

Универзитет "Гоце Делчев" – Штип

Факултет за туризам и бизнис логистика Goce Delchev University Shtip

Faculty of Tourism and Business Logistics

Трета Меѓународна Научна Конференција Third International Scientific Conference

ПРЕДИЗВИЦИТЕ ВО ТУРИЗМОТ И БИЗНИС ЛОГИСТИКАТА ВО 21 BEK

CHALLENGES OF TOURISM AND BUSINESS LOGISTICS IN THE 21ST CENTURY

ЗБОРНИК НА ТРУДОВИ CONFERENCE PROCEEDINGS



ISCTBL 2020



Универзитет "Гоце Делчев" – Штип

Факултет за туризам и бизнис логистика Goce Delcev University Shtip

Faculty of Tourism and Business Logistics

Трета Меѓународна Научна Конференција Third International Scientific Conference

ПРЕДИЗВИЦИТЕ ВО ТУРИЗМОТ И БИЗНИС ЛОГИСТИКАТА ВО 21 ВЕК

CHALLENGES OF TOURISM AND BUSINESS LOGISTICS IN THE 21ST CENTURY

ЗБОРНИК НА ТРУДОВИ CONFERENCE PROCEEDINGS

13 ноември 2020 г / November 13, 2020

Издавач:

Факултет за туризам и бизнис логистика Универзитет "Гоце Делчев" – Штип Крсте Мисирков, 10-A, 201, 2000, Штип, РС Македонија

Тел: +389 32 550 350 www.ftbl.ugd.edu.mk www.ugd.edu.mk

За издавачот:

д-р Татјана Бошков, декан

Организатор на конференцијата:

Факултет за туризам и бизнис логистика

Publisher:

Faculty of Tourism and Business Logistics Goce Delchev University of Shtip "Krste Misirkov" no.10-A P.O. Box 201 Shtip 2000, North Macedonia Tel: +389 32 550 350 www.ftbl.ugd.edu.mk

www.ugd.edu.mk

For the Publisher:

Tatjana Boshkov, Ph.D. – Dean

Conference Organizator:

Faculty of Tourism and Business Logistics

CIP - Каталогизација во публикација

Национална и универзитетска библиотека "Св. Климент Охридски", Скопје

338.48(497.7)(062)

INTERNATIONAL scientific conference Challenges of tourism and business logistics in the 21st century (3; 2020; Stip)

Challenges of tourism and business logistics in the 21st century [Електронски извор] / The 3th international scientific conference, September 13 th, 2020, Republic of North Macedonia. - Stip: Goce Delcev University of Stip, Faculty of tourism and business logistics, 2020

Начин на пристапување (URL): https://e-lib.ugd.edu.mk/zbornici.html. - Текст во PDF формат, содржи 435 стр., илустр. - Наслов преземен од екранот. - Опис на изворот на ден 22.11.2020. - Фусноти кон текстот. - Библиографија кон трудовите

ISBN 978-608-244-779-7

а) Туризам -- Економски прилики -- Македонија -- Собири

COBISS.MK-ID 52738053

Организациски комитет:

Проф. д-р. Татјана Бошков, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Доц. д-р. Наташа Митева, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Доц. д-р. Душко Јошески, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

м-р Цветанка Ристова Магловска, асистент-докторанд, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Меѓународен програмски комитет:

Проф. д-р. Татјана Бошков, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Доц. д-р. Наташа Митева, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

м-р Цветанка Ристова Магловска, асистент-докторанд, Универзитет "Гоце Делчев" — Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија Доц. д-р. Душко Јошески, Универзитет "Гоце Делчев" — Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Проф. д-р. Александра Жежова, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Проф. д-р. Зоран Темелков, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Доц. д-р. Анета Стојановска-Стефанова, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

д-р Душица Попова, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

д-р Билјана Цоневска Гуњовска, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Проф. д-р. Марија Магдинчева-Шопова, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Проф. д-р. Тања Ангелкова Петкова, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

Доц. д-р. Оливер Филипоски, Универзитет "Гоце Делчев" – Штип, Факултет за Туризам и Бизнис логистика, Штип, Република Северна Македонија

д-р Васко Шутаров, МИТ Универзитет, Факултет за безбедност, Република Северна Македонија

Проф. д-р. Глигор Бишев, Универзитет "Св. Климент Охридски" - Битола, Економски факултет Прилеп, Република Северна Македонија

Проф. д-р. Мадалина Теодора Андреи, Универзитет Хиперион, Факултет за општествени, хуманистички науки и природни науки, Оддел за географија, Романија Проф. д-р. Соња Квирога, Универзитет Алкала, Оддел за економија, Шпанија

Проф. д-р. Алиса Флеишер, Хебрејскиот универзитет Јерусалим, Роберт X. Смит, Факултет за земјоделие, Храна и Животна средина, Оддел за економија на животна средина и управување, Израел

Проф. д-р. Ноам Шовал, Хебрејски универзитет Ерусалим, Факултет за општествени науки, Оддел за географија, Израел

Проф. д-р. Нурија Елиса Морере Молинеро, Универзитет Реј Хуан, Шпанија

Проф. д-р. Никола Хурвулиадес, Американ Колеџ Солун, Грција

Проф. д-р. Донила Пипа, Универзитет Марин Барлети, Економски факултет, Албанија

Проф. д-р. Мохамед Фуад, Ариш Универзитет, Факултет за уметност, Египет

Проф. д-р. Френсис Вериза, Универзитет Толиара, Факултет за оппштествени науки, Мадагаскар

Проф. д-р. Октавиан Сербан, Букурешки Универзитет за Економија, Факултет за храна од земјоделие и економија на животната средина, Романија

Проф. д-р. Сабина Георгечи, Асоцијација за промоција на туризмот, Дробета Турму-Северин, Романија

Проф. д-р. Серафима Роскова, Молдовска академија за науки, Академија за економски науки на Молдавија, Република Молдавија

Проф. д-р. Стела Дерменџиева, Универзитет на Велико Трново Свети "Кирил и Методиј", Оддел за Географија, Бугарија

Проф. д-р. Марта Боровска Стефанска, Универзитет во Лоџ, Факултет за Географски науки, Институт за градежна средина и Просторна, Полска

Проф. д-р. Јулиана Поп, Универзитет за економски студии, Факултет за бизнис и туризам, Романиа

Проф. д-р. Елена Тома, Универзитет Хиперион, Факултет за општествени, хуманистички науки и природни науки, Оддел за географија, Романија

Проф. д-р. Ирина Лазар, Универзитет Хиперион, Факултет за општествени, хуманистички науки и природни науки, Оддел за географија, Романија

Проф. д-р. Озгур Јерли, Дужче Универзитет, Факултет за Шумарство, Оддел за пејсажи, Турција

Доц. д-р. Жарко Радјеновиќ, Универзитет во Ниш, Центар за иновации, Србија

Проф. д-р. Драго Цвијановиќ, Универзитет во Крагујевац, Факултет за Хотелски менаџмент и Туризам Врњачка Бања, Србија

Проф. д-р. Дарко Димитровски, Универзитет во Крагујевац, Факултет за Хотелски менаџмент и Туризам Врњачка Бања, Србија

Проф. д-р. Серџо Чипола, Универзитет во Палермо, Силиција, Италија

Доц. д-р. Марија Белиј, Универзитет во Белград, Факултет за географија, Србија

Доц. д-р. Андреј Мичовиќ, Универзитет во Крагујевац, Факултет за Хотелски менаