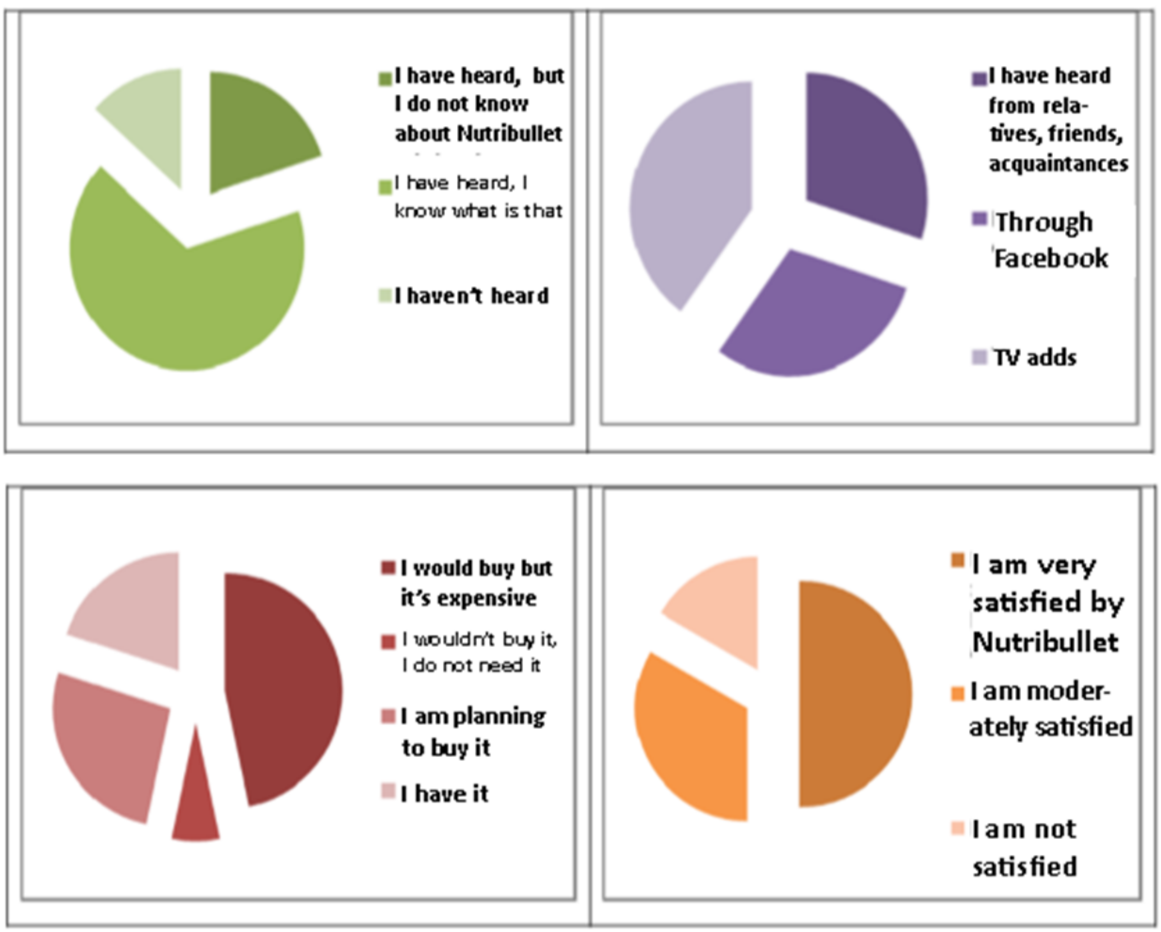

Figure 1 Experiences of Generation Y with the Nutribullet product

Source: authors' research,

From the graphic display it can be seen that:

Most of the respondents stated that they have heard but do not know what exactly this product is, a small amount have heard and know what it is, and the smallest amount stated that they have not heard of it,

Most of the respondents have heard about this product from family, friends or acquaintances, then those who have heard about it from Facebook, and the least from TV commercials,

Regarding the question whether they would buy it, most of them said that they would buy it but the price is high, followed by the respondents who answered that they would not buy it because they do not need it, and the respondents who answered that they plan to buy it, and the least answered that they have it,

Answers to the question how satisfied they are with this product, show that most of the respondents are satisfied with the product, followed by the answers that they are moderately satisfied and at least some of them said that they are not satisfied.

Discussion of the results:

Briefly, this thesis focuses on three identification factors, the findings of this research led to the following conclusions:

Regarding the question, What are the pre-purchase consumption habits of Generation Y like?

Many pre-purchase habits that the Y generation have include communicating with friends and family, browsing sites and searching for lower prices, offers and terms of sale. This focus group compares different products and stores before purchasing products. They spend more time researching products or inquiring before buying more expensive products. It shows that they use all their resources before buying products and do not rush to spend money.

Regarding the question from the assumption (hypothesis) about What are the most effective targeting techniques aimed at the members of Generation Y that companies use?

According to research, this consumer category is not affected by radio ads, while TV still plays a role through advertising. Social media ads are much more favored by Generation Y members, but it has not been proven to be the most effective way to reach this generation of consumers. Generation Y enjoys connecting with companies via social media, but by their own personal terms. Most of the members follow or "like" brands through social networks, but interact only when there is a promotion or a post that refers directly to them. If this does not apply to them, they ignore it or do not wish to spend their free time with ads from various companies. Besides, if the company has ads that are annoying, most of these consumers will be loathed by the company itself. It shows that Generation Y thinks social media pages are useful, but only if companies post things that are of their importance.

Regarding the question What is the attitude of this generation towards a healthy lifestyle and does it quantify it with the amount of money with which it can afford a healthy diet, for example buying the Nutribullet?

On average, yes, and most of them are interested in how they can improve their diet and thus their appearance. Nutribullet is well known, whether it is known by its true meaning, it is talked about in the narrowest social circles, but it is mostly known from advertisements on the Internet or TV. The financial situation in RS Macedonia generally does not allow this product to be bought so easily (its retail price is around 120 euros), but most of this generation has or plans to buy it. A certain number of respondents who have this product, are generally satisfied with its performance.

Conclusions

Today, consumers enjoy the choice offered to them through social media, where opportunities are easier to convey their opinions - whether it is criticism or praise, for different brands or companies. There is now a chance that consumers and brands can really build a quality relationship in which they express and exchange opinions. The research that was conducted for the preparation of this paper, shows that the Y generation (millennium) has very powerful pre-purchase habits, and that they take care of their health through diet and sports. The fact is that almost everyone knows the product Nutribullet, and those who do not have it, want to have it and start the day with it. This research gives marketing managers the opportunity to draw ideas and use them to create marketing strategies which will be based on the needs, desires, requirements and expectations of this consumer group. Every company that targets the Y-generation consumer segment should know which advertising tools they are interested in, that they trust their friends, family and site reviews the most.

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SOCIAL ENTREPRENEURSHIP AND SOCIAL INNOVATION. STIMULATING THE CREATIVE POTENTIAL OF PERSONS FROM VULNERABLE GROUPS ON THE LABOR MARKET

ABSTRACT

Entrepreneurship is one of the possible ways to help young people find vocation, work, and earn a steady income. In recent years, the subject of social entrepreneurship has become more and more relevant. The basis of the social economy is the ability to find solutions to social problems, to create sustainable jobs, to facilitate social and labor integration .Social entrepreneurship is a possible effective model that stimulates the creative potential of young people. This stems largely from the opportunities that social enterprises have to combine economic growth with social and environmental responsibility in an innovative way. Young social entrepreneurs contribute to promoting social values and create new jobs.

Keywords: social economy, social enterprises, youth social entrepreneurship, mentoring, work places. creative industries

INTRODUCTION

The challenges facing the labor market are largely due to the ongoing transformation of the various sectors of the economy in the context of the digital and environmental transition. .[49] In recent years, there has been a sinificant increase in research on the development of social innovation and creativity, with an increasingly interdisciplinary focus.

The crisis caused by the COVID-19 pandemic has a very strong impact on the world economy, and the efforts of all countries have been directed both at protecting the health of their citizens, and at implementing measures to reduce unemployment levels

[49] Labour market, social protection and migration

among the vulnerable group of the labor market - the young people. The new methods of working and the effect of the changes imposed as a result of the health crisis aimed to guarantee the right to work and to preserve jobs, which led to a faster transformation of the labor market and the adaptation of all participants. New patterns of work, new ways of acquiring skills to match the demands of jobs have been implemented. Young people turned out to be a more vulnerable group for the labor market, facing various difficulties not only to start work but also the fear of losing their jobs. This affected their satisfaction, motivation and increased their anxiety about their financial security and well-being. [50]

Cultural and creative industries are crucial for ensuring the continuous development of society furthermore are fundamental to the creative economy. Economically, these industries are registering above-average growth and creating jobs — especially for young people — while leading to a strengthening of social cohesion. [51]

Many EU policies are linked to cultural elements, including in the field of education, social policy, regional development, etc. The creation and presentation of cultural products in the modern interactive and globalized world is directly related to the development of technologies. [52] Cultural heritage is an essential element in the development of the creative industries sector. It is an important resource for the economy of the regions, it provides employment and social cohesion and has great potential for development not only in large urban areas, but also for smaller settlements, including the promotion of sustainable tourism. This is important for the economic prosperity of smaller settlements, where for some people there are obstacles to their inclusion in the labor market. For these groups of individuals, there is a risk of poverty and social exclusion. However, through the opportunities provided by social entrepreneurship and the development of the social economy, employment prospects for vulnerable groups of persons, including young people, significantly increase.

THE CREATIVE AND SOCIAL SECTOR IN SUPPORT OF EMPLOYMENT

The reduction of youth unemployment and effectively engaging as many young people as possible in the labor market is a priority in the labor market support policies of all countries. The various challenges faced by the youth community require the adoption of an active inclusion approach. The transition of young people from school to work is hampered by specific challenges.[53] They are a priority target group of the active labor market policy and targeted measures are applied to them in particular to the activity, increasing their suitability for employment, supporting the initiative and entrepreneurship, increasing their motivation for work and their successful integration

[50] Eurofound (2021), Impact of COVID-19 on young people in the EU, Publications Office of the European Union, Luxembourg.
[51] Cultural and creative sectors
[52] Cultural heritage and diversity in Europe
[53] European semester - thematic factsheet, youth employment

into employment. Particular attention is concentrated to young people, who find it more difficult to find work due to the lower competitiveness of the labor market. [54]

Currently, social entrepreneurship unites the energy of more and more people, regardless of whether they live in a big city or a small town, and cultural wealth stimulates their creative potential and gives a strong impetus to the economic development of regions. The creative industries have great potential for growth and job creation. [55] Arts, crafts and technology can be a source not only of economic development, but also of an impact that can be transferred to other sectors. The creative sector stimulates economic growth not only through its traditional forms, but through the contribution it has to the development of various economic sectors, including tourism[56] . By its very nature, social economy is an opportunity not only to find sustainable solutions to social problems, but also to develop entrepreneurship, innovation and create sustainable jobs. Culture and creativity are important economic resources that expand the perspectives and opportunities for young social entrepreneurs. Despite the fact that a part of the innovative approaches in the activity of social enterprises can be defined as local, they are extremely important, as they provide a not small additional set of evidence for the improvement of the economic environment, also about the dynamics of processes related to the development and implementation of innovative ideas that benefit local communities. In Bulgaria after the adoption of the Law on Enterprises from the Social and Solidarity Economy[57]and the regulations for its implementation[58], public relations connected to the social and solidarity economy, the types of subjects and the measures for their promotion, as well as the terms and conditions for the activity of social enterprises are regulated by law. The development of social entrepreneurship and the application of creative approaches are increasingly necessary, with a view to providing an adequate response to the new challenges facing the economy and the labor market. In recent decades, the subjects of the social economy have proven their ability to solve social problems and established themselves as economic participants that correct imbalances in the labor market. [59] The creation of new social enterprises, including the creative industries and tourism, by young entrepreneurs is a possible way that can provide an appropriate supportive environment to help job seekers find a new vocation or employment. According to the EU Labor Force Survey (EU-LFS) [60] cultural and creative industries are a dynamically developing sector that contributes to about 2.6% of the EU's GDP and have great potential for development. According to the study, 7.2 million

[54] Republic of Bulgaria, National Strategy for Poverty Reduction and promotion of social inclusion with a horizon of 2030

[55] GREEN BOOK „Unlocking the potential of cultural and creative industries’’ Brussels, COM(2010)183 final

[56] ″ European Commission, Directorate-General for Education, Youth, Sport and Culture, From social inclusion to social cohesion: the role of cultural policy, Publications Office, 2019

[57] Law on enterprises from the social and solidarity economy.

[58] Regulations for implementation of the Law on enterprises of the social and solidarity economy

[59] Kicheva M. (2017"Social economy - past and future" Collection "Social economy in conditions of limited resources - theory and practice" University Publishing House "Neofit Rilski" - Blagoevgrad

[60] EU Labour Force Survey - new methodology from 2021 onwards

people were employed in the cultural sector in the EU in 2020 (3.6% of total employment).

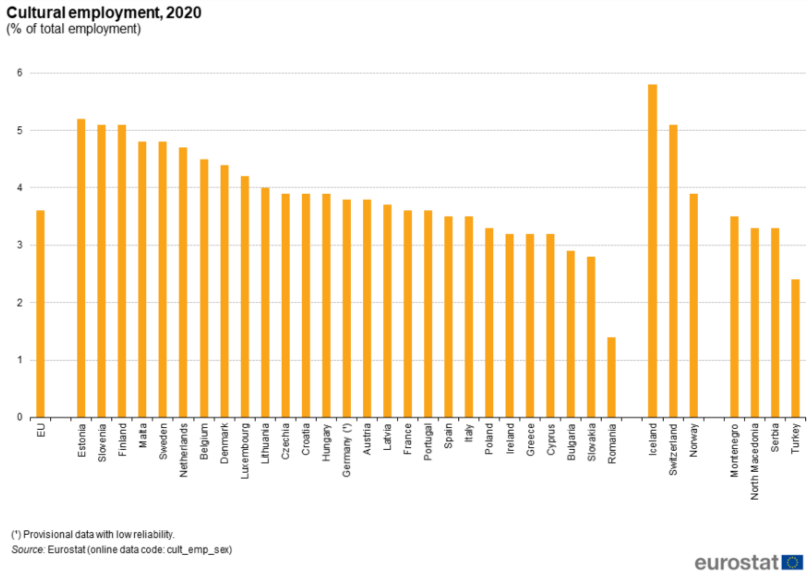
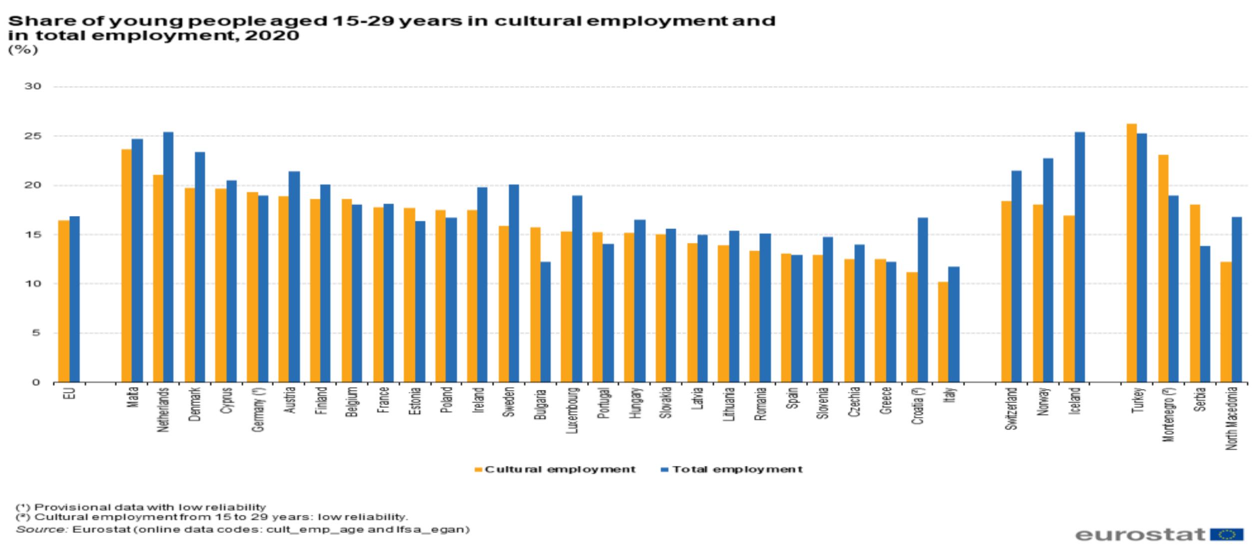


Figure 1 - Cultural employment, 2020 (% of total employment)

Source: Eurostat (online data code: cult_emp_sex)

The share of young workforce (15-29 years-old) in cultural employment varies considerably between the EU Member States . Across the EU, 1.2 million young people (aged 15 to 29 years) were working in the field of culture in 2020. They represented 16.4 % of cultural employment, a proportion slightly lower than the average share of all young people working in the whole economy (16.8 %) [61]

Figure 2 : Share of young people aged 15-29 years in cultural employment and in total employment, 2020 (%)



Source: Eurostat (cult_emp_age) and (lfsa_egan)

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[61] Eurostat, Cultural statistics – cultural employment

YOUNG SOCIAL INNOVATORS

Social innovation is created by people with a strong spirit and commitment to the environment which they inhabit. These people are aware of their personal social responsibility and this makes them generate new ideas that turn into action. They are usually a small group of people, but over time they attract more and more followers. Positioned in a specific business niche, the new social innovators can combine creativity with economic benefits in a unique way. Social entrepreneurs are inspired by the idea of creating new products or services and through their activity contribute to solving specific social problems. They are named social innovators due to the fact they consistently and permanently modify the environment, apply their creativity in practice, introduce new management approaches, models, technologies and thereby contribute to sustainable development and social change. These young people provide the most vulnerable members of society with the opportunity to work and make an important contribution to social cohesion, employment and overcoming the problems of inequality. In its essence, social economy is a collective concept that focuses on the social effect of activity. In itself, this concept should not be considered solely as an opportunity to create new jobs. The social economy is an opportunity to create and implement new management models of work that combine the possibility of employment with training and mentoring. An increasingly important part of their work is to provide additional training and mentoring opportunities as new technologies become crucial to the development of the economies of the global world. In this world, the social benefits of the economy will be debated, risks and crises will be overcome, the successes and important role of social innovators will be highlighted and their contribution to employment will be recognized. Constantly evolving technologies and how we use them are transforming our habits of accessing information and how we interact and communicate.[62] Currently, the need of new approaches in the training of young social managers, for innovative training programs, for the opportunities that technology provides is becoming larger which drastically attracts young people.

CONCLUSION

Social innovation, including social entrepreneurship, leads to social changes, which are the focus of a number of international organizations, governments, non-profit organizations, and academia. Social innovation leads to decision-making for participants from all sectors, which also makes them flexible and adequate to the needs of vulnerable groups, providing them with the opportunity to change their status, their social inclusion and deliver value by reducing social inequality. The search for alternatives for the employment of disadvantaged people and their inclusion in common values is the basis of social innovation realized within the framework of social entrepreneurship integrated in every sector of the economy.

[62] Zlateva, D. (2019) Digitization of marketing communications, "Neofit Rilski" University Publishing House, Blagoevgrad, p. 6

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GLOBALIZATION OF AIR TRASPORTATION IN THE WORLD

ABSTRACT

Globalization is the process by which the people of the world are united into one society and function together. This process is a combination of economic, technological, socio-cultural and political forces. The airline industry facilitates the crossing of national borders; reduces travel time; it brings the possibility of connecting people in all parts of the world; and it does so at relatively low prices. As for other types of transportation, the demand for air traffic services is derived and based on the need and desire to achieve more financial and other market goals, for example, economic development of a region or a specific activity such as tourism. The emerging prosperity of the global aviation industry plays a substantial role in economic growth, tourism, global investment and world trade, which are the impacts of globalization.

Air transportation is a major industry in its own right and it also provides important inputs into wider economic, political, and social processes. The demand for its services, as with most transport, is a derived one that is driven by the needs and desires to attain some other, final objective. Air transport can facilitate, for example, in the economic development of a region or of a particular industry such as tourism, but there has to be a latent demand for the goods and services offered by a region or by an industry. Lack of air transport, as with any other input into the economic system, can stymie efficient growth, but equally inappropriateness or excesses in supply are wasteful.

Keywords: Economic development, demand, needs, market objectives, investments, tourism, region.

INTRODUCTION

Air transport is an important enabler for achieving economic growth and development. Air transport facilitates integration into the global economy and provides vital connectivity at national, regional and international levels. Air transport helps generate trade, promote tourism and create employment opportunities. Air Transport - World Bank Group, 2022)

Air transport as a system consists of: (Janić, 2022)

- Of three main subsystems - airports, airlines and ATC/ATM (Air Traffic Control/Management). Airports as land infrastructure consist of an air and a land area. Airlines operate air routes with flights connecting airports. ATC/ATM includes controlled airspace and monitoring and control facilities and equipment.
- Air transport provides the capacity to service the demand for air transport consisting of: passengers, freight/cargo shipments, and aircraft/flights.
- The performances of the main air traffic system are: capacity, demand, quality of services, economy and sustainability.
- The main direct effects/benefits include employment and contribution to gross domestic product (GDP). The main physical impacts include fuel consumption and associated local and global greenhouse gas (GHG) emissions, land use, noise, congestion and delay and traffic incidents/accidents (safety), which after internalization represent costs/externalities.

Air transport plays an integral role in today's lifestyle. Commercial airlines allow millions of people each year to attend business conventions, go home for the holidays, take vacations around the world, or travel to other important events. Air transport is the fastest way to transport most types of cargo over long distances. Passengers and cargo can be transported by air either on regular scheduled routes or on "charters", which are routes specially designed for a group of passengers or a particular cargo. Air cargo is another segment of the airline industry. Cargo may be carried in cargo holds of passenger airlines or in aircraft designed exclusively for the carriage of cargo. Cargo carriers in the air transportation industry do not provide door-to-door service. Instead, they only provide air transportation from an airport near the origin of the cargo to an airport near the destination of the cargo. (Air Transportation Industry - CollegeGrad.com, 2022)

Modern air traffic is an activity that increasingly operates within the framework of the liberal market. Air traffic accounts for about 1% of the GDP of both the EU and the US and is vital for many activities such as tourism, exotics and high technology. Air traffic is an important transporter of high value cargo. International air traffic moves about 40% of world trade by value, though much less in physical terms. The market is served by a variety of carriers, some specializing in international long-haul routes and others in short-haul markets. The world's largest airports transport millions of international passengers and tons of cargo every year: (IATA, 2022)

- Air traffic enables the free movement of people and goods around the world. In 2019, aso air traffic enabled more than 4.5 billion passenger trips and transportation of over 61 million tons of cargo.
- Each year, over 1.5 billion passengers - 43% of global traffic - depart from over 200 coordinated airports. The number of coordinated airports is expected to increase significantly due to lack of expansion in airport infrastructure to cope with the increased demand.
- Air travel gives businesses the freedom to sell their products in global markets. In 2019, over $6.7 trillion in international trade was made possible by air travel.
- Air traffic frees from the limitations of geography, distance and time. In doing so, it enables leading a better life and makes the world a better place.
- Air travel allows people to explore the world, work globally and enrich their lives.
- Air travel brings families and loved ones together and creates opportunities for greater understanding between cultures
- Air connectivity brings goods to markets and provides much-needed relief to those in need. By value, one-third of internationally traded goods are transported by air.

The world economy is greatly affected by the key elements of international free trade or the lack of it, the availability and use of the planet's natural and human resources, and international politics and ideologies. Every country competes in the international arena to advance the economy of its country in the hope of establishing or maintaining a desirable quality of life: (The Aviation Industry and the World Economy, 2022)

- An economy is a system consisting of producers and consumers engaged in the trade of goods and services using some form of currency that ideally results in meeting or exceeding the needs of all. Every person and every company is both a producer and a consumer, and every able-bodied person is employed with a high standard of living in what most people imagine as a perfect local or national economy.
- The world or global economy is a set of national economic systems in countries that compete in the international market and engage in international trade. The world economy is actually dependent on the global exchange of goods and services and natural resources between countries based on the laws of each country and international agreements between countries.
- Air travel facilitates the world economic system in many ways. High-speed transport itself creates a catalyst for international trade. Air transport greatly

accelerates international trade. Looking at the direct customers of air transport, two categories of air transport can be seen, namely passenger and cargo and mail.

- Air transportation service providers include all the industrial components needed to make both types of air transportation services possible. The four categories of suppliers are first airlines, other aircraft operators and affiliates, second airports, air navigation services and affiliates, third other industries and business services, and fourth aviation manufacturers and affiliates.
- The direct demand for air transportation itself creates a catalytic demand for other businesses that benefit from air travel. The tourism business has greatly benefited from air transport. The fast, cost-effective transportation of passengers and cargo to tourist locations is a catalyst for the development of a huge tourism industry there. Hotel and tour vacation businesses are emerging as more tourists can fly to the location which in turn creates jobs in motel construction and hotel and food service and related businesses.
- The additional economic growth from an industry such as air transport is called an economic multiplier. Air freight is a large segment of the cargo business. Air cargo companies can make money by consolidating small parcels picked up by land transport into large cargo packages transported by air.

Although there are various modes of transportation, such as cars, trucks, ships, and railroads, perhaps no other mode has a more significant impact on international trade than aviation: (general review, 2022)

- The air system allows intercontinental travel of large volumes of passengers and cargo in relatively short periods of time. Air transportation is becoming vital to the growth of business and industry in the community by providing air access for companies that must meet the demands of supply, competition, and expanding marketing areas.
- The air transport business has a significant economic impact, both through its own activities and as an enabler of other industries. Its contribution includes direct, indirect, induced and catalytic impacts, which are related to the total revenues of the air transport business:
  - ***Direct impacts***: These cover employment and activity in the air transport industry, including airline and airport operations, aircraft maintenance, air traffic control and regulation, and activities that directly serve air passengers such as check-in, baggage handling, on-site retail facilities and catering facilities. Direct impacts also include the activities of aerospace manufacturers that sell aircraft and components to airlines and related businesses.

- ✓ ***Indirect impacts***: These include employment and activities of suppliers to the air transportation industry, for example, jobs associated with aviation fuel suppliers; construction companies building additional facilities; the production of goods sold in airport retail outlets and a wide range of activities in the business services sector (Call centers, IT, accounting, etc.).
- ✓ ***Impacts Caused:*** These include spending by those directly or indirectly employed in the air transport industry which supports jobs in industries such as retail outlets, consumer goods companies and a range of service industries (eg banks, restaurants etc.)
- ✓ ***Catalytic Impacts***: The most important economic contribution of the air transportation industry is through its influence on the performance of other industries and as a facilitator of their growth. It affects the performance of the world economy, improving the efficiency of other industries across the spectrum of economic activity – called catalytic benefits.

MATERIAL AND METHODS

Air traffic is a major contributor to global economic prosperity.Air traffic provides the only high-speed transportation network around the world, making it essential for global business and tourism. It plays a vital role in facilitating economic growth, especially in developing countries. Air transport facilitates world trade. It helps countries contribute to the global economy by increasing access to international markets and allowing the globalization of production.Air traffic is essential for tourism, a major engine of economic growth, especially in developing economies. Connectivity contributes to improved productivity by driving investment and innovation, improving business operations and efficiency, and allowing companies to attract high-quality employees: (Powering global economic growth, 2022)

Aviation brings economic benefits: (UECNA.EU, (2022)

- ➢ It improves connectivity between countries and continents. It helps businesses grow and facilitates trade which in turn increases prosperity and very often opens up closed societies. In particular, improved connections with the emerging economies of the world play an important role in reducing poverty in these countries. Aviation also brings important social and cultural benefits.
- ➢ The aviation industry, like any business, also helps to reduce the health burden on society by providing employment, as people's physical and mental health improves if they have a job. This will reduce, but not eliminate, the enormous health and environmental costs that aviation imposes on the economies of all countries.

Airlines, passengers and cargo need safe, functional and accessible airport infrastructure for their operations to thrive. New concepts will be increasingly sought to optimize the use of new technologies, processes and design for a complete air transport infrastructure. Around US$1.2-1.5 trillion is expected to be spent on developing global airport infrastructure by 2030, requiring large increases in capital expenditure on projects that develop cost-effective facilities that balance capacity with demand while providing functionality, levels of service and operational efficiency required to justify the investments being made. (IATA, (2022)

Adequate infrastructure is essential to airport and airline operations. While it's not necessarily as exciting or visible as airplanes, it's probably just as important. Airports are constantly adapting to provide sufficiently functional, safe and affordable infrastructure for airlines and passengers. The airport infrastructure covers a huge area. From the immediately visible and dominant terminals, runways and control towers to more hidden but vital baggage systems, gate operations and lighting systems: (Hayward, 2021)

- It's hard to know where to start with airport infrastructure. Each element is vital to the efficient and safe operation of the airport. You can't land a plane without a runway, but the whole operation will quickly fail if the gates or baggage systems fail. However, the terminals are probably the most obvious and certainly the part that passengers experience the most.
- Despite the addition of more terminals, many airports still need more space for passengers and aircraft. One solution to this is the addition of satellite - companion terminals. These are much smaller structures and can be added wherever there is space and connected to the main terminal by walkway, transit or bus. The main terminal will house most of the infrastructure and passenger facilities, with ancillary terminals that will only be able to offer passenger space.
- Pipe bridges are a critical part of terminal infrastructure today, connecting the terminal directly to the aircraft. These obviously allow for much faster boarding and turnaround for airlines and convenience for passengers.
- Technology has improved over the years, introducing more sophisticated and automated controls. The tube bridges have also been made larger and doubled in size to cope with the newer wide-body aircraft.
- All major airports use some form of automated baggage handling system. This takes the marked bags from check-in to the loading or storage area using a (often very large) system of conveyors and deflectors. Modern systems also include baggage screening for customs and explosives detection.
- Unlike other modes of transport, the air transport business pays for the vast majority of infrastructure costs (runways, airport terminals, air traffic control),

rather than being financed through taxation and public investment or subsidies (as is usually the case for roads and railways).

- It is estimated that the benefits to society from research and development expenditure by the aerospace industry are much higher than in manufacturing as a whole. Every $100 million in research spending ultimately generates $70 million in additional GDP benefits, year after year.

Air travel gave all nations the freedom to travel. It connects people, countries and cultures, providing access to global markets. Air travel connects developing countries with developed countries and serves as a means of inclusion for remote areas where air travel is the only means of transportation. The availability of air travel makes the leisure and cultural experiences that come from world travel accessible to the majority of the world's population. This in turn exposes the world to tourism, which greatly improves living standards and reduces poverty in many nations. Research compiled by IATA shows that 51% of international tourists travel by air. In addition to tourist travel, aviation also provides the basic function of enabling rapid delivery of medical supplies, organs for transplantation and emergency aid: (Improving the Sustainability of the Aviation Industry, 2020)

- Air traffic contributes to sustainable development. By facilitating tourism and trade, it generates economic growth, provides jobs, improves living standards, alleviates poverty and increases tax revenue.

- The increase in cross-border travel is a reflection of the closer relationships that are developing between countries, both between individuals and at the state level. In the same way, eased restrictions on the movement of goods and people across borders facilitate the development of social and economic networks that will have long-lasting effects. This improved flow of people and goods benefits host and source countries, fostering increased social and economic integration.

- Air transport offers a vital lifeline to communities that lack an adequate road or rail network. For many remote communities and small islands, access to the rest of the world and to essential services such as health care is often only possible by air.

- The speed and reliability of air traffic are essential in the delivery of urgently needed aid during emergencies caused by natural disaster, famine and war. Airline services are particularly important in situations where physical access is problematic.

RESULTS AND DISCUSSION

The International Air Transport Association (IATA) has released passenger data for May 2022, which shows that the recovery in air travel has accelerated heading into the busy summer travel season in the Northern Hemisphere: (Orban, 2022)

- ***Total traffic in May 2022*** (measured in revenue passenger kilometers or RPK) increased by 83.1% compared to May 2021, mainly driven by a strong recovery in international traffic. Global traffic is now at 68.7% of pre-crisis levels.
- ***Domestic traffic for May 2022*** increased by 0.2% compared to the period of the previous year. Significant improvements in many markets were masked by a 73.2% year-on-year decline in China's domestic market due to restrictions related to COVID-19. Domestic traffic in May 2022 is 76.7% of May 2019.
- ***International traffic increased*** by 325.8% compared to May 2021. The easing of travel restrictions in most parts of Asia is accelerating the recovery in international travel. International RPKs in May 2022 reached 64.1% of May 2019 levels.

The aviation industry supports 87.7 million jobs worldwide, either directly within the industry or, supported through the industry's supply chain, employee spending and in the tourism sector that aviation enables: (Employment - Aviation, 2022)

- About 11.3 million people work directly in the aviation industry. These jobs are:
  - ✓ Airport operators: 648,000 (work for the airport operator)
  - ✓ Other airport roles: 5.5 million (retail, car rental, customs and immigration, freight forwarders and hospitality)
  - ✓ Airlines: 3.6 million (flight and cabin crew, directors, ground handling, check-in, training, maintenance personnel)
  - ✓ Civil Aerospace: 1.3 million (engineers and designers of civil aircraft, engines and components)
  - ✓ Air navigation service providers: 237,000 (air traffic controllers, directors)
  - ✓ These jobs are, on average, 4.3 times more productive than the average jobs in the economy.
- Over 18.1 million jobs globally are supported by aviation indirectly, through the purchase of goods and services from the air transportation industry. These include suppliers to the aviation industry, for example fuel suppliers, construction companies, aircraft component suppliers, manufacturers of goods

sold at airports and various business support roles such as call centres, IT and accounting .

- 13.5 million induced jobs. Employees in the air transport industry (direct and indirect) support 13.5 million induced jobs globally, using their income to purchase goods and services for themselves. Their spending power supports jobs in retail, consumer goods and a range of service industries such as banks and restaurants.
- 44.8 million jobs in tourism. Tourism is fast becoming the world's largest industry, and air transport plays a vital role. Conservative estimates suggest that aviation supports 44.8 million tourism jobs.

The global air transport sector for today's society addresses the economic, social and environmental impacts of this global industry: (IATA, 2018)

- There are over 10 million women and men working in the industry to ensure that 120,000 flights and 12 million passengers a day are guided safely through their journeys. The wider supply chain, flow impacts and tourism jobs enabled by air transport show that at least 65.5 million jobs and 3.6% of global economic activity are supported by our industry.
- With open access to free trade, air transport growth will support an estimated 97.8 million jobs and $5.7 trillion in economic activity in 2036. $1.2 trillion less economic activity would be supported by air transportation.
- Airlines, air navigation service providers and airports directly employ almost 3.5 million people, and the civil aerospace sector, which produces aircraft systems, airframes and engines, employs 1.2 million people. Another 5.6 million people work in other positions at the airport.
- Employees in the industry support 7.8 million jobs created through spending on wages.

Air transport also contributes to people's quality of life in a number of other ways not captured in standard economic indicators: for example, by contributing to sustainable development, supporting remote communities and expanding consumer choice: (IATA, 2018)

- Air transport contributes to sustainable development: Air transport makes a major contribution to sustainable development by supporting and promoting international tourism. Tourism helps reduce poverty by generating economic growth, providing employment opportunities, increasing tax collection, and by encouraging the development and conservation of protected areas and the environment. In fact, environmental protection attracts tourism and the development of the tourism industry, which in turn allows funding for the protection of nature and cultural heritage, thus increasing the benefits of protected areas for the country. In addition, the promotion of nature-based tourism is an effective lobbying tool that favors nature conservation over unsustainable agricultural activities. It can also increase the sense of ownership and responsibility for natural resources among local communities.

- Air transport provides access to remote areas: Air transport provides access to remote areas where other modes of transport are limited, thus opening up contact with other communities and providing a means of delivering essential materials. Many basic services like hospitals, education, post office etc. will not be accessible to people in such locations without the presence of air services.
- Air transport delivers humanitarian aid: Air services play an essential role in humanitarian aid to countries facing natural disasters, famine 7 and war – by delivering cargo, transferring refugees or evacuating people trapped by natural disasters. They are especially important in situations where access is a problem. Natural disasters often mean whole communities are cut off. Humanitarian aid in such circumstances can only be delivered quickly to those in need through the use of airports and air services.
- Air transport contributes to consumer well-being: travel and tourism provide significant consumer well-being and social benefits by increasing understanding of different cultures and nationalities that facilitates closer international integration; improving living standards by expanding choice: cheaper and more frequent access to air travel has increased the range of potential holiday destinations. Seasonal fruits and vegetables are now available throughout the year at reasonable prices. The large number of overseas visitors has also helped to expand the range of leisure and cultural activities available in many countries.

Conclusions

The 21st century has seen continuous internationalization and globalization of the world economy. There is also evidence of a deeper globalization of cultures and politics. Air transport has played a role in driving these developments, but airlines, and to a greater extent, the air transport infrastructure, have had to respond to changing demands for its services.

Air transport is a facilitator and, as such, the demands for its services arise from the demands for high-quality, fast and reliable international transport. Globalization, almost by definition, means demands for greater mobility and access, but these demands are for different types of passengers and cargo, to different places and over different distances than was the previous norm.

International air transport is less than a century old, but it is now a major contributor to globalization and is constantly being reshaped to meet the demands of economic and social integration that globalization brings.

Economically, in a static sense, globalization occurs to facilitate a greater division of labor and allows countries to more fully exploit their comparative advantage. Perhaps, however, more importantly, in the longer term, globalization stimulates technology and labor transfers and allows the dynamism accompanying entrepreneurial activities to stimulate the development of new technologies and processes that improve global well-being.

To enable the flow of ideas, goods and people enabling static and dynamic efficiency on a global scale, air transport has played a role in the past, and it seems inevitable that that role will continue in the future.

From an economic point of view, globalization is the development towards increasingly interconnected global circuits of production, distribution and consumption. An important force driving globalization processes is the liberalization of world trade. The aviation industry itself and air traffic is a prototype of safety, speed, effectiveness and constant development trends and information for interconnection. All these attributes characterize globalization and separately define the elements of globalization.

International air traffic moves about 40% of world trade by value, though much less in physical terms. The market is served by a variety of carriers, some specializing in international long-haul routes and others in short-haul markets. Air transport offers a vital lifeline to communities that lack an adequate road or rail network. For many remote communities and small islands, access to the rest of the world and to essential services such as health care is often only possible by air.

Airlines have become the leading engine for driving economic development in any country. The success of the aviation industry in the field of airline business has revolutionized the national economy in various areas, including the increase in gross domestic product (GDP), availability of employment opportunities and airlines, and they also help to secure investment and earnings.

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DEVELOPING FINANCIAL PLAN IN ORGANIZATIONS

ABSTRACT

A financial plan is a detailed report on the projected financial position, income and cash flows of the organization. A financial plan helps an organization know where it stands in business and enables it to make resource allocation decisions. The financial plan is an integral part of the overall business plan of the organization and is composed of three financial statements - cash flow statement, income statement and balance sheet. A well-prepared financial plan can help an organization achieve greater business confidence while generating a better understanding of how to allocate resources. A financial plan shows how an organization manages costs and generates revenue.

Keywords: Cash flow, business, financial statements, income, expenses, income statement, balance sheet.

INTRODUCTION

The financial plan of a business organization is an overview of the financial condition of its business and a projection for future growth: (Wertz,2022)

- There are usually six parts to a complete financial plan:
  - ✓ ***Sales forecasting*** - The organization should have an estimate of sales revenue for each month, quarter and year. Identifying any patterns in sales cycles helps to better understand how business is doing and how to plan marketing initiatives and strategies for growth.
  - ✓ **Expenses** - The cost plan includes regular costs, expected future costs and associated costs. Regular costs are the current running costs of running an organization, including operating costs such as rent, utilities and salaries. Regular expenses refer to standard business activities that occur each year, such as attending conferences, promotional expenses, and other marketing.
  - ✓ ***Financial statement*** - Assets and liabilities are the basis of the organization's operations and the primary determinants of its net worth. This ensures that the potential value of the organization is maximized.

- ✓ ***Cash flow projection*** - Similar to cost projection, cash flow is also forecasted on a monthly, quarterly and annual basis. Projecting cash flow allows you to overcome financial problems or challenges. Cash flow forecasting helps set the most appropriate payment terms, such as how much to charge upfront or how many days after invoicing to expect payment.
- ✓ ***Profitability analysis*** - Breakeven analysis analyzes fixed costs in relation to profit. This analysis is essential to understanding the organization's revenue and potential costs versus profits from expansion or production growth. Profitability analysis is also the best way to determine product prices. A break-even analysis can show how many units need to be sold at different prices to cover costs.
- ✓ **Operational plan** - For the most efficient operation of the organization, it is necessary to make a detailed review of the operational activities. Understanding which roles are needed to manage operations at different output volumes, how much output or work each employee can handle, and the costs of each stage of the supply chain. It is important to tightly control costs, such as wages or supply chain of supply, in terms of growth. An operations plan can also make it easier to determine if there is room to optimize operations or the supply chain through automation, new technology or superior supply chain vendors.

- ➢ A financial plan helps organizations make informed decisions about purchasing, debt, hiring, cost control, and overall operations.
- ➢ The creation of the business financial plan should be carried out in cooperation with the finance department; the human resources department; the sales team; the operations manager; and persons in charge of machinery, vehicles or other significant business tools. Each department should provide the necessary data on projections, value and costs. All of these come together to create a comprehensive financial picture of the organization.

A financial plan is a useful tool to determine whether an organization's business idea is viable. The financial plan shows the costs and what is needed to finance them. Also, the financial plan is useful for convincing financiers to lend money. The financial plan consists of budgets that detail the minimum requirements for the operation of the organization, the investments that will need to be made and how they plan to finance them: (Business.gov.nl,2022)

Investment budget - The investment budget should contain a list of investments that will be needed to start operations.

Financial Budget - A financial budget should detail how the investment budget will be financed. Options include personal equity (equity) or loans, e.g. from a bank (loaned capital) or even a combination of both.

Operating budget - The operating budget should show that the operation of the organization is profitable. This budget helps and allows you to estimate the turnover of the organization, and. the costs of maintaining the operation of the organization can be analyzed.

Cash Flow Budget - Income and expenses can vary significantly over the course of a year. A cash flow forecast should include all income and expenditure over a specified period, e.g. monthly or quarterly.

Determining the current financial situation means determining the situation in terms of assets, liabilities, income, expenses, loans, receivables, equity. The financial condition of a company is measured according to the performance that the company has: positive and growth of cash flows; growing profits, liabilities and capital: Determining the current financial situation means determining the situation in terms of assets, liabilities, income, expenses, loans, receivables, equity. The financial condition of a company is measured according to the performance that the company has: positive and growth of cash flows; growing profits, liabilities and capital: (The Strategic CFO, (2021)

- When it comes to ***assets***, companies must maintain an adequate amount of cash, equipment and more. Assets are the resources owned by the company. Without resources, the company, like everything else, can not survive.
- In terms of ***liabilities***, the company does not want to outdo itself. Obligations, let me explain, are obligations undertaken by a company. Common liabilities include bonds, payment obligations, interest payable and sales liabilities. The company must have enough liabilities to be able to increase the assets it owns, while at the same time making sure there are not too many liabilities.
- The company's ***equity*** includes preference shares, ordinary shares, surplus capital, stock options, retained earnings and treasury shares. Capital shows whether the company gives value to the owners. Without it, the business has no reason to exist.
- When it comes to ***assets***, companies must maintain an adequate amount of cash, equipment and more. Assets are the resources owned by the company. Without resources, the company, like everything else, can not survive.
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Developing financial goals means, first, analyzing and determining the needs for achieving what is desired, and then specifying the goals and determining how the current income will be spent in order to provide investment funds to secure the future. financial security. Developing financial goals is one of the most important parts of this process. Companies need to know what their financial goals are in order to properly manage their money and monitor their progress: (Financial Objectives, 2021)

❖ The financial goal is the goal that companies set for success and growth. There are many different types of financial goals that a company may set depending on what type of products and services it offers, how it operates and what its current needs are. Financial goals usually focus on increasing the profit or sales of the business, but they can also focus on investment and economic stability. Financial goals are often measurable goals that companies can pursue and achieve. These goals usually focus on long-term success.

❖ The company can change its financial goal as often as it needs to. Once the company has met its current financial goal, it can set a new one. Companies can also change their goals if they want to focus on another strategy or have other areas that need attention. It is also possible for companies to have multiple financial goals at once.

❖ Financial goals are important because they help a company make a plan to improve its operations. The financial goals can track the progress of the company and see if the goals have been met in the time frame set.

❖ Developing financial goals is a particularly important part of building a business or making substantial changes to an existing business. These goals are something to work on and they affect how the company works and what decisions it makes.

❖ Most companies focus on financial goals to maximize profits and growth, but some goals are more specific and have other goals.

Determining alternative directions of actions means determining the factors that will affect the continuity of actions, the expansion of the current situation, changes in the current situation, new directions of actions, creative decision-making and consideration of possible alternative solutions that can bring more effective financing. of the company. The primary financial goals would be to increase sales, reduce commodity and overhead costs, and maintain a healthy cash flow at all times. If all these are achieved, then in the end the profitability will improve, the company's business is liquid and market growth and expansion is possible. Such results can be achieved with the following actions: (Yoong, 2020)

- Increase sales - you need to have products and services that the market wants, the price charged must be appropriate, the customer base must increase, must be able to beat the competition. Research and development should always be done to ensure better quality and various products and services according to the requirements of developing clients, in the country and abroad.

- Product Cost Reduction - Reliable suppliers should be provided who can provide a good supply of raw materials and finished products at prices they consider reasonable, stocks should be kept low to reduce storage costs, obsolescence and over-storage, as well as to reduce spoilage and robbery, etc.
- Reduce overhead costs - prepare annual budgets to track all costs. Expenditures must be accounted for in order to explain the differences in costs, expenditures exceeding the acceptable limit must be approved and signed by the supervisors or the person in charge of the department, to reduce the spending of the offices (such as consumption of electricity, water, office supplies due to careless and unnecessary use), to seek opportunities to reduce fixed costs (if possible), such as rental costs, reduction of capital costs if not needed, proper management sales and marketing costs, to be careful when hiring and replacing staff in order to maintain an optimal workforce, to maintain an adequate quality of workforce training in order to achieve good productivity, etc.
- Maintaining adequate cash flows - good collection of payments from customers who have been given credit limits, payment to suppliers only when invoices are due, obtaining more credit lines from suppliers and banks, strict monitoring of cash inflows and outflows, etc.

MATERIAL AND METHODS

The financial plan helps managers achieve the goals of the organization. The financial plan answers the following questions: (Wasserman, 2021)

- How much funding, in the short or long term, does the organization need?
- Where will the financial resources be provided, ie what are the sources of financing (equity, or borrowed (shares, bonds, securities, etc.)?
- How the organization will use the funds?

The financial plan includes various financial information, reports, reviews and projections of where the organization is financially now and where it wants to be in the future. This information helps determine how much funding the organization needs to run the business and where to go. provide those funds, whether to borrow, whether to invest and how to rationally use the funds provided. The financial plan expresses the financial viability of the organization through an assessment based on three perspectives, namely solvency, profitability and liquidity. Solvency assesses changes in net worth, profitability controls earnings, and liquidity assesses cash flows and loan repayment opportunities. The financial plan should include three key financial elements as follows: (Fontinelle, 2021)

- Overview of revenues and expenditures,
- Balance sheet,

- Overview of cash flows.

❖ The income statement summarizes the income and expenses of the organization. Revenue is the result of selling products or services and other sources of revenue. Expenses include production costs, wages, contributions, interest. An overview of revenue and expenses shows how much profit or loss an organization will incur over a period of one year. Overview of revenue and expenditure covers:

- ✓ *Revenue* - revenue growth and how they will be realized,
- ✓ *Expenses* - operating expenses such as expenses for suppliers, interest, salaries, loan repayments, contributions and taxes,
- ✓ *Production costs* - costs for achieving the production of the products sold,
- ✓ *Gross profit* - sales minus all costs related to sales,
- ✓ *Operating profit* - the profit of the organization after deducting operating expenses from gross profit,
- ✓ *Net profit* - Total income minus total expenses,
- ✓ *Net profit before tax* - amount of profit before contributions are paid,
- ✓ *Net profit after tax* - net income minus contributions and taxes.

❖ ***The balance sheet*** contains the assets and liabilities of the organization. Its name is a balance sheet because there should be a balance between the assets and liabilities of the organization. The balance sheet is important for the organization because it shows what its financial condition is at a given time and what it has. The balance sheet provides an annual picture of the organization's business finances. It covers:

- ✓ *Current assets* - including cash, stocks, bank accounts and fixed assets. Fixed assets include equipment, facilities, land and other fixed assets.
- ✓ *Liabilities* - short-term liabilities including payments for salaries and allowances, payments from giro accounts, payment of taxes and contributions. Long-term payments, including payments on loan and bond liabilities at the end of the year.
- ✓ *Capital* - Investments and retained net worth of earnings for future investments.

❖ ***An overview of cash*** flows shows the amount of money that is expected to be realized and invested in the business in a given period of time. The cash flow overview provides a forecast of how much money will be generated from the projected sale, how much credit will be taken or money from other sources, how much will be incurred and how those costs will be covered. cash flow covers:

- ✓ *Cash flow* - how much money is expected to flow into the organization - based on projected sales and cash flow inflows on other grounds,
- ✓ *Cash outflow* - expected cash outflows on all grounds.

Reassessment and revision of the financial plan means dynamic monitoring of the implementation of the plan, evaluation of financial decisions and adjustment to the new changes of personal, social and economic factors of operation: (PCAOB, 2021)

❖ When reassessing the financial plan, the following should be taken into account:

- ✓ *Cash flow* - this is the balance of all money flowing in and out of the company. The forecast should be regularly reviewed and updated.
- ✓ *Working capital* - to assess the requirements have changed, if changes have occurred the reasons for each move should be considered. If necessary, steps should be taken to raise additional capital.
- ✓ *Cost base* - costs to be under constant review to be covered by the selling price - but customers should not be expected to pay for any business inefficiencies.
- ✓ *Borrowing* - to assess the position of any credit line or loan and whether there are more suitable or cheaper forms of finance that could be used.
- ✓ G*rowth* - are there any plans to adjust the financial resources to the changing needs and growth of the company.

❖ The audit of the realization of the financial plan allows to redefine the priorities that will enable the achievement of the financial goals of the organization.

RESULTS AND DISCUSSION

As a document, the financial plan contains the following elements: (Shutevski, 2022),

- ➢ Summary
- ➢ Basic assumptions
- ➢ Key financial indicators,
- ➢ Profitability chart,
- ➢ Balance Sheet,
- ➢ Overview of profit / loss projections,
- ➢ View cash flow projections.

❖ The ***summary*** covers the most important features of the other contents of the financial plan, obtaining financial resources, key financial indicators from the other subsections (subheadings).

❖ The section on ***basic financial assumptions*** expresses some assumptions that are reached based on the analysis in terms of collection capacity. The following assumptions are made:

- ✓ The movement of interest rates.
- ✓ Delayed payment time.
- ✓ What time will the beaches be done.
- ✓ The amount of taxes.
- ✓ The amount of costs.
- ✓ Percentage of credit sales.

Financial assumptions are the guidelines that the financial plan should follow. These can range from financial forecasts of costs, revenues, return on investment and operating and start-up costs. Basically, financial assumptions serve as a forecast of how the organization will do in the future. Anyone reading a financial plan should have an idea of how accurate their projections can be. Financial assumptions should accurately reflect the information provided in the business plan and they should be accurate.

❖ ***Key financial indicators*** as an element of the financial plan include general expenses such as payroll, rent, operating expenses, total expenses per year, gross margin as the difference between sales revenue and total sales expenses (direct expenses), net profit calculated by deduction of all expenses as well as taxes on total sales revenue.

Key financial indicators fall into these categories:

- ✓ Growth - Are sales and profits increasing or decreasing year over year? Is there a trend?
- ✓ Profitability - Does the organization make enough profit compared to other similar companies?
- ✓ Liquidity - Can the company meet its short-term obligations?
- ✓ Leverage - Is the company taking advantage of the financing to operate and grow?
- ✓ Activity - Does the organization manage funds effectively?

❖ ***The profitability chart*** is the amount of money needed to cover all the costs of the business, how many pieces of products or hours of service are needed to cover the costs. The point of return is the point above which the business will make a profit (profit).

The profitability threshold expresses the financial indicators used to measure and evaluate the company's ability to generate income (profit) in terms of revenue, balance sheet assets, operating expenses and shareholder's capital in a certain period of time. the break-even point shows how well a company is using its assets to create profit and shareholder value.

❖ ***The profit or loss projection*** provides a description of the assumptions and a spreadsheet of profit / loss that will include costs.

A profit and loss statement is a financial statement that summarizes revenues, costs, and expenses incurred during a specific period, usually a quarter or fiscal year. the projection provides information about a company's ability or inability to generate profits by increasing revenues, decreasing costs, or both.

❖ ***The analysis of the cash*** flow shows how the cash will move, ie how much money there is at the moment for the realization of the business, for raw materials, payment of salaries for employees, repayment of loans, financing the growth of the business. Cash flow is the movement of money inside and outside the organization, ie a cycle of cash inflows and outflows that actually determines the solvency, the ability to pay.

The creation and implementation of the action financial plan means to develop a plan, ie to choose a way in which the financial goals will be achieved. The implementation of the action financial plan should be accomplished by all employees, the funds should be secured, the investment should be made, the stocks should be kept, the shares or bonds or mutual funds should be secured: (BDC, 2021)

❖ The action plan is usually displayed as a one-page spreadsheet listing the initiatives by function. Actions can be simple one-off projects, repetitive actions (e.g., starting monthly reviews of actual versus estimated costs) or larger projects

❖ For each action, the spreadsheet provides a key performance indicator, the names of those responsible or involved in the initiative, and a timeline for implementation. The chart can also prioritize the initiative (low, medium or high).

❖ Action plans generally cover 12 months. For each initiative, the table includes a column for each month to indicate what needs to be done during the year. Additional columns are included for each quarter of the remaining years of the strategic plan.

❖ The action plan should be clear about employee responsibilities for each initiative. This can take the form of a RASCI matrix:

- ✓ ***Responsible -*** who implements the action.
- ✓ ***Accountable*** - who oversees the action, usually the team leader ("R" and "A" can be the same person, especially in a smaller company).

- ✓ ***Support*** - who gives support.
- ✓ ***Consulted*** - who should be consulted during execution. For example, the CFO may need to provide financial information.
- ✓ ***Informed*** - who should be informed of progress or decisions, such as a senior person or head of department concerned.

❖ The action plan should specify measures to monitor implementation. These can be milestones (such as completing a task) or measurable measures (such as revenue, margin or market share).

❖ A decision needs to be made on how to follow the action plan to ensure that the steps are implemented. This may include internal reporting and regular meetings to discuss progress. Meetings are often held monthly, with an in-depth review each quarter. Meetings help you identify and reward employees for success, identify where you are lagging behind, and explore why so you can take corrective action.

❖ The action plan should specify measures to monitor implementation. These can be milestones (such as completing a task) or measurable measures (such as income, margin or market share).

❖ To ensure that all employees know about the action plan and their role in its implementation. Its benefits to employees and the organization need to be explained. It is important to know that the action plan is a tactical component of the overall business strategy, which is aimed at improving the company's performance. Employees need to hear this from management and see the connections. People may oppose change, but they must be told that change is inevitable and necessary for the company to survive and thrive. Employees need to be reassured that the plan will not lead to complete disruption and that this will happen step by step. You need to address people's concerns and make them feel good about the changes.

❖ The action plan should be agile, flexible and responsive to questions that arise during implementation and changes in external and internal circumstances. You may need to review your company's activities, priorities, or even larger goals. Feedback should be sought regularly.

CONCLUSIONS

The financial plan helps in daily decision-making for the operation of an organization. Comparing the forecast figures with the actual results provides important information about the overall financial situation and efficiency of the organization.

A financial plan is a document that serves as a roadmap for the financial growth of a company. It shows where an organization currently is, where it wants to go, and how it intends to get there.

Financial plans include budgets, but also include other important information, such as detailed, overviews of the organization's assets, cash flow, forecasts of income and expenses, and other data that create an overall picture of the organization's financial position.

Financial plans also typically include long-term goals, such as specific growth targets, as well as potential obstacles that must be overcome to reach those goals.

A financial plan in simple words is a plan made by an organization that documents all the information regarding the company's financial condition, its future financial goals and information about the process through which it can achieve its goal.

The financial plan helps manage everything and makes the organization aware of its financial needs and helps it to always be prepared for the most difficult situations such as lack of funds.

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368:336.76(497.7)

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INSURANCE AND THE INSURANCE MARKET IN REPUBLIC OF NORTH MACEDONIA

ABSTRAKT

The insurance sector is made up of companies that offer risk management in the form of insurance contracts. The basic concept of insurance is that one party, the insurer, will guarantee payment for an uncertain future event. The other party, the insured or policyholder, pays a premium to the insurer in exchange for protection against a specified uncertain future occurrence. Insurance is a contract, represented by a policy, in which the policyholder receives financial protection or compensation against losses from an insurance company. The company pools customers' risks to make payments more affordable for policyholders. Insurance policies are used to protect against the risk of financial losses, both large and small, that may arise from damage to the insured or their property, or from liability for damage or injury caused to a third party.

Insurance is a form of risk management, primarily aimed at reducing financial losses. Insurance is the transfer of the risk from the insured to an insurance company, by paying an insurance premium. The basic idea behind insurance is to link the risk of multiple insureds in one fund, so the law of probability ie. The law of large numbers ensures that only a relatively small number of adverse events actually occur in a year. Thus, the cost of that small number of events can be easily borne by a large number of policyholders.

Kaywoeds: Contract, payment, companies, policyholder, risk, losses.

INTRODUCTION

The world we live in is full of uncertainties and risks. Individuals, families, businesses, properties and assets are exposed to different types and levels of risks. These include risk of losses of life, health, assets, property, etc. While it is not always possible to prevent unwanted events from occurring, financial world has developed products that protect individuals and businesses against such losses by compensating them with financial resources. Insurance is a financial product that reduces or eliminates the cost of loss or effect of loss caused by different types of risks.

Apart from protecting individuals and businesses from many kinds of potential risks, the insurance sector contributes significantly to the general economic growth of the nation by providing stability to the functioning of businesses and generating long-term financial resources for the industrial projects. Among other things, insurance sector also encourages the virtue of savings among individuals and generates employments for millions. Insurance as a sector is key to development of any economy.

Provides Safety and Security to Individuals and Businesses: Insurance provides financial support and reduces uncertainties that individuals and businesses face at every step of their lifecycles. It provides an ideal risk mitigation mechanism against events that can potentially cause financial distress to individuals and businesses.). In case of business insurance, financial compensation is provided against financial loss due to fire, theft, mishaps related to marine activities, other accidents etc.

Generates Long-term Financial Resources: The Insurance sector generates funds by way of premiums from millions of policyholders. Due to the long-term nature of these funds, these are invested in building long-term infrastructure assets (such as roads, ports, power plants, dams, etc.) that are significant to nation-building. Employment opportunities are increased by big investments leading to capital formation in the economy.

1. THE TERM OF INSURANCE

According to the Merriam-Webster dictionary, insurance is defined as: [63]

- Contractual coverage whereby one party undertakes to indemnify or guarantee another compensation against loss from a specified contingency or peril.
- Activity of insurance of persons or property.
- An amount for which something is insured.
- A means of guaranteeing protection or safety.
- An agreement whereby a person pays a company and the company promises to pay money if the person is injured or dies or to pay for the value of lost or damaged property.

[63] Insurance Definition & Meaning - Merriam-Webster, (2022), https://www.merriam-webster.com › dictionary › insurance.

- The act, process, or means of insuring or insuring the condition usually against loss or damage from an unforeseen event (such as death, fire, accident, or disease).

According to the dictionary Britannica insurance is defined as: [64]

- An agreement in which a person makes regular payments to a company and the company promises to pay money if the person is injured or dies, or to pay money equal to the value of something (such as a house or car) if it is damaged, lost, or stolen.
- The amount of money a person regularly pays an insurance company as part of an insurance agreement.
- The amount of money that a person receives from an insurance company.
- The business of providing insurance.
- Protection from bad things that may happen in the future.

According to the dictionary Dictionary.com insurance is defined as:[65]

- The act, system, or business of insuring property, life, one's person, etc., against loss or harm arising in specified contingencies, as fire, accident, death, disablement, or the like, in consideration of a payment proportionate to the risk involved.
- Coverage by contract in which one party agrees to indemnify or reimburse another for loss that occurs under the terms of the contract.
- The contract itself, set forth in a written or printed agreement or policy.
- The amount for which anything is insured.
- An insurance premium.

Insurance is a legal agreement between two parties – the insurer and the insured, also known as insurance coverage or insurance policy. The insurer provides financial coverage for the losses of the insured that s/he may bear under certain circumstances:[66]

- Insurance coverage can be defined as a contract in the form of a financial protection policy. This policy covers the monetary risks of an individual due to unpredictable contingencies. The insured is the policyholder whereas the insurer is the insurance-providing company/the insurance carrier/the underwriter. The insurers provide financial coverage or reimbursement in many cases to the policyholder.
- The policyholder pays a certain amount called ‘premium’ to the insurance company against which the latter provides insurance cover. The insurer

[64] Insurance Definition & Meaning | Britannica Dictionary, (2022), https://www.britannica.com ›
[65] Insurance Definition & Meaning | Dictionary.com, (2022), https://www.dictionary.com ›
[66] What is Insurance: Definition, Benefits, and Types - Paytm, (2021), https://paytm.com › blog › w.

assures that it shall cover the policyholder’s losses subject to certain terms and conditions. Premium payment decides the assured sum for insurance coverage or ‘policy limit’.

- Insurance coverage has the below mentioned salient features:
- ✓ It is a kind of risk management plan to use an insurance policy as a hedge against an uncertain loss.
- ✓ Insurance coverage does not mitigate the magnitude of loss one may face. It only assures that the loss is shared and distributed among multiple people.
- ✓ Various clients of an insurance company pool in their risks. Hence, they pay the premiums together. So when one or a few incur a financial loss, the claimed money is given out of this accumulated fund. This makes each client bear a nominal fee.
- ✓ Insurance coverage can be provided for medical expenses, vehicle damage, property loss/damage, etc. depending on the type of insurance.
- ✓ Premium, policy limit, and deductible are the main components of an insurance coverage policy. The policy buyer should check them thoroughly while buying an insurance policy.

An insurance is a legal agreement between an insurer (insurance company) and an insured (individual), in which an insured receives financial protection from an insurer for the losses he may suffer under specific circumstances:[67]

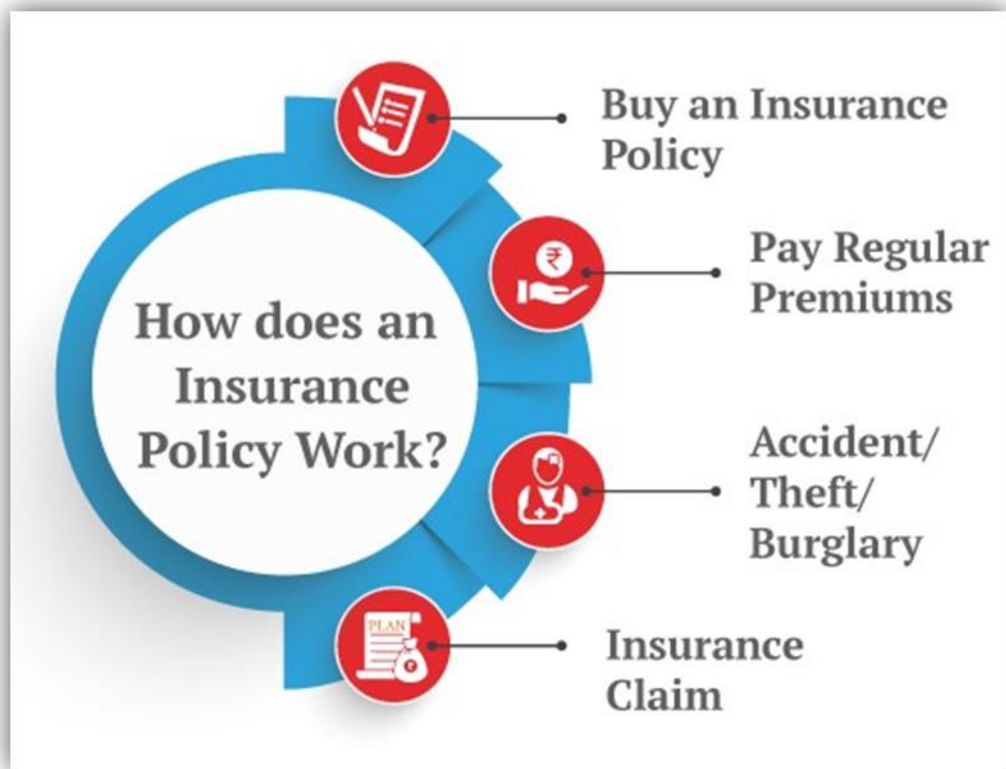
- Under an insurance policy, the insured needs to pay regular amount of premiums to the insurer. The insurer pays a predetermined sum assured to the insured if an unfortunate event occurs, such as death of the life insured, or damage to the insured or his property.
- Legally insurance has been defined as a contract where the insurer agrees to compensate the insured against the losses incurred due to any unforeseen contingency. The contract also involves a consideration which is called a premium. The maximum available benefit amount is called sum assured or sum insured.
  - To understend how insurance works, it is nessesery know folowing terms:
  - ✓ Premium:Is the money payed to the insurance company to avail of insurance policy benefits.
  - ✓ Sum Insured: Sum insured is applicable for insurance. It refers to the maximum cap on the costs that are covered for in a year against any unfortunate event.

[67] Knowledge Centre Team, What is Insurance: Meaning, Types and Benefits, (2022), https://www.canarahsbclife.com ›

- ✓ Sum Assured: Sum assured is the amount the life insurance company pays to the nominee if the insured event happens (death of insured).

Figure 1

How insurance works



Source: Knowledge Centre Team, What is Insurance: Meaning, Types and Benefits, (2022), https://www.canarahsbclife.com ›

Insurance is the most effective risk management tool which can protect individuals and businesses from financial risks arising out of various contingencies. The emotional and psychological loss can never be compensated, but at least the financial loss can be compensated with insurance. Though there are uncertainties in life which people cannot mitigate, insurance can surely help transfer the financial risk associated with the same:[68]

- Insurance is a legal contract between two parties- the insurance company (insurer) and the individual (insured), wherein the insurance company promises to compensate for financial losses due to insured contingencies in return for the premiums paid by the insured individual. In simple words,

[68] Insurance Meaning – Types, Benefits & How It Works - Turtlemin, (2022), thttps://www.turtlemint.com ›

insurance is a risk transfer mechanism, where transfer risk to the insurance company and get the cover for financial loss that people may face due to unforeseen events. And the amount that which is pay for this arrangement is called premium.

- The concept of insurance works on the basis of 'risk pooling'. When is buyed any type of insurance policy from the insurance company for a specified period with specific cover, it is maked regular payments (referred to as premiums) towards the policy. Similarly, Insurance Company collects premium from all of its clients (referred to as insured) and pools the money collected to pay for losses arising out of an insured event. In case the insured event takes place, losses will be compensated by the insurance company from the pool of policyholder's premiums.However, there are various types of products offered by insurance companies today which also involve savings element attached to it.

2. FUNCTIONS OF INSURANCE

There are some insurance features that are applicable to every type of insurance policy including general insurance as well as life insurance which covers every type of insurance policy such as property insurance, home insurance, auto insurance, insurance of jewelry etc. The basic functions of insurance are divided into 3 categories. These categories are as follows:[69]

- Primary functions of insurance.
- Secondary functions of insurance.
- Other functions of insurance.
    - Primary functions of insurance include:

Providing Protections: The Primary functions of Insurance are just as we consider any other insurance policy. Primary function of Insurance company to give security against future dangers, mishaps, and vulnerability. No insurance can capture the hazard from occurring, no insurance can avert future happenings, however, can surely give some coverage to the misfortunes of hazard. In genuine terms Insurance is a defensive coverage against financial misfortune by offering the hazard to other people, (the pooling individuals).

Collective Risks: Insurance is a strategy by methods for which countless individuals share a couple of misfortunes. Every one of the general population who get protection contributes by paying a yearly premium towards a reserve. Out of which the people who are prone to dangers get the payment according to the terms and states of the insurance approach.

[69] What Are The Basic Functions Of Insurance?(2022), https://healthnewsreporting.com ›

Assessment of Risks: Insurance organizations dictate what is the volume of hazard by surveying different components that offer ascent to chance. The settlement process of the rate of premium is additionally based on hazard include in the policy.

Certainty: As people get coverage from the insurance company, thay stay secure about ability to meet future dangers with great coverage. In any case, when thay get protection, it changes over vulnerability into an assurance of bearing future dangers.

Primary Function of insurance is focused on:[70]

Insurance Provides certainty: Insurance provides certainty of payment at the uncertainty of loss. The uncertainty of loss can be reduced by better planning and administration.

Insurance Provides protection: The main function of the insurance is to provide protection against the chances of loss. The time and amount of loss are uncertain and at the happening of risk, the person will suffer a loss in absence of insurance. The insurance guarantees the payment of loss and thus protects the assured from sufferings.

Risk Sharing: The risk is uncertain and therefore the loss arising from the risk is also uncertain. When risk takes place; the loss is shared by all persons who are exposed to the risk.

❖ Secondary functions of insurance include:

Forestalling Losses: Insurance cautions people and business people to grasp suitable gadget to anticipate shocking aftermaths of hazard by watching security guidelines; establishment of a programmed sparkler or alert frameworks, and so on.

Covering Larger Risks With Small Capital: Insurance mollifies specialists from security ventures.People can pay a little measure of premium against bigger dangers and dubiety to finish it.

Helps In The Development Of Greater Industries: In the Bigger Industries set up, there are so many chances of dangers. Enormous businesses are so broad that it goes over and wanting to cover each kind of hazard. It is just insurance that comes not exclusively to support these enormous businesses against conceivable hazard yet additionally help them to develop. It winds up conceivable simply because insurance gives a chance to create to those bigger enterprises which have more dangers in their setups.

❖ Other functions of insurance:

Insurance is a oportunity for investments and saving.

It Is One Of Sources To Win Foreign Exchange: In straightforward words, the insurance has turned into a global business and is essential moreover.

[70] Primary Function of Insurance - QS Study, (2022), https://qsstudy.com › primary.

Risk-Free Trade: Insurance advances send out insurance, which makes the remote exchange chance free with the assistance of various kinds of policies under marine insurance spread.

Subrogation: In its most normal utilization alludes to conditions in which an insurance organization attempts to recover costs.

Insurance has both a financial and an emotional aspect for the policyholder. There are certain functions that an insurance company must promise to take care of while they are finalising the contract with the insured party:[71]

- ***To provide safety and security to the insured*** – One of the prime reasons for entering into an insurance contract is to seek financial security in the event of a loss from an unexpected occurrence. Insurance offers support to the policyholder and helps to reduce the uncertainties in the business or in human lives. With the help of a policy, the insured party is protected against future hazards, vulnerabilities and accidents. Although no insurer in the world can prevent the dangerous event from occurring, they can certainly help by providing some sort of financial protection to compensate the insured party.
- ***Collective Risks*** – Another function of an insurance contract is that it helps a number of individuals get an insurance policy to safeguard themselves from the losses that may occur due to an unfortunate event. This strategy works on the principle that not all of the policyholders for a particular risk will face it at the same time. For example, if a total of fifty thousand people are insured against damage to their cars due to accidents, the most likely scenario is that only a few of them would have accidents in a single year. So the amount that they can claim from the insurance company for the financial losses due to the accidents would be adequately covered by the insurance premiums from all fifty thousand policyholders.
- ***Risk Assessment*** – Insurance organisations play an important role in determining the actual amount of risk from the occurrence of a particular event by assessing the situation. They analyse all the aspects of a risk carefully to make an informed decision. It helps them to arrive at the final insurance amount as well as fix the premium to be paid by the insured.
- ***Certainty*** – One of the main benefits of taking a policy for the insured is that they can feel secure about meeting the future losses after taking coverage for a particular risk. It can be very reassuring for the insured party and can also help them to proceed with their daily activities in a much more assured manner without fear or hesitation.
- ***It helps to forestall losses*** – An insurance contract can help the insured to mitigate their losses by providing some sort of security in case of an unforeseen event. It helps businesses have a contingency plan in case things do not go as planned. Insurance is a very important tool for organisations as it

[71] Functions of Insurance, (2022), https://byjus.com › commerce.

allows them to cover their bases while operating in a very risky environment where the losses can be huge if they do not play their cards right. It also allows them to be able to cover these huge risks in their businesses by paying a relatively small amount as the premium.

- ***Fulfil the legal requirements*** – In some countries, any business is required to have certain insurance covers in order to engage in any economic activity. So the insurance company can help organisations fulfil these requirements.
- ***It allows the development of big businesses*** – Any large-sized organisation is exposed to a greater amount of risk. If the chances of loss are relatively higher, it may prevent the management in those organisations from taking calculated risks, which has the potential of bringing more profits. Insurance helps to mitigate that risk in a way and encourage businesses to take bold decisions. Insurance takes away some of the financial pressures and allows businesses to flourish in the long run.
- ***It can help in boosting the economy*** – When the businesses have sufficient insurance cover, they can increase their scope of economic activity that will bring commensurate rewards. This can provide an impetus to the overall economy of a country in the long run.

Insurance functions can be grouped into three function groups:

- Function of protection and custody of the property,
- Financial mobilization function,
- Development function
- Social function.

3. General characteristics of insurance institutions and intermediaries

Insurance activities are performed by insurance institutions and insurance intermediaries. Insurance institution means any corporation, association, partnership, reciprocal exchange, interinsurer, fraternal benefit society or other person engaged in the business of insurance. Insurance corporations are financial intermediaries that offer direct insurance or reinsurance services, providing financial protection against possible dangers in the future. Insurance institutions perform activities related to:[72]

- Conclusion and execution of insurance contracts for those classes of insurance for which they are registered.
- Carrying out only life insurance or are registered for carrying out non-life insurance.

[72] Insurance corporations - European Central Bank, (2022), https://www.ecb.europa.eu › i.

- Conclusion of contracts for co-insurance and reinsurance as well as works related to the recording of risks that threaten people's life and property.
- Undertaking activities for recording, assessment and payment of damages, mediate in the sale and sale of the remains of insured damaged items.
- Introducing measures to prevent, reduce and remove damages and risks that represent a danger in non-life insurance.
- Indication of other intellectual and technical services related to insurance and reinsurance matters.

An insurance company may be defined as a financial institution involved in the protection of persons and objects against risks. These companies as financial institutions collect large sums of money called premium from individuals and organisations in order to insure lives and properties. Functions or Roles of Insurance Companies: [73]

- ***Pooling of risks***: The insured pay premiums which are pooled into a fund. Compensation is paid to those who suffer losses from the fund.
- ***Boosting expansion of commercial and industrial banks***: Entrepreneurs are encouraged to expand their businesses being fully aware that they will receive compensation if they incur certain losses.
- ***Direct investment***: They sometimes invest in the productive sectors-industry, agriculture, commerce etc, with their large reserves of premiums.
- ***Provision of capital to investors***: They make long-term loans to entrepreneurs for investment in productive sectors.
- ***Provision of investment advice***: They provide finansial amount for investors.

4. MEANING OF THE INSURANCE MARKET

The insurance market is simply the "buying and selling of insurance." Consumers or groups buy insurance for risk management from insurers offering coverage for specific risks.[74]

- The insurance market operates in a free market environment, regulated by state or transnational laws. A market is the public trade of buying and selling products and services and, as such, the insurance market is a free market, governed by the laws of supply and demand, where sellers and buyers act freely within the regulatory framework, but supervised by public bodies.

[73] Insurance Company: Definition, Roles & Functions - StudyHQ, (2022), https://studyhq.net › Economics.
[74] Kokemuller, N., (2022), Insurance Market Definition, https://www.sapling.com › insurance-market-definition

- There are several types of insurance companies depending on their legal constitution: public limited companies, mutual insurance companies, cooperatives, and mutual benefit societies.
- Insurance companies can operate in one or more business lines (accident, automobile, fire, civil liability, etc.), but always with the necessary authorization from the regulatory body.
- The classification by business lines is fundamental for ordering the risks, separating them into groups with common characteristics to ensure that their processing and valuation are appropriate. To achieve greater precision, these lines of business are usually subdivided into categories that group together related risks.
- To ensure the proper functioning of the activity, the State regulates other characteristics of insurance companies, such as: their economic dimension, the exclusivity of their activity, their financial guarantees and solvency, the specialized training of their employees, etc.; at the same time, it also controls, monitors and audits, in particular, the functioning of insurance companies.

5. THE INSURANCE MARKET IN THE REPUBLIC OF NORTH MACEDONIA

During 2020, 16 insurance companies operated on the insurance market in the Republic of North Macedonia, of which 5 insurance companies work on life insurance, while the remaining 11 work on non-life insurance. Only one company, in addition to non-life insurance, is licensed to perform reinsurance: [75]

- Insurance companies employ 1,876 workers at the end of 2020, which represents a decrease of 3.70% in the number of hired labor compared to 2019.
- Insurance companies are predominantly owned by foreign legal entities from the financial sector (80.11%), which are partially or fully present in 14 out of a total of 16 insurance companies on the market (Table no. 2). In addition, 12 insurance companies are part of insurance groups based in EU member states, while two insurance companies are fully owned by domestic investors.

[75] Агенција за супервизија на осигурување - ASO.MK, (2021), https://aso.mk › wp-content › uploads › 2021/08

Table 1

Insurance companies

Company name	Insurance group
AD for insurance and reinsurance MACEDONIA - Skopje Vienna Insurance Group	Non-life insurance and reinsurance
TRIGLAV INSURANCE AD Skopje	Non-life insurance
SAVA INSURANCE AD Skopje	
EUROINS Insurance AD Skopje	
WINER Insurance AD - Vienna Insurance Group Skopje	
AD for insurance EUROLINK Skopje	
GRAVE Non-life insurance AD Skopje	
Insurance company UNIKA AD Skopje	
National Insurance Group INSURANCE POLICY AD Skopje	
HALK INSURANCE AD Skopje	
CROATIA INSURANCE AD- Non-life insurance company	
CROATIA INSURANCE AD- Life insurance company	Life insurance
GRAVE insurance AD Skopje	
WINNER Life Insurance AD - Vienna Insurance Group Skopje	
Insurance company UNIKA Life AD Skopje	
TRIGLAV Life Insurance AD Skopje	

Source: Insurance Supervision Agency.- ACO.MK, (2021), https://aso.mk › wp-content › uploads › 2021/08

- The basic indicators that measure the degree of development of the insurance market are the degree of penetration and the degree of density. The data on the level of insurance penetration in 2020 show that the total BPP in the country contributes 1.52% to the gross domestic product, which is the same level as the previous year (2019: 1.52%). Meanwhile, the degree of density in 2020 is 4,848 denars per inhabitant, which is a decrease of 4.85% compared to the previous year.
- The insurance sector in the Republic of North Macedonia is characterized by low concentration, which is a prerequisite for functional market competition. The Herfindahl index, calculated through BPP, in 2020 is 769.56 (2019:

792.42). A similar result is shown by the measurement of the index through the assets of insurance companies at 838.02 in 2020 (2019: 821.71).

- Analyzed by insurance groups, a higher concentration is present in life insurance, due to the small number of companies in this domain. At Herfindal life insurance companies - the index, measured according to BPP, is 2,788.97 (2019: 3,157.74), while, measured according to the assets of the companies, it is 3,077.21 (2018: 3,083.30).
- In non-life insurance, the indicators show a low concentration, with the measurement through the Herfindahl index according to BPP in 2020 is 1,003.06 (2019: 1,020.43) and shows a decrease compared to last year, while the same indicator measured through assets is 1,070.59 (2019: 1,058.79).
- The CR5 indicator, measured through participation in BPP, among non-life insurance companies, in 2020 recorded a decrease and amounted to 56.86 (2019: 57.99%).
- At the end of 2020, in the domain of market concentration in the non-life insurance sector, 4 insurance companies cross the participation threshold with over 10% in the total BPP. At the same time, on the insurance market in the Republic of North Macedonia, no company crosses the threshold of over 20% market share.
- The value of the assets of the insurance companies on 31.12.2020 is 25.97 billion denars and is higher by 7.34% compared to the total assets of the insurance companies in 2019. Investments have the largest share of 74.44% in the structure of assets of insurance companies (2019: 76.02%) and they have increased by 5.12% compared to the invested assets in 2019. Within investments, the most significant share of 92.46% is occupied by the category of other financial investments and it has a growth of 6.19% compared to the previous year. This category includes: financial investments available for sale (49.30%), bank deposits, loans and other placements (34.73%), financial investments held to maturity (12.02%) and financial investments for trading (3.95%). The next most significant category is investments in land, construction facilities and other tangible assets (6.22%), and they recorded a decrease of 7.53% compared to 2019. Also part of the investments are the financial investments in companies in the group - subsidiaries, associated companies and jointly controlled entities, which participate with 1.32% in the total investments and they show a decrease of 0.96%.
- Sources of funds of insurance companies in 2020 recorded an increase of 7.34% compared to 2019. The largest participation of 60.39% in the structure of sources of funds of insurance companies has gross technical reserves (2019: 59.74%) and they have an increase of 8.50% compared to the previous year. The next category with a share of 29.36% in the structure of sources of funds is capital and reserves, which increased by 5.85%. The liabilities of the insurance companies, which in the structure of sources participate with 6.27% (2019: 7.30%), recorded a decrease of 7.75% compared to the previous year.

In the structure of liabilities, the largest share is held by other liabilities (49.34%), liabilities from reinsurance and co-insurance (43.76%) and liabilities from direct insurance operations (6.89%).

- During 2020, the insurance sector made a profit in the amount of 456.81 million denars, compared to the realized profit in the amount of 25.37 million denars in 2019. Non-life insurance companies made a profit of 273.81 million denars (2019: loss of 125.91 million denars), which results from the result of ten companies that made a profit in the amount of 341.83 million denars and one company that made a loss in the amount of 67.72 million denars. Life insurance companies made a profit of 177.86 million denars (2019: profit of 100.54 million denars), which results from the result of four companies that made a profit of 198.64 million denars and one company that made a loss in the amount of 20.79 million denars.

Representation in insurance represents the preparation and conclusion of insurance contracts, in the name and at the expense of one or more insurance companies, for insurance products that do not compete with each other. Representation on the insurance market in the Republic of North Macedonia is carried out through insurance representatives - natural persons, insurance representation companies and banks that have received permission to perform insurance representation. Through these channels, in 2020, 23.93% of GDP (2019: 23.18%), i.e. 2.41 billion denars (2019: 2.51 billion denars), was realized, which represents a decrease of 1.85% compared to of the previous year:[76]

- Representation in insurance through natural persons is carried out on the basis of a license from ASO, which they received after previously passing an exam for performing work of representation in insurance. In the total BPP, representation in insurance through natural persons participates with 11.67%, while in 2020 the number of representatives who had a license from ASO is 1,341. The register of all active representatives in insurance is available on the website of ASO.
- The number of insurance representation companies in relation to 2019 remained unchanged, i.e. a total of 10 insurance representation companies and 7 banks operate on the insurance market. In the total BPP insurance representation companies in 2020.
- During 2020, 71,165 insurance contracts (policies) were concluded through insurance representation companies (2019: 84,432), which is 15.71% less than the previous year. Through banks, 145,814 insurance contracts were concluded in 2020 (2019: 144,136), which represents an increase of 1.16% compared to the previous year.

[76] Агенција за супервизија на осигурување - ASO.MK, (2021), https://aso.mk › wp-content › uploads › 2021/08

Conclusion

Insurance is a risk transfer tool. In insurance, risk is transferred (a negative deviation from the future outcome) to an insurance company that will pay at the time the insured event occurs in relation to the contract signed by both parties.

The purpose of insurance is to reduce financial uncertainty and make accidental loss manageable. It does this by substituting the payment of a small, known fee - an insurance premium - to a professional insurer in exchange for assuming the risk of a large loss and a promise to pay in the event of such a loss.

Insurance provides financial support and reduces uncertainties in business and human life. It provides safety and security from a particular event. Insurance provides cover against any sudden loss.

Insurance turns accumulated capital into productive investments. Insurance also provides loss mitigation, financial stability and promotes trade and commercial activities that result in sustainable economic growth and development. Thus, insurance plays a key role in the sustainable growth of an economy.

Insurance is a financial product that reduces or eliminates the cost of loss or the effect of loss caused by various types of risks. Apart from protecting individuals and businesses from many types of potential risks, the insurance sector contributes significantly to the general economic growth of the nation by ensuring stability in the functioning of businesses and generating long-term financial resources for industrial projects.

There are several types of insurance companies depending on their legal constitution: limited liability companies, mutual insurance companies, cooperatives and mutual benefit companies. Insurance companies can operate in one or more lines of business (accident, automobile, fire, civil liability, etc.), but always with the necessary authorization from the regulatory body.

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ANALYSIS OF EMPLOYMENT OF YOUNG PERSONS IN THE REPUBLIC OF NORTH MACEDONIA AND THE NECESSARY SKILLS FOR ITS IMPROVEMENT

ABSTRACT

Unemployment is one of the biggest socio-economic problems facing many countries in the world. This is primarily due to the fact that unemployment is not an isolated socio-economic problem, but the high unemployment rate brings with it a number of other negative phenomena such as poverty and social insecurity, which in turn results in low quality of life of the population, and negatively affects both resource utilization and economic growth.

Youth employment is becoming more and more relevant and gaining importance on national and global development agendas, which is not at all surprising given that the job crisis increases the vulnerability of young people, which in turn results in higher unemployment, lower quality in the workplace, greater labor market inequality between different groups of young people, longer and more precarious transition from education to work, and greater distance from the labor market.

The purpose of this paper is to identify the skills and competencies that young people and employers consider necessary for greater employability, which should certainly result in increased youth employability, ie faster and easier employment of young people and their readiness to start immediately. work. Such a situation is a challenge for the competent institutions to take appropriate measures to reduce youth unemployment because these measures gradually solve current and potential future economic, social and population-migration problems in the country.

Keywords: employability, strategy, labor market, employers, active measures

INTRODUCTION

The daily changes and dynamics of today's living impose a need for additional types of knowledge that are appropriate for the jobs offered. Knowledge acquired through formal education is often not enough to secure a suitable job. Therefore, further improvement and refinement of existing knowledge and skills is needed in order to acquire new practical experiences that will enable easier access to certain jobs. Young people who are inclined to new knowledge, to new experiences and competencies can mostly be directed in this direction.

In the National Strategy for Employment in the Republic of North Macedonia from 2021 - 2027, it is pointed out that employers mostly emphasize the need for knowledge of foreign languages (English, German, Italian), knowledge of basic computer skills (MS Office, Auto Cad), as well as acquired advanced knowledge and skills in the field of information technology (server - administrator, CISCO, Java programmer, Oracle), while emphasizing the need for certificates for acquired knowledge. Among other skills, the need for communication skills, ambition, responsibility, reliability, accuracy, teamwork, data entry and reading skills, flexibility, sales and marketing skills, and management skills are emphasized. As the most desirable competencies and qualifications that young people should possess in order to get a job, the following can be emphasized: leadership, marketing, finance, commercial law, knowledge of the technological process, sales, teamwork, human resource management, etc. The following priorities that would attract young people to apply for a job in a certain company stand out: good and secure salary, possibility for personal affirmation, promotion and career building, positive working atmosphere, productivity, additional training, safe working conditions, additional benefits and bonus packages.

Modern companies that are financially powerful and success-oriented tend to invest in their young staff in the direction of growth and development of the company. They continuously invest in additional training, training, courses and seminars that will enable young people to realize themselves in the position that suits them best and will enable them to progress in their career thanks to the required qualifications: ambition, patience, dedication, persistence, investment in the informal education, practical work, etc.

RESEARCH METHODOLOGY

Bearing in mind that this paper deals with the problem of the employability of young people and the need for additional skills and competences, the method of analysis of specific problems in the past years (mostly in the last decade), analysis of the current conditions, as well as their comparison using the comparative method. The data analysis will be performed with the method of descriptive explanation of the obtained research results.

The necessary data and information will be used from the database of the State Statistical Office of the Republic of Macedonia, from the Employment Agency, from the Chamber of Commerce of Macedonia, from the Eurostat database, data from the World Bank, etc.

For a clearer presentation of the obtained results, tabular reviews with appropriate data for a certain statistical sequence of years will be used, graphic representations through bar graphs will be used, as well as presentation of the obtained results through diagrams.

State of the labor market in Macedonia with a special reference to young people

When it comes to workers' rights, young people are among the most vulnerable. The youth unemployment rate in Macedonia is one of the highest in Europe. The labor market today requires higher skills and adaptability to new achievements, creativity and ability for innovative thinking, so formal and informal education should be developed in that direction. Discrimination in terms of gender, political affiliation, physical and intellectual disability in the employment of young people should be eradicated through the creation of new, more adaptable employment policies.

According to the official data of the Employment Agency of the Republic of Macedonia, 34.9% of young people aged 15 to 24 are unemployed. In March, April and May 2020 alone, due to the economic crisis caused by the C

Covid pandemic, over 3,500 young people up to the age of 29 lost their jobs. In this same age group, the lowest employment rate of 20.8% was registered. But analysts and non-governmental organizations estimate that the worst is yet to come. For a large number of young people who lose their jobs due to the crisis, there will not even be accurate data, because they are often part of the gray economy, and therefore the foreseen protection measures do not apply to them. The supply and demand in the labor market are out of step. The World Bank warns that by sitting at home every day, young people lose the job skills and knowledge they have acquired in formal education.

Attached are two graphical representations of the unemployment situation in Macedonia, in order to confirm the fact that the country has a sufficient number of able-bodied persons with completed education, but still cannot meet the needs of employers when it comes to certain skills and competencies. .

Table 1. Unemployed by length of unemployment and age

	2018			2019			2020			2021		
	years	years	years and older	years	years	years and older	years	years	years and older	years	years	years and older
Total	562	5 858	08 382	594	1 681	8 388	625	3 874	5 589	223	4 862	4 648
5-19						168						
0-24		346	0 485	309	798	470	50	878	132		263	818
5-29		747	0 295	90	135	6 421		366	3 339	20	595	0 626
0-34		923	8 321		213	3 996		554	1 540		982	2 023
5-39		08	0 298	33	344	054		342	0 125		472	1 319
0-44		535	867	05	511	398		79	111		40	278
5-49		009	0 434	20	02	871		196	439		301	420
0-54		36	0 658	99	232	546		46	350		55	409
5-59		04	1 643			567		93	096		25	900
0-64			024			885			415			761

Table 1. Unemployed by length of unemployment and age

	2018			2019			2020			2021		
	years	years	years and older	years	years	years and older	years	years	years and older	years	years	years and older
5 +												

Source: State Statistics Office of the Republic of Macedonia

Table 2. Unemployed by length of unemployment and level of education

	2019			2020			2021		
	years	years	years and older	years	years	years and older	years	years	years and older
Total	594	1 681	8 388	625	3 874	5 589	223	4 862	4 648
No education			57			49			90
Unfinished primary education			336			192			037
Primary education	783	690	5 351	81	092	9 878		209	8 719
3 years of secondary		82	164		112	813		224	596

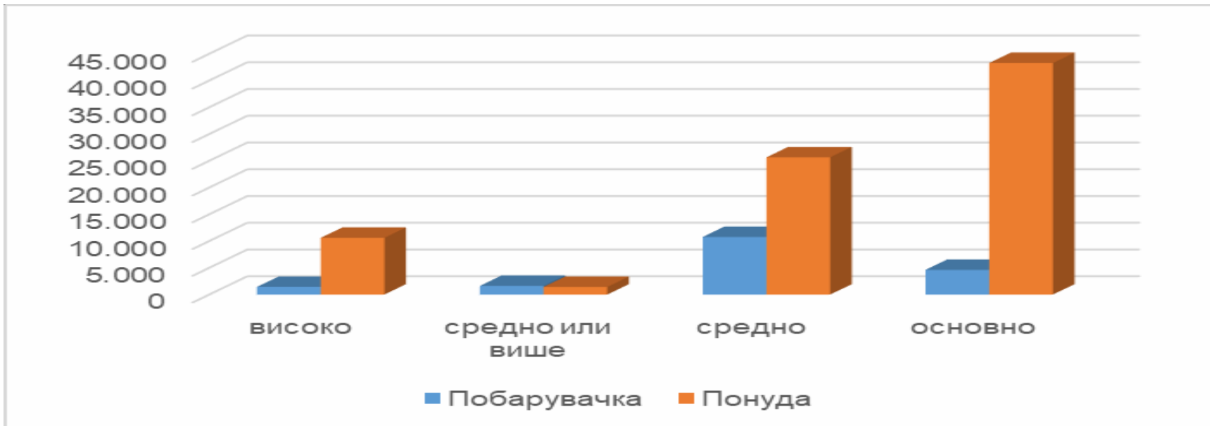
Table 2. Unemployed by length of unemployment and level of education

	2019			2020			2021		
	years	years	years and older	years	years	years and older	years	years	years and older
education									
4 years of secondary education	926	708	7 210	430	209	2 453	227	983	1 952
Higher education			25			43			35
High education		475	6 944		106	4 562	62	169	3 118

Source: State Statistics Office of the Republic of Macedonia

The World Bank's analysis of the systemic diagnosis for Macedonia also shows that although about 20 percent of graduates are unemployed, employers still cannot find people with the necessary skills, especially skills of a higher degree, that respond to rapid technological changes. If a comparison is made between the supply and demand of labor force in terms of completed education, for all profiles of education the supply is greater than the demand. The largest number of employments is expected for people with completed secondary education (10,771), then with primary education (4,623), with higher education (1,623), and the least number of jobs are open for people with higher education (1,435) (graphically shown in Graph no. 1

Chart 1: Labor supply and demand



Source: Study - Youth unemployment in the Republic of Macedonia, USAID, Institute for European Policy and Youth Info International, 2019

The data show that on the supply side it is necessary to stimulate creativity, innovation and criticality in the acquisition of new knowledge. In addition, it is necessary to raise awareness among a wider circle of social partners, including employers, in designing new and modernizing existing curricula that will respond to rapid technical-technological changes to a greater extent. At the same time, emphasis should be placed on practical skills without neglecting the quality of theoretical knowledge. For this purpose, in addition to internships, other innovative forms such as university business incubators should be used.

The whole problem with youth unemployment, especially with the emergence of the global pandemic, should also be seen through the prism of emigration. The "Balkan Barometer" survey shows that 41% of Macedonian citizens are actively planning to leave the country. The countries of the region are in a similar situation, where 71% of young people in the Western Balkans are thinking about working abroad.

Based on what was previously stated regarding the employability of young people in Macedonia and the need for additional so-called soft skills, the following weaknesses can be ascertained, but also opportunities that are available in this sphere:

Weaknesses:

- a large number of unemployed low-skilled persons,
- inadequate educational structure of unemployed persons,
- lack of additional work skills,
- mismatch between supply and demand of labor force,

- insufficient knowledge of foreign languages, basic and advanced computer skills, communication skills, management skills, sales and marketing skills, teamwork, reliability, responsibility, precision, flexibility,

- lack of training for acquiring employment skills,

- lack of occupational standards on the basis of which programs are developed for certain necessary occupations.

Features:

- unemployed people to become more competitive on the labor market through:

greater involvement in non-formal education for the purpose of acquiring skills needed for employment,

- greater involvement in the measures offered by the state through the Employment Agency,

- improvement of educational programs and their adaptation to the needs of the labor market,

- creation of policies and measures to encourage informal education,

- creation of new programs adapted to the requirements of the business (to be connected with the analysis made by the leading companies for the needs of specific skills,

- to make changes to the method of subsidizing, i.e. redesigning the measures in the Operational Plan for active programs and measures for employment and services on the labor market, by financing the number of employees after successfully completed training, and not according to the number of participants in the training,

- to work on raising the awareness of the business sector for investing in knowledge and skills among employees,

- to make an additional verification of the programs offered by the providers of training in foreign languages and computer technologies that are certified by

- foreign organizations and are recognizable on the market,

- to introduce subsidization of training for communication skills, management skills, sales and marketing skills, teamwork, reliability, responsibility, precision, flexibility,

- to introduce new occupations based on the requirements of the employers, and aligned with the future needs of the business,

- to make regular analyzes of the future needs of the labor market and develop standards of occupations in joint cooperation with employers,

- to increase the "visibility" of non-formal education and its benefits

through promotion which should be two-way: - to the bidders (yes

become independent from state finances and be competitive in the market and

- to users of informal education (through validation of the received certificate in the system of formal education).

Conclusion

An appropriate mix of knowledge and skills is crucial for the success of the individual, but also for the companies. Formal qualifications and professional knowledge are only part of the skills needed to achieve competitiveness. Research conducted in recent years on the most important skills that an individual should possess, in addition to professional skills, also identifies soft, digital and entrepreneurial skills. In a meta-analysis of the skills students need for the 21st century, the World Economic Forum identifies 16 different skills, which are grouped into three clusters: application of basic skills in everyday activities: including scientific, financial and ICT literacy; approach to solving complex problems: such as critical thinking, problem solving, creativity, communication and cooperation; approach to changes in the environment including initiative, adaptability, leadership and the like. Soft skills, also called generic skills, employability skills, i.e. all skills that complement professional skills, are transferable between industries and jobs. They refer to aspects such as communication, teamwork, problem solving, reasoning, making independent decisions, etc., and in many studies digital skills are also included here. The need for this type of skills is increasingly emphasized, especially with the increase of the service sector on a global level, but also as a result of the new approach to work which is based on project orientation and working in dynamic and changing organizational and market environments. In that direction, Deloitte Access Economics predicts that by 2030 these skills (including digital skills) will be a key criterion for two-thirds of jobs. One of their research on employee soft skills shows that employees who apply teamwork skills are 3% more productive than other employees. Modern companies that are financially powerful and success-oriented tend to invest in their young staff in the direction of growth and development of the company. They continuously invest in additional training, training, courses and seminars that will enable young people to realize themselves in the position that suits them best and will enable them to progress in their career thanks to the required qualifications: ambition, patience, dedication, persistence, investment in the informal education, practical work, etc.

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PSYCHOLOGY IN MARKETING ANDTHE ART OF SENSORY MARKETING

ABSTRACT

One of the greatest arts of marketing in the desire to constantly conquer the market and achieve greater customer satisfaction is the application of the benefits and experiences of marketing psychology. Marketing psychology as a branch of applied psychology allows to predict how and in what way the advertising of the product will influence the decision of the consumer to buy. Sensory marketing as an application strategy in marketing psychology is used to create: beliefs, feelings, thoughts and memories of a particular product (brand) and retain an image in the memory in the mind of the consumer. Sensory marketing connects the product to the person in a special and personal way. It is able to influence the person in a way that traditional mass marketing cannot.

Sensory marketing uses and applies all the senses of the person as factors in the promotion and advertising of the brand: sight (through color and shape), hearing (sound), smell, taste, touch and the multidimensional aspect of sensory marketing. For the purposes of this paper, the research was conducted on a random sample of respondents to assess the senses in the success and use of sensory marketing tools in advertising campaigns and bringing the products closer to consumer demands. The sight and taste according to the answers of the respondents dominate in the decision to buy in the multidimensional concept of sensory marketing.

Keywords: marketing psychology, consumers, brand, sensory marketing, consumer tastes.

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ПСИХОЛОГИЈАТА ВО МАРКЕТИНГОТ И УМЕТНОСТА НА СЕНЗОРНИОТ МАРКЕТИНГ

АПСТРАКТ

Една од најголемите уметности на маркетингот во желбата за постојано освојување на пазарот и постигнување поголемо задоволството на потрошувачите е примена на придобивките и искуствата на психологијата во маркетонгот. Маркетинг психологијата како гранка на применета психологија овозможува да се предвиди како и на кој начин рекламирањето на производот ќе влијае врз донесувањето одлука на потрошувачот за купување. Сензорниот маркетинг како апликативна стратегија во маркетинг психологијата се применува за да создаде: верувања, чувства, мисли и спомени за одреден производ (бренд) и задржување на слика во меморијата во умот на потрошувачот. Сензорниот маркетинг прави поврзување на производот со личноста на посебен и на личен начин. Тој е во состојба да влијае на личноста на начин што традиционалниот масовен маркетинг тоа не може да го направи.

Сензорниот маркетинг ги користи и применува сите сетила на личноста како фактори во промоција и реклама на брендот: видот (преку бојата и формата), звукот, мирисот, вкусот, допирот и мулти-димензионалниот аспект на сензорниот маркетинг. За целите на овој труд спроведено е истражување на случаен примерок на испитаници за проценка на сетилата во успехот и користерње на алатките на сензорниот маркетинг во рекламните капмањи и доближување на производите до барањата на потрошувачите. Видот и вкусот според одговорите на испитаниците доминираат во донесувањето одлука за купување во мултидимензионалниот концепт на сензорниот маркетинг.

Клучни зборови: *маркетинг психологија, потрошувачи, бренд, сензорен маркетинг, вкусот на потрошувачите.*

1. Примена на психологијата во маркетингот и развој на сензорниот маркетинг

Во постојаните барања на организациите за освојување на нови пазари и постигнување поголемо задоволството на потрошувачите континуирано расте примена на научните придобивки од психологијата во маркетонгот, која е гранка на применетата психологија. Основната цел на користење на маркетинг психологијата е да можат маркетерите преку придобивките на психологијата за проценка на однесување на потрошувачот, да можат да предвидат како ќе се однесува потрошувачот во одлуката за купување на промовираниот производ. Маркетинг психологијата ги позајмува сознанијата од бихејвиоралните науки, како што е невронауката и когнитивните науки. Преку следење и набљудување на чувствата и перцепциите на потрошувачите и нивните навики и одлуки за купување, организациите треба да применат стратегија за промоција и настап на пазарот.

Иако не постои генерално одобрување од страна на сите психолози за употреба на психологијата за економски или т.н. маркетиншки цели, сепак расте спојот на психологијата со маркетингот. Економијата последните децении својата основна цел ја насочува кон освојување на пазарот и потрошувачот. Од овие причини, сè повеќе се оправдува потребата од примена на психологијата за маркетиншки цели.

Котлер (Kotler et all)[77] наведува дека во 21-от век постојат пет концепти на дејствување на маркетиншката филозофија: концепт на производство, концепт на производ, концепт на продажба, концепт на маркетинг и концепт на општествен маркетинг. Концептот на *општествен маркетинг*, треба да се смета како најоправдан од повеќе причини:

- Од аспект на потрошувачот- кој бара задоволство од производите,
- Од аспект на организацијата – која бара профит,
- Од аспект на општеството- кое бара добробит за вкупното општество.

Затоа, доколку маркетингот би се бавел само со финансиски раст како своја значајна цел, тогаш потребата да се бави со неетичка и социјално неодговорна работа е многу веројатна. Како одговор на задоволување на етичкиот концепт на општетството, се промовира концептот на “квалитетен живот”- QOL (Quality of Life), кој е многу сличен со концептот на Котлер т.н. “општествен маркетинг”.

Во овој труд посебно значење посветуваме на примена на психологијата во маркетингот преку т.н. “сензорен маркетинг”. Тој претставува рекламна тактика преку која се прави привлекување на потрошувачот со разбудување на сите пет

[77] Kotler Ph., Armstrong G., *Principls of Marketing,* Pearson Education, 2015, p.218.

човечки сетила: видот, слухот, мирисот, вкусот и допирот. На тој начин се прави емоционална поврзаност на потрошувачот со одреден производ или бренд.

На овој начин, сензорниот маркетинг преку својата стратегија која ја употребува создава: одредени верувања, чувства, мисли и спомени за даден производ на тој бренд и создава целосна слика во умот на потрошувачот. На пример, ако во лето мирисот на јагода и ванила ве тера да мислите на вкусот и мирисот на сладоледот на КитКет (KitKat), тое не е случајно и ефектот производителот го постигнал.

Примена на сензорниот маркетинг може да се каже дека датира уште од 1940-тите, кога продавачите почнале да ги истражуваат ефектите на очите во рекламирањето. На почетокот, преку атрактивни печатени постери и билборди се правело производот визуелно да биде присутен во умот на потрошувачот. Подоцна, овие ефекти биле насочени кон мноштво на бои и буквите, нивната големина, форма, фонтови и други карактеристики.

Рекламните пораки понатаму се движат кон привлекување внимание на чувството за звук на потрошувачите, и првата телевизиска реклама со огромна привлечност ("catching" ѕвезда) се верува дека е рекламата за Ajax (Cleanger Colgate-Palmolive), која била емитувана во 1948 година. Во овој период станува популарна и ароматерапијата и терапијата со бои што создале потреба од истражување на употребата на мирис во целите на рекламирањето и промовирање на брендовите во 1970-тите год. Во практиката се открило дека внимателно избраните мириси може да ги направат производите попривлечни за потрошувачите. На пример, трговците на мало увиделе дека вметнувањето одредени мириси низ полиците во нивните продавници може да создаде зголемување на продажбата. На овој начин расте потребата од развој на популарноста на мулти-сензорниот маркетинг.

2. На кој начин делува сензорниот маркетинг?

Сензорниот маркетинг прави поврзување на брендот (производот) со личноста на потрошувачот на посебен и на личен начин. Тој влијае на личноста на исклучителен магнетен начин што традиционалниот масовен маркетинг тоа никако не може да го постигне. Традиционалниот маркетинг претпоставува дека потрошувачите систематски ќе ги разгледаат конкретните можности и атрибути на производот како што се: цена, карактеристики и корисност и рационално ќе донесат одлука кој производ ќе го купат. Сензорниот маркетинг, пак, се обидува да ги искористи животните искуства и чувства на потрошувачот. Овие животни искуства на потрошувачот имаат препознатлив сензор: емоционален, когнитивен и однесувачки ефект. Сензорниот маркетинг претпоставува дека луѓето, како потрошувачи, ќе дејствуваат повеќе според нивните *емотивни импулси* отколку на нивното чисто објективно размислување. На овој начин, ефикасен сензорен маркетинг може да резултира особено кај потрошувачите кои сакаат да купат производ кон кој емотивно се поврзани, а не производ како поефтина алтернатива.

Арадна Кришна, (Aradhna Krishna) како пионер во развојот на сензорниот маркетинг, во еден преглед на Харвард бизнис, во Март 2015 година, напишала:[78] "Во минатото, комуникациите со потрошувачите беа во суштина монолози - компаниите сами "разговараа" со потрошувачите. Потоа тие се претворија во дијалози, со што корисниците добија повратни информации. Сега тие стануваат повеќедимензионални разговори, со производи кои наоѓаат сопствени гласови и потрошувачи кои визуелно и потсвесно реагираат на нив." Арадна Кришна, ја организирала првата конференција за сензорен маркетинг во 2008 година, на која биле присутни: психолози, невролози, академици за маркетинг и практичари. Во традиционалните маркетинг стратегии фокусот е на придобивање на потрошувачите преку визуелни и аудитивни комуникации. Но, овој тесен фокус ги игнорира другите сензорни аспекти на искуството на потрошувачите. Затоа, сензорниот маркетинг потсетува дека и допирот, вкусот, мирисот, звукот и изгледот на производот имаат важна улога во влијанието на перцепцијата и емоционалната поврзаност кон производот.

Сензорниот маркетинг своите цели се стреми да ги обезбеди со трајно поврзување и обид за траен успех на производот со потрошувачот преку:

- Идентификување, мерење и разбирање на емоциите на потрошувачите;
- Идентификување и капитализирање на нови пазари;
- Обезбедување на први и повторливи набавки (лојалност на брендот).

Според искуствата во практиката и истражувањата за сензорниот маркетинг, потрошувачите ги поврзуваат разните брендови со нивните најзачувани искуства во сетилата. Тука се искуствата за добро и лошо, одлуки за купување кои се водени од "раскажување приказни и емоции" и други. На овој начин, сензорниот маркетинг преку т.н. сензорни (сетилни) продавачки ефекти работи да создаде емоционална силна врска која го поврзува потрошувачот со брендот. За таа намена се употребуваат придобивките и развојните искуства на невропсихологијата. Тоа значи дека возбудливите реклами на одредени брендови многу силно психолошки влијаат на сетилата на личноста.

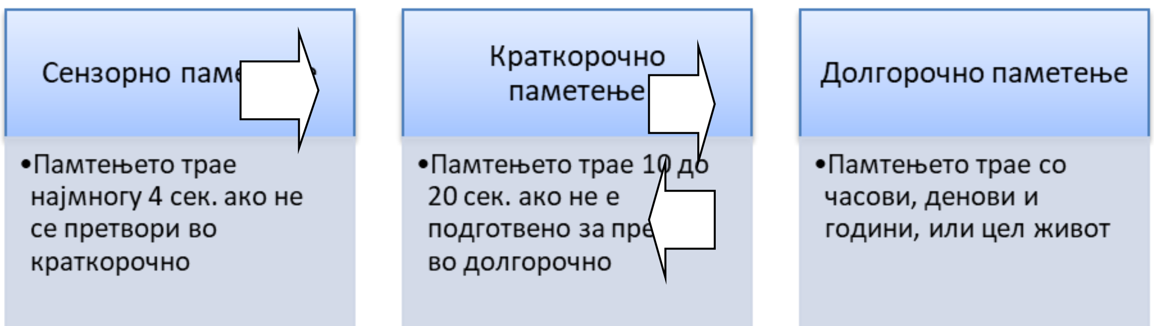
Според експертите за маркетинг, потрошувачите имаат тенденција потсвесно да ги прифатат и своите личности да ги прилагодат кон одреден бренд или марка. Тоа создава силна и интимна врска на брендот со потрошувачот надевајќи се дека тој ефект создава трајна лојалност. Се смета дека повеќето брендови имаат два вида на личности на приврзаници: "искрени" или "возбудливи" личности. "Искрени" личности (приврзаници) се брендови како: IBM, Mercedes Benz и New York Life, кои се сметаат за конзервативни, и нивните врски се вистински воспоставени и здрави. Во вториот вид на лични приврзаници на брендовите се "возбудливите" брендови: Apple, Abercrombie и Fitch и Ferrari. Овие

[78] Aradhna Krishna, *Consumer sense: How the 5 senses influence baying behavior*, Paperback, 2020.

брендови се перцепираат како имагинативни, и како возбудливо поставувани. Во практиката се покажало дека потрошувачите имаат поголема тенденција да формираат подолготрајни односи со “искрени брендови” отколку со “возбудливи брендови”. Следната слика број 1, го претставува моделот на паметење на некоја испратена порака од реклама на производ и како и колку таа реклама останува во меморијата на потрошувачот. Од должината на оставениот впечаток во меморијата тоа може да биде: сензорно, краткорочно или долгорочно паметење. Кај сензорното паметење од рекламата тој ефект трае најмногу до 4 секунди. Потоа, краткорочното паметење е во време од 10 до 20 секунди, а ако остави поголем ефект врз личноста, тогаш се работи за долгорочно паметење кое трае со часови, денови, години, па може да остави и трајни ефекти за цел живот.

Слика број 1:

1.



Извор: Milas, *Psihologija marketinga*, Target, Zagreb, 2007, str.77.

За подобро објаснување на сензорниот маркетинг ќе ги објасниме повеќето фактори преку кои тој може да влијае во вкупниот избор на потрошувачот:

1) Видот (боја и форма во маркетингот);
2) Звукот;
3) Мирисот;
4) Вкусот;
5) Допирот во сензорниот маркетинг;
6) Мулти-димензионалниот аспект на сензорниот маркетинг.

1). Видот (боја и форма) во сензорниот маркетинг. Преку очите се воспоставуваат првите впечатоци и ефекти од било која реклама. Во окото се содржат две третини од сите сензорни клетки во телото, и видот се смета за најистакнат од сите човечки сетила за перцепција на производот. Сензорниот маркетинг го користи погледот за да создаде идентитет на брендот и да создаде незаборавно искуство во гледањето на потрошувачот. Ова искуство на гледање почнува од дизајнот на производот, пакувањето, складирањето на тој производ во впечатливи ентериери и простории, па се печатените реклами, табли, написи, билборди и т.н.

Дизајнот на производот многу влијае на создавање на идентитет на брендот. Дизајнот на брендот може да се развива преку трендовски иновации. Развојот на уредите за виртуелна реалност овозможува на сензуалните продавачи да создадат уште повеќе извонредни кориснички искуства. На пример, новите очила (“Teleporter” VR – за виртуаелна реалност) на хотелите Мериот (“Marriott Hotels”) им овозможуваат на потенцијалните гости да ги видат и да ги “доживеат” знаците и звуците на туристичките дестинации пред да резервираат престој во некој од нив.

Ниту еден аспект-фактор[79] за дизајнот и реклама на производот не се остава да биде стучајно. Особено е значаен изборот на бојата. Истражувањата покажале дека до 90% од сите одлуки за купување се базираат на влијанието на боите и соодветствување на изборот на бојата со брендот. Одредени бои станале поврзани со одредени особини. Н пример, кафеава со нерамнотежа, црвена со возбуда, сина со софистицираност и сигурност и т.н. Сепак, целта на модерниот сензорен маркетинг е да се изберат бои кои ќе ја претставаат посакуваната индивидуалност на личноста наместо да се држат до стереотипи за боите.

2). Звукот во маркетингот. Заедно со видот, звукот претставува дури 99% од сите информации за брендот. Звукот во масовниот маркетинг, почнувајќи од пронаоѓањето на радио и телевизија, придонесува за свеста на брендот на начин на кој луѓето го користат говорот за да го изразат својот идентитет. Брендовите трошат огромни суми на пари и време за избор на музика, џинглови и изговорени зборови со кои потрошувачите ќе можат да ги поврзат со производите. На пример, големите малопродажни места како што се: ,,The Gap,, и ,,Bed Bath&Beyond,, користат кориснички програми за музика во продавницата за да го привлечат вниманието на групи на клиенти. Се смета дека купувачите прават повеќе импулсивни набавки кога се повеќе стимулирани и се под голем притисок на волумен на сензорно преоптоварување, што ја ослабува самоконтролата на личноста.

Познатата музика на компанијата Интел (Intel) – “Бонг” се игра некаде во светот еднаш на секои пет минути. Едноставниот тон со пет ноти, заедно со незаборавниот слоган “Интел внатре” помогнале компанијата Интел да стане еден од најпрепознатливите брендови во светот.

3). Мирисот во маркетингот. Истражувачите веруваат дека мирисот како чувство е најсилно поврзано со емоциите на личноста. Се смета дека повеќе од 75% од нашите чувства се генерирани од мириси. Индустријата за мириси сѐ повеќе се фокусира на усовршување на парфеми поврзани со мозокот, конкретно мозокот на потрошувачите. Според Харолд Вогт, кооснова на Институтот за

[79] Robert Manzano, Teresa Serra, *Sensory marketing: Straight to the emotions*, May, 2020,Ie university.Insights.

миризливи маркети во Scarsdale, Њујорк, најмалку 20 маркетиншки компании во светот развиваат мириси и ароми кои ќе им помогнат да го подобрат својот маркетинг и да го потврдат својот идентитет со клиентите.

Со текот на годините, индустријата за избор на мириси за потрошувачите прераснала во бизнис со милијарди долари. Листата на миризливи производи што ги нудат овие компании се движи од средства за дезинфекција, тоалетна хартија, до чепкалки за заби и четки за заби. Исто така, трговската публикација “Лекарска и козметичка индустрија” известува дека индустријата за мириси така се развива и во климатизацијата на затворени средини користејќи технологија за ароматерапија. Природните и хемиските супстанции се ослободуваат во воздухот за да се подобрат чувствата на благосостојба, па дури и да се зголемат човековите перформанси.

Денес, системите за миризби се наоѓаат во домови, хотели, одморалишта, здравствени установи и продавници. Во Уолт Дизни Ворлд (Walt Disney World) во Флорида, посетителите на Меџик хаус, (Magic House) се релаксирани и смирени од мирисот на свежо печени чоколадни колачиња. Исто така и во пекари и синџири за кафе како што се: “Старбакс”, “Дункин крофни”, се препознава важноста на мирисот на свежо сварено кафе во привлекување на клиенти.

Истражувачите на мирисни марки велат дека ароматите од: лаванда, босилек, цимет и цитрусни вкусови се за релаксација, додека: ментата, мајчина душица и рузмарин се за ревитализација. Ѓумбирот, кардамон и вкусот на чоколадо имаат тенденција да ги поттикнуваат романтичните чувства, а мирисот на розата ја промовира позитивноста и среќата на личноста. Друга неодамнешна студија покажала дека мирисот на портокали има тенденција да ги смири стравувањата на стоматолошките пациенти кои чекаат на ред и се исправени пред поголеми стоматолошки процедури.

Авио компанијата Сингапур ерлајнс (Singapore Airlines) во сензорната маркетинг сала користи свој патентиран мирис наречен “Стефан Флориански води”. Оваа авиокомпанија, оваа парфимирана вода ја користи и преку парфеми што ги користат учесниците во летовите, се вклопуваат во пералните во хотелите кои ги користат нивните вработени пред полетувањето и се шират низ кабините на сите нивни авиони.

4). Вкусот во маркетингот. Вкусот се смета за најинтимното сетило. Можеби тоа е затоа што вкусот не може да се вкуси од далечина. Вкусот, исто така, се смета за најтешко чувство и се разликува од личност до личност. Истражувачите откриле дека нашите индивидуални вкусови се 78% зависни од нашите гени. И покрај тешкотиите за генерирање на масовност на вкусот во маркетинг стратегијата, сепак во 2007 година, шведскиот малопродажен ланец “Сити Грос” почнал да испорачува ќеси за храна кои содржеле примероци од: леб, пијалоци, сендвичи и овошје директно до домовите на потрошувачите. Како резултат на тоа, клиентите корисници на овие производи почувствувале поинтимна и незаборавна врска со производите на брендот во споредба со оние кои ги користеле традиционални маркетинг тактики (купони, бонуси и специјални попусти за потрошувачите).

5). Допирот во маркетингот. Првото правило за продажбата на мало се води според изреката: “Добијте го купувачот кога ќе го држи производот”. Како важен аспект на сензорниот маркетинг, допирот ја подобрува интеракцијата на потрошувачите со производите на брендот. Според истражувањата, физичкиот допир на производите може да создадат чувство на сопственост, предизвикувајќи го чувството кај потрошувачот да си рече: “мора да го имам”. Медицинските истражувања докажале дека пријатните допири предизвикуваат мозокот да го ослободи т.н. “хормон за љубов” - окситоцин, кој доведува до чувство на смиреност и опуштеност.

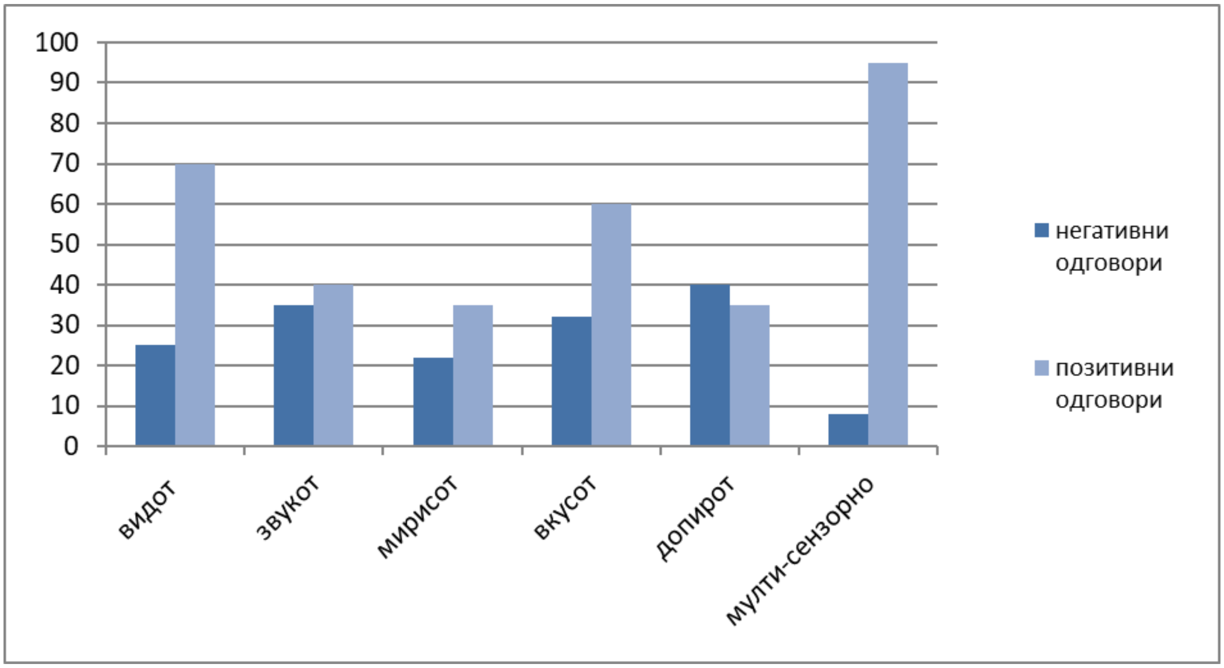
Маркетинг рекламите и употреба на чувството на допир не може да се направи на далечина. Тоа бара клиентот да комуницира директно со брендот, обично преку искуства во продавница. Ова ги навело трговците на мало да ги прикажат производите што се пакувани во затворена кутија, да се видат отворени на полиците. Покрај тоа, повеќе истражувања наведуваат дека употребуваниот меѓучовечки допир, како што е ракување или нежно тапкање по рамото, ги тера луѓето да се чувствуваат побезбедни и да се опуштат да трошат повеќе пари. На пример, келнерките кои ги допираат вечерите кои ги служат, заработувале повеќе отколку во давање само совети.

6). Мулти-сензорниот маркетинг. Како најуспешни сензорни маркетинг кампањи се сметаат тие кои се насочени кон освојување на повеќе сетила на потрошувачот. Колку повеќе сетила се “напаѓаат” толку поефикасна ќе биде одлуката за купување. Брендови кои имаат успешни мулти-сензорни маркетинг кампањи се сметаат: Епл, Старбакс и Данкин Донутс (Apple, Starbucks, Dunkin Donuts). Тие се сметаат за компании-пионери кои целосно се посветени на развој на мулти-сензорниот маркетинг. Во ексклузивни продавници на Епл, им се овозможувало на купувачите целосно да го “искусат” брендот. Во текот на вака концепираните продавници, клиентите се охрабрувале да гледаат, допираат и да учат за сè што е поврзано со брендот.

За целите на нашиот труд спроведено е мало истражување за тоа колку рекламите на компаниите дејствуваат врз сетилата на потрошувачите, а со тоа и врз нивните одлуки. Беше подготвен анкетен прашалник на случаен примерок од 102 испитаници (n=102). Испитаниците требаше да одговорат на две прашања: 1) На кои ваши сетила најмногу влијаат рекламите на компаниите кои сте ги сретнале во последниот период, 2) Како го оценувате (прифаќате) мулти-димензионалниот аспект на рекламните кампањи за промовирање на производите (сензорниот маркетинг)?. Одговорите беа дадени со две можности со заокружување: а) позитивно влијаат, во распон на скала од 1 до 100, и б) негативно влијаат, во распон на скалата од 1 до 100. На графиконот број 1 претставени се резултатите од истражувањето.

Графикон број 1:

Влијание на рекламата на сетилата на потрошувачот во одлуката за купување



Извор: сопствено истражување

Од графичкиот приказ и анализа на резултатите може да се изведат следните заклучоци:

а) Испитаниците му даваат значајно место на мулти-сензорниот маркетинг. Дури 95% од нив го ставаат на прво место и дале позитивна оцена за овој вид на реклами, а само 8% од испитаниците го оцениле како негативно.

b) На второ место после мулти-сензорниот маркетинг се рекламите кои го предизвикуваат чувството за вид (окото). Испитаниците го оцениле видот како посебно влијетелен во перцепција на рекламите на производите и неговото влијание врз одлуката за купување. Во вкупниот впечатокот на перцепцијата на производот преку окото го потенцирале 70% како позитивно влијание, а само 24% како негативно.

c) Трето место од сетилата на човекот во анализата на резултаите има чувството за вкус. Корисниците на рекламните пораки го ставаат како позитивно влијанието на сетилото за вкус со 60%, а 32% од одговорите го класифицираат влијанието на вкусот негативно во донесувањето на одлуката на потрошувачот.

Затоа, со право може да констатираме дека потрошувачите се задоволни и ја прифаќаат мулти-сензорната стимулација на сетила на личноста од страна на рекламните кампањи на производите. Со тоа расте впечатокот за реалната перцепција на: вкусот, допирот, (вистински впечаток или имагинарен), и ја подобрува оценката на потрошувачот кон брендот-производот. Мирисот ја подобрува меморијата за описот на производот, а примена на музиката во рекламирањето го зголемува вниманието и ја стимулира убедливоста.

Во иднина, примената на сензорниот маркетинг уште повеќе ќе се развива. Неговите можности се очекува дека ќе растат со развојот на новите можности на информатичките технологии. Овој развој ќе се насочува кон подобрување на виртуелниот впечаток врз сите сетила на личноста, а тоа води кон создавање виртуелно-реална перцепција на производот во умот на потрошувачот.

Заклучок

Примената на придобивките и искуствата на психологијата за маркетонг цели се прави преку т.н. маркетинг психологија која е гранка на применетата психологија. Таа овозможува да се предвиди како и на кој начин потрошувачот ќе ја донесе одлука за купување. Сензорниот маркетинг како апликативна стратегија во маркетинг психологијата создава: верувања, чувства, мисли и спомени за одреден производ-бренд и креира целосна слика во умот на потрошувачот. Сензорниот маркетинг прави поврзување на брендот со личноста преку повеќе фактори: видот, бојата, звукот, мирисот, вкусот, допирот и мулти-димензионалниот аспект. Мулти-сензорната стимулација во рекламната порака ја подобрува реалната перцепција на видот, вкусот, допирот, слухот, а музиката ја стимулира одлуката за избор на производот. Во истражувањето, испитаниците позитивно ја прифаќаат мулти-сензорната димензија на сензорниот маркетинг. Иднината во развојот на сензорниот маркетинг ќе се насочува кон подобрување на виртуелниот впечаток врз сите сетила на личноста на потрошувачот.

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NEW BUSINESS FINANCIAL TRENDS IN THE WORLD

ABSTRACT

Businesses have faced huge challenges and have undergone an incredible amount of change over the past few years, and this won’t slow down in 2023. Businesses will have to deal with the aftereffects of the global pandemic, Russia’s invasion of Ukraine, economic challenges, as well as an ever-faster development of technologies. Many industries are still plagued by supply chain issues that emerged during the global shutdowns caused by Covid-19 and have only got worse due to the war in Ukraine. To combat this and stay afloat, companies need to improve their resilience in any way that they can. This means reducing exposure to volatile market pricing of commodities, as well as building protective measures into supply chains to deal with shortages and rising logistical costs. One of the most important trends will be the continued rise of the digital age. More and more people are shopping online, and those enterprises that are not moving to the e-commerce space will be at a disadvantage. E-commerce is rapidly growing, and companies need to adapt to it. Businesses will need to invest in digital marketing and technologies to keep up with the times, reach consumers, and stay ahead of the competition.

Keywords: market, prices, goods, costs, marketing, e-commerce, investment, finance.

INTRODUCTION

The main risks to business globalization in 2023 include trade tensions, geopolitical issues, and rising interest rates. With more organizations operating on a global scale, competition will increase. It will lead to enterprises needing to be more innovative and efficient to stay ahead of the curve and do more with fewer available resources:[80]

- In recent years, we have witnessed a dramatic rise in artificial intelligence development, which will soon become a dominant force in the business world.

[80] Usachova, N., (2022), Business Trends for 2023, https://www.businessbusinessbusiness.com.au ›

With its ability to process impressive amounts of data and learn from experience, AI is quickly becoming a valuable tool for organizations of all sizes. Artificial intelligence will keep playing a significant role in entrepreneurship, and its importance will only continue to grow in the coming years. Companies will need to find means to invest in and incorporate AI into their operations to take advantage of the new opportunities, automate tasks and processes, reduce costs, increase efficiency, and improve decision-making. The Internet of Things (IoT) is to become more widespread, and cybersecurity will become a top priority.

- The Internet of Things is a network of physical devices, vehicles, home appliances, and other items embedded with electronics, software, sensors, and connectivity, which enables these objects to exchange data. The global spending on IoT products is estimated to reach $1.1 trillion in 2023, making lives more convenient and efficient. Though the internet of things is still in its early stages, it is expanding rapidly. The IoT promises to unveil massive opportunities for businesses and consumers, substantially influencing our economy and society and creating new jobs and industries.
- The future of cyber security is looking both exciting and challenging. Exciting because of the potential for new technologies to help entities better protect themselves and their data, and challenging because of the increasing sophistication of cyber-attacks. Hackers use artificial intelligence to automate the attacks, making them harder to detect. However, businesses can also utilize AI to identify and respond to attacks faster.
- The amount of big data generated is staggering and likely to multiply in the future. It means that businesses need to find ways to store and process this data which will become even more complex. It implies that traditional analytical methods will become less effective, and firms will need functional machine-learning tools to make sense of the data. In the past, companies analysed big data primarily for marketing and advertising purposes. Currently, big data helps solve more complex problems in healthcare, finance, and manufacturing, improving decision-making and predicting future trends.

Financial transformation in 2023, will have the following trends:[81]

- Further automation and innovation will simplify business operations. This will free human capital. Operational finance staff (i.e., order-to-cash, procure-to-pay, transaction accounting, etc.) may shrink, but specialized finance (i.e., business partnering, reporting, planning, budgeting, tax, etc.) may grow as expectations from business finance support grows.
- Employees are becoming increasingly familiar with automated services. Some people even prefer working with a digital assistant or chat service rather than a live person. Services, including regular budget queries and report generation,

[81] Neyland, S., (2022), The Why and How of Financial Transformation in 2023, https://www.venasolutions.com ›

will become automated. This can replace the function of accessing data in spreadsheets. With intuitive, user-friendly, self-service portals, internal customers will expect quality responsiveness from the finance team.

- Automating financial processes requires data standardization. Most companies who house data across multiple platforms expect to continue to work toward aligning and integrating this data. Improving data standardization will facilitate automation and decrease the CFO's workload.
- As technology becomes more central to the work of financial teams, the skills that are seek will also change. Key qualities include:
  - ✓ Communication,
  - ✓ Customer service,
  - ✓ Flexibility,
  - ✓ Collaboration.

The current economic downturn, unpredictable workforce trends, and supply chain challenges are driving companies to implement transformative changes to their operations, including how they manage their finance and accounting functions. Technology will take center stage in the upcoming year, influencing each of the top five trends in the finance and accounting industry:[82]

- Implementing Technology - The area of technology has seen the most substantial advancements in the past year, and this trend will continue through 2023. Businesses that invest in finance and accounting technology will have an advantage over their competitors in navigating today’s unpredictable economic climate. The finance and accounting profession is already embracing new technologies such as artificial intelligence (AI) and machine learning (ML), which will significantly impact how firms operate in the future. With automated procedures in place, AI and ML will code, route, and evaluate information and provide additional insight based on potential financial outcomes based on trends in market and company data. Businesses that want to lead their respective industries must develop an infrastructure that can capitalize on the potential of these technologies.
- Financial Management - While compliance and maintaining records are essential accounting functions, financial clarity and visibility into financial results will be critical. The current economic headwinds have created a paradigm shift that increases the importance of CFO services to overcome financial challenges, develop proactive strategies, and manage growth.
- Outsourcing Finance and Accounting Functions - With the effects of the pandemic, outsourcing has become increasingly popular for organizations struggling with employee shortages and rising hiring costs. In fact, according

[82] Rose, T., (2022), Top 5 Finance and Accounting Industry Trends for 2023, https://rosefinancial.com › to.

to Deloitte, 70% of businesses outsourced a portion of their accounting functions to reduce business costs in 2020. Outsourcing offers additional benefits, including an expanded team of skilled experts, reduced onboarding requirements, and improved delivery times. The movement to the next generation of finance and accounting outsourcing, Finance as a Service (FaaS), will continue to grow as companies seek greater insight through the combination of cutting-edge technology and a team of finance and accounting professionals.

- Data Security - Financial records are the lifeblood of any organization. That’s why the movement towards hardening access to corporate data through security measures such as multi-factor identification, encryption, and security awareness training will continue.
- Simplifying Back-office Functions - As companies embrace digital transformation, they are moving towards connecting back-office functions into a comprehensive system that improves visibility, communications, and access. While this functionality has been traditionally limited to a full ERP implementation for larger enterprises, novel technologies are making this possible for smaller companies to eliminate tedious processes, improve efficiency, limit risks, and reduce human error.
- These trends indicate that technology advancements will remain a priority in the finance and accounting industry. It is important to note, however, that technology will not replace accounting and finance professionals, but rather enable them to focus on higher level tasks such as financial analysis, process development, and strategic initiatives.

MATERIAL AND METHODS

The role of the finance function is changing rapidly. Traditionally finance’s role was to look back, reporting on past performance. But today, the business relies on financial data to plan for the future. With new demands for data insight, finance departments are now expected to evolve, harnessing technology to boost productivity, save time and drive ROI. With a changing remit, the function has to find hybrid strategies for balancing old and new responsibilities. This article discusses five trends that finance leaders need to know about to help them keep pace and upskill in a rapidly evolving environment.[83]

Businesses that embrace the latest technology trends in finance are more likely to be able to keep up with the growing financial pressures and maintain steady revenue

[83] Top trends to impact the finance function - Canon Europe, (20220), https://www.canon-europe.com ›

and bottom-line growth. The effective use of technology in finance will help businesses optimize costs, collect revenue faster, and avoid making wrong investment choices:[84]

- Automation can even help organizations manage hybrid and remote work more effectively with better decision-making, simpler workflows, and fewer errors. Therefore, companies can build connected systems with the main focus on high-value tasks where people and technology work in conjunction.
- Using data-based predictive analytics is very important for companies to make informed business decisions. It can help them understand their customers better and market their products accordingly. Data also plays a major role in revenue forecasting, understanding market conditions, and analyzing the creditworthiness of customers to prevent bad debt.
- Artificial intelligence (AI) and machine learning (ML) have made their way to the fintech industry, and in the upcoming years, they will play a huge role in reshaping businesses. AI and ML can be used by businesses to improve their customer experience with the use of bots and virtual assistants. At the same time, they can be used to deploy algorithms that automate mundane tasks like bookkeeping.
- Machine learning works on a lot of data to generate useful insights. For example, businesses can use ML to figure out an approximation of the bad debt they are likely to incur based on records from previous years. AI and ML also help in risk management, marketing, decision-making, and customer retention.
- Security is also an area that machine learning and artificial intelligence help improve. It helps organizations keep user data safe by identifying potential breaches or suspicious activity well in advance. Many payment companies like Stripe and PayPal are investing in ML for this reason.
- Big data consists of structured and unstructured data that can be a goldmine if companies use it properly to develop business strategies, understand customer psychology, and analyze market conditions. Businesses typically restrict their data analytics efforts to structured data as it is easier to store and analyze. On the other hand, unstructured data is the huge amount of ‘disorganized’ information generated daily by organizations and individuals. If that data can be mined and analyzed correctly, it can reveal interesting and unique patterns, strategies, and predictions. Big data also helps in fraud detection by using machine learning techniques that interpret payment patterns and identify suspicious activity. It also helps in risk analysis by predicting risks like poor economic conditions, bad investments, delinquent customers, etc.

[84] Fogarty, T., (2022), Top Technology Trends in Finance to Embrace in 2023, https://www.highradius.com ›

RESULTS AND DISCUSSION

Businesses have faced huge challenges and have undergone an incredible amount of change over the past few years, and this won’t slow down in 2023. Businesses will have to deal with the aftereffects of the global pandemic, Russia’s invasion of Ukraine, economic challenges, as well as an ever-faster development of technologies. Here are the trends will have the greatest day-to-day impact on the business in 2023:[85]

- Accelerated digital transformation - In 2023, weill have continuation of innovations and developments in transformative technologies such as artificial intelligence (AI), the internet of things (IoT), virtual and augmented reality (VR/AR), cloud computing, blockchain, and super-fast network protocols like 5G. What’s more, these transformational digital technologies do not exist in isolation from each other, and will be seeing the boundaries between them blurring. New solutions for augmented working, hybrid and remote working, business decision-making, and automation of manual, routine, and creative workloads combine these technologies in ways that enable them to enhance each other. This brings closer than ever to the point where we are able to create “intelligent enterprises” where systems and processes support each other to complete menial and mundane tasks in the most efficient way possible.
- To prepare for this, businesses must ensure they embed the right technology throughout their processes and in every area of operations. At this point, there is really very little excuse for being in business and not having an understanding of how AI and the other technologies mentioned above will impact your business and industry. More effective sales and marketing, better customer service, more efficient supply chains, products and services that are more aligned with customer needs, and streamlined manufacturing processes are all on the table, and in 2023, the barriers to accessing them will be lower than ever. Many of these technologies, such as AI and blockchain, are now available in 'as-a-service' models via the cloud, and new interfaces and apps give businesses access to them via no-code environments.
- Inflation and supply chain security - The economic outlook for most of the world doesn’t look great in 2023. We are told by experts to expect ongoing inflation and subdued economic growth. Many industries are still plagued by supply chain issues that emerged during the global shutdowns caused by Covid-19 and have only got worse due to the war in Ukraine. To combat this and stay afloat, companies need to improve their resilience in any way that they can. This means reducing exposure to volatile market pricing of commodities, as well as building protective measures into supply chains to deal with shortages and rising logistical costs. It is important that companies

[85] Marr, B., (2022), The 5 Biggest Business Trends In 2023 Everyone Must Get Ready For Now, https://bernardmarr.com ›

map out their entire supply chains and identify any exposure to supply and inflation risks. That way, they can explore ways to mitigate that risk, such as alternative suppliers and becoming more self-reliant. I have recently worked with a number of companies that decided to in-source parts of their manufacturing after they identified a risk of relying on Chinese manufacturing that is still plagued by a zero-Covid policy and subsequent shutdowns.

- Sustainability - The world is increasingly waking up to the fact that the climate disaster will pose a much bigger challenge than anything we have experienced in recent decades and will dwarf the challenges faced by the Covid pandemic. That means investors and consumers prefer businesses with the right environmental and social credentials, and buying trends are increasingly being driven by conscious consumers – those among us who prioritize factors such as ecological impact and sustainability when choosing who to buy from or do business with. In 2023, companies need to make sure that their environmental, social, and governance (ESG) processes are moved to the center of their strategy. This should start with measuring the impact any business is having on society and the environment and then move to increasing transparency, reporting, and accountability. Every business needs a plan with clear goals and timeframes of how to reduce any negative impacts, and then the plan needs to be underpinned by solid action plans. The assessment and plans should also go beyond the company walls and cover the entire supply chain and the ESG credentials of suppliers. For example, it is easy to forget the environmental impact of cloud service providers and the impact of data centers on the environment.
- Immersive customer experience - In 2023, customers crave experience above all else. That doesn't necessarily mean that price point and quality take a back seat, though. Both play a part, to some extent, in the way we experience the process of choosing, purchasing, and enjoying the goods and services we spend our money on. The role that technology plays here, traditionally, has been to streamline processes and remove hassle from the life of the consumer. Think recommendation engines that help us choose what to buy or online customer service portals that deal with problems and after-sales support. These will still play a key role in 2023, but the game has evolved, with this year’s keywords being immersion and interactivity.
- The trend towards experience is so strong that brands like Adobe and Adweek are appointing chief experience officers (CXO) to ensure that it is made a foundational element of business strategy. As well as customer experience, businesses increasingly need to think about employee experience as competition for the most talented and skilled workers grows more intense.
- The talent challenge -Over the past year, we have seen huge movements of talented people, referred to as the great resignation and quiet quitting, as workers reassessed the impact of work and what they want to get out of their lives. This has put pressure on employers to ensure they are providing attractive careers, the flexibility of hybrid work, and an enticing work

environment and company culture. Offering people fulfilling work, ongoing opportunities to grow and learn, flexibility and diverse, value-oriented workplaces will all be essential in 2023.

- On top of that, the accelerated digital transformation leads to more workplace automation that will augment pretty much every single job in the world. Humans will increasingly share their work with intelligent machines and smart robots, and that has huge implications for the skills and talent companies require in the future. This will mean reskilling and up-skilling huge sways of people in our businesses as well as recruiting new people that have the skills needed for the future. On the one hand side, businesses must deal with the vast skills gap that exists in areas such as data science, AI, and other technology areas, ensuring they are creating the data and tech-savvy workforce needed to succeed in the future. And on the other side, as human jobs get augmented by technology, businesses must re-train staff with skills needed to work alongside smart machines and to grow their uniquely human skills that currently can’t be automated. In 2023, it will include skills such as creativity, critical thinking, interpersonal communication, leadership, and applying “humane” qualities like caring and compassion.

CONCLUSIONS

The economy is in the late part of the business cycle where economic activity is buoyant and resources in the labor and product markets are strained, which leads to heightened inflation pressures. The labor market remains very tight. While strong labor demand underpins rapid wage increases, wage gains still lag the rate of inflation, leading consumers to dip into their savings and rely more on credit to fund their current consumption.

The persistently high inflation is a consequence of pandemic-related factors that include disrupted supply chains, record amount of fiscal stimulus and extremely easy monetary policy that fueled consumer and business spending. This resulted in aggregate demand far outstripping aggregate supply, pushing the economy further into a late-cycle phase. The outbreak of war in the Ukraine exacerbated supply constraints, especially for food and energy, leading to another leg up in inflation.

Businesses must deal with the vast skills gap that exists in areas such as data science, AI, and other technology areas, ensuring they are creating the data and tech-savvy workforce needed to succeed in the future. And on the other side, as human jobs get augmented by technology, businesses must re-train staff with skills needed to work alongside smart machines and to grow their uniquely human skills that currently can’t be automated.

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THE IMPORTANCE OF COMMUNICATING WITH THE INTERNAL PUBLIC FOR THE WIDER ENVIRONMENT

- one case study method –

ABSTRACT

In any organization, institution, establishment or other form of conceptualized and designed operation and action, the relations with the internal public are considered as an essential part of the public relations function, which is usually understood as the employees in the given system of organization. However, communicating with the internal public has meaning and influence on the relations that the given organization has with the general public - the immediate and wider environment. When there is a harmonious relationship between the two lines of movement of information - then real quality and useful results are assumed.

This paper analyzes some aspects of the integration of internal and wider communication within the Ministry of Internal Affairs in the Government of the Republic of North Macedonia through elaboration of the contents and functions of the website of the Ministry. Although the contents posted on the website are mostly intended for the general public, they, objectively speaking, have an emphasized value in communicating with the internal public in the Ministry of Internal Affairs.

Keywords: public relations, internal public relations, Ministry of Internal Affairs, website, police ethics.

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ЗНАЧЕЊЕТО НА КОМУНИЦИРАЊЕТО СО ИНТЕРНАТА ЈАВНОСТ ЗА ПОШИРОКОТО ОПКРУЖУВАЊЕ

- метод студија на еден случај –

Апстракт

Во секоја организација, институција, установа или друг облик на конципирано и осмислено работење и дејствување, како битен дел на функцијата односи со јавноста се сметаат односите со интерната јавност, под што најчесто се подразбираат вработените во дадениот систем на организација. Меѓутоа, комуницирањето со интерната јавност има значење и влијание и врз односите што дадената организација ги остварува со пошироката јавност – непосредното и поширокото опкружување. Кога постои усогласен сооднос меѓу двете линии на движење на информациите – тогаш се претпоставени и реални квалитетни и полезни резултати.

Во овој труд се анализираат некои аспекти на споеноста на интерното и поширокото комуницирање во рамките на Министерството за внатрешни работи во Владата на Република Северна Македонија и тоа преку елаборација на содржините и функциите на веб-сајтот на Министерството. Иако содржините пласирани на веб-сајтот се претежно наменети за општата јавност тие, објективно гледано, имаат нагласена вредност и во комуницирањето со интерната јавност во Министерството за внатреѓни работи.

Клучни зборови: односи со јавноста, односи со интерната јавност, Министерство за внатрешни работи, веб-сајт, полициска етика.

Вовед

Изборот на оваа тема, поточно на комуницирањето во и од Министерството за внатрешни работи се потпира на сознанието дека станува збор за важен државен орган, со битни функции во сферата на безбедноста, одржувањето на јавен ред и мир, заштитата на животот, здравјето и физичкиот итенгритет на луѓето и на нивниот имот, почитување на слободите и правата на човекот и граѓанинот утврдени со Уставот на државата, со законите, со меѓународни акти и документи кои се однесуваат на овие витални прашања.

Информирањето е процес на пренесување на информативни содржини од изворот до реципиентот што ги вградува во себе и моментите на организација на тој процес.

Комуницирањето е збир од информациони процеси во двата правца - од изворот кон реципиентот и од реципиентот кон изворот.

Местото во државната управа, надлежностите и функциите на Министерството за внатрешни работи на РСМ е определено со Закон за внатрешни работи, во кој како внатрешни работи се определени :

- остварување на системот на јавна и државна безбедност;
- спречување на насилно уривање на демократските институции утврдени со Уставот на Република Македонија;
- заштита на животот, личната сигурност и имотот на граѓаните;
- спречување на разгорување на национална, расна или верска омраза и нетрпеливост;
- спречување на вршење кривични дела и прекршоци, откривање и сфаќање на нивните сторители и преземање на други со закон определени мерки за гонење на сторителите на тие дела;
- граѓански работи и
- други работи утврдени закон.

1. Комуницирањето во министерството за внатрешни работи

За секоја организација, институција, установа, како што е Министерството за внатрешни работи во полза на нејзиното успешно функционирање, е неопходно да обезбеди комуницирање со внатрешната јавност, со вработените и тоа: редовно, јасно, содржајно и прифатливо. Таа комуникација има за цел да овозможи координирано дејствување, да го зајакне степенот на доверба и да иницира акции, предлози, идеи, размисли. Односите со внатрешната јавност во вид на информирање, активирање, обезбедување сигурност – се предуслов за пресретнување на можните конфликти во организацијата. Оттаму и потребата во внатрешното комуницирање да бидат застапени интерактивните односи – информациите да се движат и од горе кон долу, и од долу кон горе.

Целината на овие процеси ја карактеризира поволна атмосфера и зајакнато чувство на припадност кон институцијата.

Најчесто се смета дека во институциите воопшто, што значи и во МВР се случуваат формални и неформални комуницирања меѓу вработените. Притоа како формални се означуваат комуницирањето за теми, прашања, проблеми поврзани со работата, со работниот процес, организирањето, резултатите..., а како неформални - разговорите чии теми се општи (спорт, култура, политика, се разбира, кога овие теми не се предмет на работа на инситуцијата). Во некаков среден облик би се сметале разговорите за здравјето, семејството, расположението на вработените кое влијае врз работењето.

За функционирањето на институцијата, природно, клучно значење имаат формалните комуникации кои можат да се движат (во однос на темите) од обично пренесување наредби (работни задачи) до инспиративни разговори за развојот (акции, проекти, визии) .

Доминантен начин на дејствување на вработените во МВР е однапред познат преглед/попис на дневните и трајните обврски на вработените. Но, оперативното дејствување, нужно и незаменливо, наложува мобилна комуникација речиси во секој миг (реферирање за реализиција на одделни активности – подготовка на соодветен извештај и подготовка на запис, белешка за оствареното со оценки за степенот на успешност, односно неуспешност, навестување на акции кои имаат карактер на тајност и должност тие информации да бидат достапни само за лицата за кои е пропишано со содветен акт, навестување на пошироки акции или определување време на концентрација на активности, како што би можеле да бидат безбедност во сообраќајот во празнични денови, во услови на вложени околности на патиштата и воопшто во временско-климатските услови, известување за откривање на постоење на индиции/почетни показатели за тек на разни видови казнени криминални дела, преземање чекори, мерки и активности во тие процеси кои се во надлежност на МВР, известување за итни ситуации од различен тип и соодветно дејствување во такви ситуации и околности).

Различни се начините на кои се пренесуваат задачите, сознанијата, инструкциите и на кои се добиваат повратни информации. Тука, може да се спомне дека има и посебен речник/професионална комуникација, примена на правила,принципи и барања за тајност, соодветност во наредбите од аспект на природата на акцијата за нејзин тек според законски одредби, за заштита на животот и здравјето на припадниците на МВР, за стриктно почитување на човековите слободи и права на лицата спрема кои се постапува – нивните права токму во такви постапки.

2. Правци на движење на информациите во Министерството за внатрешни работи

Како најбитни правци на движење на информациите можат да се определат-

Од Раководниот тим на Министерството кон сите оддели, сектори, единици, вработени,

- Од раководителите на одделите, секторите, единиците кон сите вработени,

- Од сите вработени кон раководителите на одделите, секторите, единиците,

- Од регионалните сектори кон раководниот тим на МВР и меѓу раководителите на регионалните сектори,

- од граничните центри кон раководниот тим на МВР и меѓусебно на раководителите на граничните единици.

Одделението за односи со јавност покрај континуираната комуникација со медиумите (домашни и странски) во рамки на своите работни задачи преку официјалната веб страница на МВР (www.moi.gov.mk) остварува редовна комуникација со граѓаните по однос на различни прашања од нивен интерес. Одделението покрај редовната дистрибуција на разни видови информации од активностите на МВР и неговите сектори за внатрешни работи, е речиси постојан учесник во разните проекти, кампањи и други активности од јавен интерес а коишто се во делокругот на работа на Министерството за внатрешни работи

Постоењето на портпароли е редовен начин на создавање можности за отвореност на Министерството за внатрешни работи спрема пошироката јавност, а која најчесто информациите ги добива преки медиумите за масовно комуницирање (печатот/весниците, радиските програми, телевизиските програми, агенциските известувања, означени портали за електронска комуникација и слично).

Во Министерството за внатрешни работи на РСМ има редовни портпароли, а такви работни места/обврски и задачи се предвидени и функционираат и во рамките на Секторите за внатрешни работи низ државата – Скопје, Битола, Велес, Тетово, Охрид, Струмица, Штип, Куманово.

3. Значењето на веб сајтот на МВР за комуницирањето на МВР

Може да се смета дека објавените содржини на официјалниот веб сајт на Министерството за внатрешни работи има двострана улога, од една страна ја известува пошироката јавност со информации, настани и теми од делокругот на работата на МВР, а истовремено и припадниците на МВР можат да се информираат за прашања што се поврзани и за нивната работа во МВР и за нивната општа информираност како граѓани.

Веб сајтот содржи повеќе елементи и содржини кои можат да се групираат во претежно информативни и претежно тематски.

Во претежно информативни спаѓаат:

- вестите од дневните билтени (сообраќајни прекршоци, дневно нарушување на јавен ред и мир, откриени и приведени сторители на дела),

- телефонски броеви и адреси на полициски станици,
- упатства за полициски службеници,
- исчезнати лица,
- изгубено културно наследство,
- потраги,
- фото галерија,
- видео галерија,
- електронско закажување за лични документи,
- слободен пристап до информации,
- постапка за медијација за вработените во МВР,
- извештаи за спроведување годишни планови.

Во тематски целини се:

- анализи и статистики за сообраќај,
- анализи и статистики за јавен ред и мир,
- анализи и статистики за гранични работи,
- анализи и статистики за криминалитет.

4. Улогата на информациите за легислативата за работата на полицијата

Со двојно значење, и за пошироката јавност и за самите припадници на Министерството за внатрешни работи е електронаската понуда на категоријата Легислатива (вработените во МВР преку оваа понуда имаат директна можност за запознавање и консултација со акти и документи кои се однесуваат на нивната работа, нивниот статус, нивните права и обврски, за процедурите за нивно постапување во вршењето на работата).

Така во рубриката закони се понудени:

Уредба со законска сила за примена на законот за странци(*) за време на вонредна состојба

Уредба со законска сила за примена на законот за безбедност на сообраќајот на патиштата за време на вонредна состојба

Уредба со законска сила за примена на законот за патните исправи на државјаните на република македонија за време на вонредна состојба

Уредба со законска сила за примена на законот за внатрешни работи за време на вонредна состојба

Уредба со законска сила за примена на законот за јавните собири за време на вонредна состојба

Уредба со законска сила за примена на закон за личната карта за време на вонредна состојба

Закон за внатрешни работи и подзаконски акти

Закон за полиција и подзаконски акти

Закон за следење на комуникациите

Закон за национална криминалистичко-разузнавачка база на податоци

Закон за гранична контрола и подзаконски акти

Закон за личното име и подзаконски акти

Закон за матичен број на граѓанинот и подзаконски акти

Закон за агенција за национална безбедност

Закон за координација на безбедносно-разузнавачката заедница во Република Северна Македонија

Закон за пријавување на живеалиштето и престојувалиште и подзаконски акти

Закон за државјанство и подзаконски акти

Закон за личната карта и подзаконски акти

Закон за патните исправи и подзаконски акти

Закон за странците и подзаконски акти

Закон за азил привремена заштита и подзаконски акти

Закон за посебните права на припадниците на безбедносните сили и членовите на нивните семејства

Закон за оружјето и подзаконски акти

Закон за промет со експлозивни материи

Закон за заштита од експлозивни материи

Закон за складирање и заштита од запални течности

Закон за детективската дејност

Закон за приватно обезбедување

Закон за спречување на насилството и недостојното однесување на спортските натпревари

Закон за прекршоците против јавниот ред и мир и подзаконски акти

Закон за безбедност на сообраќајот на патиштата и подзаконски акти

Закон за јавните собири

Закон за оперативно-техничка агенција

Закон за меѓународна и привремена заштита.

4.1. Подзаконски акти:

Колективен договор за изменување и дополнување на колективниот договор на министерството за внатрешни работи (Службен весник на РСМ, бр. 32 од 14.02.2022)

Колективен договор (Пречистен текст - јануари 2022 година)

Колективен договор за изменување и дополнување на колективниот договор на министерството за внатрешни работи (Службен весник на РСМ, бр. 299 од 29.12.2021)

Колективен договор за изменување и дополнување на колективниот договор на министерството за внатрешни работи (Службен весник на РСМ, бр. 303 од 31.12.2021)

Известување за почеток на процесот за подготовка на предлог закон

Правилник за изменување на правилникот за полициските воздухоплови и персоналот во воздухопловството во министерството за внатрешни работи

Известување за почеток на процесот за подготовка на предлог закон

Правилник за изменување и дополнување на правилникот за обука во министерството за внатрешни работи

Упатство за начини на спроведување на постапа за издавање на лична карта

Предлогот на закон за изменување и дополнување на законот за внатрешни работи

Извештај за проценка на влијанието на регулативата - предлог на закон за изменување и дополнување на законот за внатрешни работи

Предлог на закон за изменување и дополнување на законот за полиција

Извештај за проценка на влијанието на регулативата- предлог на закон за изменување и дополнување на законот за полиција

Правилник за формата и содржината на обрасците на прекршочен платен налог, записник за сторен сообраќаен прекршок и записник за контрола на техничката исправност на возила на јавен пат

Правилник за формата и содржината на налогот за пробно возење, начинот на издавање и користење на налогот за пробно возење и користење на возило со пробна преносилива метална таблица, како и формата и начинот на водење на евиденција за нивно издавање

Правилник за изменување и дополнување на правилникот за регистрационите подрачја за возилата и нивни ознаки

Уредба со законска сила за примена на закон за личната карта за време на вонредна состојба

Уредба со законска сила за примена на законот за јавните собири за време на вонредна состојба

Уредба со законска сила за примена на законот за безбедност на сообраќајот на патиштата за време на вонредна состојба (неофицијален пречистен текст)

Уредба со законска сила за примена на законот за патните исправи на државјаните на република македонија за време на вонредна состојба (неофицијален пречистен текст)

Уредба со законска сила за примена на законот за странци(*) за време на вонредна состојба (неофицијален пречистен текст)

Уредба со законска сила за примена на законот за внатрешни работи за време на вонредна состојба (неофицијален пречистен текст)

Решение за утврдување на висината на трошоците за издавање на налогот за пробно возење

К о л е к т и в е н д о г о в о р на министерството за внатрешни работи
(Службен весник на РСМ, бр. 149 од 5.7.2021 година)

Правилник за престанување на важењео на правилникот за висината и начинот на определување на реално направените трошоци во прекршочната постапка пред прекршочните комисии во министерството за внатрешни работи

Правилник за престанување на важење на правилникот за форма и содржина на образецот, како и начинот на водење на евиденција на физички лица против кои е поднесено барање за поведување на прекршочна постапка и евиденција на физички лица на кои им е изречена опомена

Правилник за престанување на важењеto на правилникот за форма, содржина, квалитет и начин на поставување на налепница за извршена регистрација

Упатство за полиграфско тестирање

Правилник за изменување на правилникот за регистрационите подрачја за возилата и нивни ознаки

Правилник за изменување на правилникот за формата и содржината на обрасците на сообраќајната дозвола и на потврдата за пробно возење, како и начинот и постапката за нивно издавање

Правилник за изменување и дополнување на правилникот за формата и содржината на образецот на барањето за издавање на пробните таблици, формата и содржината на регистарските таблици и на пробните таблици на возилата, како и начинот и постапката на нивно издавање

Решение за определување на полициски станици за задржување на лица

Нацрт - извештај за проценка на влијанието на регулативата - Предлог на закон за изменување и дополнување на Законот за полиција

Предлог на закон за изменување и дополнување на законот за полиција

Нацрт - извештај за проценка на влијанието на регулативата - Предлог на закон за изменување и дополнување на Законот за внатрешни работи

Предлог на закон за изменување и дополнување на законот за внатрешни работи

Нацрт-извештај за проценка на влијанието на регулативата - предлог на закон за изменување и дополнување на закон за оперативно-техничка агенција

Предлог на закон за оперативно-техничка агенција

Извештај за проценка на влијанието на регулативата - предлог на закон за следење на комуникациите

Предлог на закон за следење на комуникациите

Извештај за проценка на влијанието на регулативата - предлог на закон за меѓународна и привремена заштита

Предлог на закон за меѓународна и привремена заштита

Известување за почеток на процесот за подготовка на предлог закон - закон за меѓународна заштита и привремена заштита

Известување за почеток на процесот за подготовка на предлог закон - закон за оперативно техничка агенција

Известување за почеток на процесот за подготовка на предлог закон - закон за следење на комуникациите

Известување за почеток на процесот за подготовка на предлог закон -закон за полиција

Известување за почеток на процесот за подготовка на предлог закон - закон за внатрешни работи

Предлог закон за изменување и дополнување на закон за оружјето

Упатство за начинот на постапување за заштитено внатрешно и надворешно пријавување во министерството за внатрешни работи

Правилникот за изменување на Правилникот за формата и содржината на образецот на барањето и на образецот на дозволата за возач-инструктор, начинот на нејзиното издавање и заменување и начинот на водење на евиденција за издадени дозволи за возач-инструктор во Министерството за внатрешни работи

Правилникот за изменување на Правилникот за формата и содржината на образецот на возачка дозвола и возачка книшка, начинот на нивно издавање и заменување и за начинот на водење евиденција за издадени возачки дозволи и возачки книшки во Министерството за внатрешни работи

Правилникот за изменување и дополнување на Правилникот за формата и содржината на обрасците на барањата за издавање на меѓународна возачка дозвола и одбрение за управување со туѓо моторно возило во странство, како и формата и содржината на образецот на меѓународна возачка дозвола и одобрението за управување со туѓо моторно возило во странство

Правилник за изменување на правилникот за форма и содржина на образецот на барањето и на образецот на лиценца за предавач по наставна програма сообраќајни правила и прописи и возач-инструктор во автошкола

Правилник за типовите на технички средства кои ќе се употребуваат за аудио и видео снимање од страна на полицијата

Нацрт извештај и Предлог na законот за Полиција

Извештај за проценка на влијанието на регулативата за Предлог на закон за изменување и дополнување законот за пријавување на живеалиштето и престојувалиштето на граѓаните

Извештај за проценка на влијанието на регулативата за Предлог на закон за изменување и дополнување законот за лична карта.

4.2. Пласирани стратегии:

Стратегија за управување со човечки ресурси 2020- 2022

Стратегија за вклучување и комуникација со заедницата 2020-2022

Стратегија за развој на центарот за обука на мвр 2020-2022

Национална стратегија за борба против трговија со луѓе и илегална миграција 2017 - 2020

Национална стратегија на РМ за борба против тероризам 2018 – 2022

Национална стратегија на РМ за спречување на насилен екстремизам 2018 – 2022

Национална стратегија за борба против дрога 2014- 2020

Национална стратегија за борба против перење на пари и финансирање на тероризмот 2017 - 2020

Национална стратегија за развој на интегрирано гранично управување

Стратегија за сајбер криминал 2018 - 2020,

Стратегија за развој на Полицијата 2016-2020

Национална стратегија за контрола на мало и лесно оружје 2017-2021

ЗАКЛУЧНИ СОГЛЕДУВАЊА

Може да се смета дека објавените содржини на официјалниот веб сајт на Министерството за внатрешни работи има двострана улога, од една страна ја известува пошироката јавност со информации, настани и теми од делокругот на работата на МВР, а истовремено и припадниците на МВР можат да се информираат за прашања што се поврзани и за нивната работа во МВР и за нивната општа информираност како граѓани.

Веб сајтот содржи повеќе елементи и содржини кои можат да се групираат во претежно информативни и претежно тематски.

Во претежно информативни спаѓаат:

- вестите од дневните билтени (сообраќајни прекршоци, дневно нарушување на јавен ред и мир, откриени и приведени сторители на дела),
- телефонски броеви и адреси на полициски станици,
- упатства за полициски службеници,
- исчезнати лица,
- изгубено културно наследство,
- потраги,
- фото галерија,
- видео галерија,
- електронско закажување за лични документи,
- слободен пристап до информации,
- постапка за медијација за вработените во МВР,
- извештаи за спроведување годишни планови.

Во тематски целини се:

- анализи и статистики за сообраќај,
- анализи и статистики за јавен ред и мир,
- анализи и статистики за гранични работи,
- анализи и статистики за криминалитет

Полицијата на нашата земја има свој Кодекс на полициската етика.

Овој документ има битно влијание врз работењето и однесувањето на полициските службеници. Бидејќи Кодексот е јавно достапен, може за него да се зборува како за траен документ кој ги информира припадниците на полицијата за нивните обврски, права, надлежности и посебно одговорности, чиј темел се наоѓа во етичката материја.

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343.9.024:336.74(100)

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ANALYSIS OF THE SITUATION AND FINANCIAL CHALLENGES OF ORGANIZED CRIME IN THE CONTEXT OF GLOBALIZATION

ABSTRACT

Organized crime is a non-ideologically organized structure involving a large number of people in close social interaction, organized on a hierarchical basis, with at least three levels / ranks, in order to secure profit and power by engaging in illegal and legal activities. Organized crime knows no regions, borders, continents, it extends wherever it can be earned. It is an illegal criminal activity by structured groups for a long period of time by committing serious criminal offenses using threats, violence, corruption and other means in order to gain greater financial or other material benefit. At the state level, new emerging forms of organized crime are emerging where the bearers are senior state officials who use their institutional positions to acquire large material assets. These are professional perpetrators who are organized in various groups and other forms of association, in order to commit crimes. They are tightly organized, with a hierarchical relationship and high speed, caution and resourcefulness in the execution of criminal offenses. Relationships in these organizations by strict discipline, obedience and personal loyalty, great operability and ability to quickly maneuver and move their activities to large spaces.

Keywords: corruption, criminal activity, profit, material assets, criminal offenses, material gain.

INTRODUCTION

In a very broad sense, organized crime can be defined as any criminal activity involving two or more persons, specialized or non-specialized, involving some form of social structure, some form of leadership, using certain ways of working, in which the ultimate goal of the organization is located in the enterprises of a certain group. This definition allows organized crime to be seen as a huge continuum that allows freedom of analysis and definition of a particular criminal group as an entity that possesses different characteristics, as opposed to a rigid classification based on certain specific attributes. Seen from this broad perspective, there are many forms that organized crime can take, with variations, of course, to be found in each form. (Organized Crime Defined, 2021)

Organized crime is a long-term criminal activity systematically conducted and structured in order to illegally generate profit. The activities and techniques used in organized crime vary, often involving violence, theft, fraud, and trafficking in illegal objects and substances. Organized crime differs from general crime in the following: (Law Dictionary, 2021)

- the activities have a planned and systematic character,
- involvement of numerous criminals working together,
- different types of criminal activity and methods,
- operations are performed at national, regional and international level,
- there is a large turnover of money (in some cases even billions of dollars),
- strives for financial and political influence,
- leaders can be identified.

The most important form of international crime today is organized crime, ie. crime committed by groups of people equipped with a stable, generally hierarchical organization who carry out illegal acts, usually by force, in order to enrich themselves without regard to international borders. Important groups of international organized crime are the mafias (Sicilian, American and Russian), the Japanese yakuza, the Colombian drug cartels Medellin and Cali, the Chinese triad. However, the criminal group is not a unitary organization of strictly subordinate groups. Instead, it is a network of homogeneous groups linked to each other by various forms of solidarity, complicity and false hierarchical order: (Attina, 2021)

Globalization, generally described as the removal of barriers to the international movement of goods and assets, is beneficial to international organized crime networks. The global forces of supply and demand have created new markets for the illicit trade in goods and services provided by criminal activities. There is a high demand for things like drugs (especially in Europe and North America), weapons (in Africa and the Middle East), exotic parts of wildlife and animals (Asia) and exploitative people (practically everywhere). The Organization for Economic Co-operation and Development (OECD) recently estimated that international trade in counterfeit and stolen goods was as high as half a trillion dollars. Criminal networks also have new opportunities to establish facilities in different countries from which they can produce and distribute illegal goods, reducing costs and maximizing profits: (Globalization and Transnational Crime, 2021)

MATERIAL AND METHODS

International organized crime is taking advantage of market globalization, financing the economy and new communication technologies and information management. The international nature of money laundering, for example, confirms that criminal activity is taking advantage of advances in computer technology and information, as well as newer and more sophisticated financial instruments. International organized crime poses a serious threat to the financial and economic systems of all countries and international cooperation organizations. Criminal groups operating in international markets, in fact, present some features such as flexibility and a high level of organization, which contribute to complicating investigations promoted by authorities, agencies and institutions trying to combat criminal activity. Criminals tend to increase opportunities offered by national and international markets and minimize the risk of identifying, arresting and convicting and confiscating illegal proceeds of crime According to data released by the UNODC - United Nations Office on Drugs and Crime , based in Vienna, shows the following about financial inflows from organized crime: (Sabatino. M., (2016)

- the global drug industry (cocaine, heroin) has an annual revenue of about $ 105 billion;
- human trafficking and human rights abuses account for about $ 70 billion worth of victims, to which should be added $ 6.8 billion related to smuggling and illegal migrant flows (approximately 55,000 migrants from Africa to Europe annually);
- arms trade from the US and Europe to the rest of the world is approximately $ 53 billion;
- cybercrime has an estimated 1.5 million victims with a market value of more than $ 1 billion;
- the number of counterfeit products is about 2 billion products with an estimated value of $ 82 billion.
- Italian investigators estimate that four organized crime groups operating in Italy could number more than 64,000 affiliated members, including 50,000 members of the Sicilian Mafia, 7,000 in the Neapolitan Camorra and 5,000 in the Calabrian N’drangheta.
- The Ministry of Internal Affairs of the Russian Federation indicates that more than 160,000 members belong to the main criminal groups operating in Russia. The ministry also estimated that about 30 of the existing Eurasian criminal organizations operate in the international market,
- about 45-50 Chinese triads (criminal organizations originating from secret societies in China in the 17th century) have their organizational base in Hong Kong and Taiwan and spread around the world,
- The National Police Agency of Japan has discovered that criminal groups called Japanese Yakuza or Japanese Boryokudan consist of more than 3,000 groups and subgroups, totaling about 90,000 branches.

Illegal trade involves all major nations: the G8 and the BRICs alike, as well as regional powers. The world's largest economies are also the largest markets for illicit trade: (https://www.unodc.org ›June, 2021)

- In Europe alone, there are about 140,000 victims of human trafficking for the purpose of sexual exploitation, which generates a gross annual income of $ 3 billion for their exploiters.
- The two most prominent migrant smuggling flows are from Africa to Europe and from Latin America to the United States. About 2.5-3 million migrants are smuggled from Latin America to the United States each year, generating $ 6.6 billion for smugglers.
- Europe is the regional market for heroin with the largest value ($ 20 billion), while Russia is now the only national largest consumer of heroin in the world (70 tons). "Narcotics kill 30,000-40,000 young Russians a year, twice the number of Red Army soldiers killed during the invasion of Afghanistan in the 1980s."
- The North American cocaine market is shrinking due to lower demand and higher law enforcement. This is generating a war between smugglers, especially in Mexico, and new drug routes. Across the Atlantic coast of Latin America, cocaine is transported to Europe via Africa.
- Countries that cultivate most of the world's illicit drugs, such as Afghanistan (opium) and Colombia (coca), receive the most attention and criticism. However, most of the profits from drugs are realized in the destination (rich) countries. For example, of the global market of perhaps $ 55 billion for Afghan heroin, only about 5 percent ($ 2.3 billion) goes to Afghan farmers, traffickers, and insurgents. Of the $ 72 billion cocaine market in North America and Europe, about 70 percent of profits come from mid-level dealers in consumer countries, not the Andean region.
- The global market for illicit firearms is estimated at $ 170-320 million per year, which is 10-20% of the permitted market. Although arms smuggling tends to be episodic (ie related to specific conflicts), the numbers were so large that they killed as many people as some pandemics.
- Illegal exploitation of natural resources and wildlife trafficking from Africa and Southeast Asia are disrupting fragile ecosystems and leading species to extinction. UNODC estimates that illicit timber imported from Asia to the EU and China was worth about $ 2.5 billion.
- The number of counterfeit goods found on the European border has increased tenfold over the past decade, to an annual value of more than $ 10 billion. As many as half of the drugs tested in Africa and Southeast Asia are counterfeit and substandard, increasing rather than reducing the chances of getting the disease.

- The number of pirate attacks in the Horn of Africa has doubled. Pirates of one of the world's poorest countries (Somalia) are trying to buy ships from some of the richest, despite patrolling the world's most powerful navies. Of the more than $ 100 million in ransom-generated annual revenue, only a quarter goes to pirates and the rest to organized crime.
- More than 1.5 million people a year suffer from identity theft for an estimated $ 1 billion in economic loss, while cybercrime threatens the security of nations: power grids, air traffic and nuclear installations have been compromised.

Organized crime is considered a variable and flexible phenomenon. Many of the benefits of globalization, such as easier and faster communication, financial mobility, and international travel, have also created opportunities for transnational organized crime groups to flourish, diversify, and expand their activities. Traditional territory-based criminal groups are evolving or have been partially replaced by smaller and more flexible networks with branches across several jurisdictions. Victims, suspects, organized crime groups, and proceeds of crime can be located in many countries. In addition, organized crime affects all countries, whether they are countries of supply, transit or demand. As such, modern organized crime is a global challenge that must be met with a concerted, global response. (UNODC and Organized Crime, (2021)

- ✓ Transnational criminals are one of the biggest beneficiaries of globalization. Globalization facilitates international trade, but also increases the difficulty of regulating global trade.
- ✓ The global financial system is undergoing widespread deregulation that has allowed illegal actors to launder money laundering more easily.
- ✓ Terrorists, insurgents and military commanders rely on illegal activities as a funding mechanism. Sometimes, when engaging in criminal activity, they come into contact with criminal organizations, but for the most part, direct group-to-group contact is less important. "It's just a market activity or a relationship with suppliers," he said, disputing the idea of a "criminal-terrorist link."
- ✓ There is no single model of criminal organization. Criminal networks and criminals adopt countless different structures depending on their circumstances.
- ✓ Illegal networks are a challenge for states because states are militarily and diplomatically organized to deal with other states. It is very difficult for governments around the world to adapt to non-state actors or without sovereignт.

Organized crime activities, such as requests for protection, bribery or other illicit services imposed on others through coercive methods by criminal organizations, provide benefits in: (Organized Crime Module 4, 2021)

- Infiltration of a legitimate business or government. When infiltrating businesses and governments, organized crime groups often try to create demand for their services, rather than simply exploiting the existing marketplace as they do when providing illicit goods and services. For example, organized crime groups can run protective rackets, ie. systems of unlawful "taxation" imposed on persons or businesses in exchange for relief from harassment, protection against harm or to the detriment of their employees and clients. In this way, they use violence and threats to gain some form of monopoly control (for example, territory, land, subsidies, garbage collection or delivery services).
- Organized crime groups may use coercion or extortion to infiltrate legitimate businesses and governments, involving implicit or explicit threats to obtain a criminal purpose. Coercion and extortion are not necessary to secure illicit goods or services. This is because the demand for illicit goods and services already exists among the public, so there is no need to threaten to lure customers to buy counterfeit goods, illegal firearms or other products and services.
- In the event of a business and government infiltration, victims (often small to medium-sized companies, sole proprietors or family businesses) do not receive the benefit, but are forced to pay to avoid worse treatment. Non-payment will result in property damage, violence against employees or loved ones, customer harassment, interruptions in deliveries or related problems that businesses can not afford to experience.
- To "legitimize" the illicit gains of these criminal activities, organized crime groups disguise their illegal origins and often reinvest them in the legal economy through money laundering, a process critical to allowing criminals to enjoy the profits of crime. If left unchecked, money laundering can have very high social and political costs, as it allows organized crime groups to infiltrate financial institutions, gain control of large sectors of the economy through investment, or offer bribes to public officials..

The growing threat of transnational organized crime is provoking radical changes in traditional methods of conducting organized crime research. The paper uses research methods that can be used to obtain information based on evidence provided in various countries where organized crime activists are involved, and on that basis conclusions are drawn and solutions to combat organized crime are proposed. The paper uses the analytical method to study the newly organized criminal groups, to study their organizations and their ways of doing business.

RESULTS AND DISCUSSION

The world's population is growing every year, and with it the volume of exchanges between people. The vast majority of these exchanges are legitimate and useful, but a significant part is not. International crime markets are piercing the planet, transporting drugs, weapons, human trafficking, toxic waste, stolen natural resources or parts of protected animals. Hundreds of billions of dollars of dirty money flow around the world every year, distorting local economies, corrupting institutions, and fomenting conflict. International organized crime is a central issue in international relations, an important factor in the global economy and an immediate reality for people around the world. Aside from the direct effects - drug addiction, sexual exploitation, environmental damage and a number of other troubles - organized crime has the capacity to undermine the rule of law and good governance, without which there can be no sustainable development: (UNODC, 2021)

International organized crime poses a significant and growing threat to national and international security, with dire implications for public safety, public health, democratic institutions, and economic stability around the world. Not only are criminal networks spreading, but they are also diversifying their activities, resulting in threats that used to be different and today have explosive and destabilizing effects: (Transnational Organized Crime, 2021)

❖ International organized crime networks are involved in the political process in a variety of ways. This is often achieved through:

- direct bribery,
- members of organized crime groups run for office;
- establishing shadow economies;
- infiltration of the financial and security sector through coercion or corruption; and
- positioning as alternative providers of management, security, services and livelihoods.

❖ As networking spreads, international organized crime can jeopardize stability and undermine free markets while building alliances with political leaders, financial institutions, law enforcement, foreign intelligence, and security agencies. The penetration of international organized crime into governments exacerbates corruption and undermines governance, the rule of law, the judiciary, the free press, the building of democratic institutions, and transparency.

❖ International organized crime threatens the economic interests of every country and can cause significant damage to the global financial system through subversion, exploitation and disruption of legitimate markets and economic activity. The World Bank estimates that about $ 1 trillion is spent each year on bribing public officials, causing a series of economic disruptions and damage to legitimate economic activity. The cost of doing business in countries affected by international organized crime is also rising as companies budget for additional security costs, which negatively affects foreign direct investment in many parts of the world. International organized crime activities can disrupt the global supply chain, which in turn reduces economic competitiveness and affects the ability of industry and transport to withstand such disruption. Furthermore, transnational criminal organizations, using their relations with state entities, could gain influence over key commodity markets such as gas, oil, aluminum and precious metals, along with potential exploitation of the transport sector.

Organized crime threat assessments are used as a mechanism for understanding and responding to organized crime. Threat assessments attempt to gather a range of relevant data and present them in a systematic way to determine current and future trends in organized crime activity. More recently, the rise of organized crime as a result of globalization and its impact raises important questions about whether such assessments can be a useful tool - not only to emphasize the nature of the threat, but also to ensure effective action against organized crime. . This presents several challenges, not just the need to bring together more actors and the fact that state structures that are normally tasked with conducting threat assessments are weak or non-existent. In this context, the threat assessment will have to be conducted by an external party, gathering information from both internal and external actors. The concept of organized crime threat assessments continues to evolve, especially in the area of policy development. They are used primarily as a strategic tool to provide an approach to combating organized crime. The following elements are used in the assessment of organized crime threats: (https://www.ipinst.org ›uploads› publications, (2021)

- Use of force. Are criminal organizations ready to use force, and if so, to what extent?
- Likelihood of product seizure. How good are criminal organizations at hiding their products?
- Links and level of cooperation between them and other organized criminal groups with the city, the state, the nation, the world. The higher the interconnection factor, the greater the threat.
- Level of legitimate business infiltration. The legitimacy factor makes it easier for them to hide their assets and intimidate legitimate businesses.
- Level of infiltration in city, state, national and international governments. The higher the government infiltration factor, the greater the threat.

- Size of the organization. In general, the larger the organization, the greater the threat, although sometimes large size can be a weakness because law enforcement agencies can more easily infiltrate a large organization than a small, tightly connected organization.
- Variety of products. The greater the diversity, the greater the threat. The variety of products brings a greater sense of resilience to any organization. Organizations can more easily adapt to market changes (and law enforcement measures) if they have a wide range of products (with established suppliers and supply lines) to rely on. In this way, if a market closes, the organization does not fail, but simply shifts to another commodity / other product. The variety of products is a sign of a mature subject of organized crime.
- Potential for infiltration of law enforcement agencies. Criminal organizations that can be easily infiltrated by law enforcement agencies pose a lower risk than those that cannot be infiltrated.
- Vitality organization. The easier the criminal organization adapts to the conditions in which it operates, the greater the threat.

CONCLUSIONS

Today, organized crime comes from all over the world. Organized crime is a very lucrative activity for organizations engaged in this type of activity because the realized criminal activities generate income whose value is estimated to be in the hundreds of billions of dollars.

The international community today has a clear global approach to effectively combating transnational organized crime in the area of prevention and taking effective measures against transnational organized crime and strengthening cross-border cooperation to prosecute and combat organized crime. The cornerstone in the reorganization of national efforts to create the institutional basis for the effective suppression of organized crime is the United Nations Convention against Transnational Organized Crime.

Organized crime is a financial crime because its purpose is profit or other material gain. The provision of illicit goods and services dominates the profits of organized crime. Organized crime has significant similarities to white-collar forms of financial crime.

Transnational criminals are now more entrepreneurial and sophisticated, and their growing infiltration of legal trade and economic activity is fundamentally threatening free markets and financial systems that are key to the stability and efficiency of the global economy. Organized crime threatens free markets because it ignores laws and norms that respect legitimate businesses, and thus gains an unfair competitive advantage.

In order to be able to successfully respond to the challenges of organized crime, it is necessary to have a complete picture of how organized crime operates, what are the areas and means it uses and what tactical means to use in intelligence and conducting investigative procedures. It is also necessary to provide strong legal and legislative support and to create conditions for full implementation of the laws, to set targeted priorities in the fight against organized crime and to include more legal competencies in the fight against organized crime. Mixed multi-agency or institutional teams need to be built and action frameworks and strategies defined.

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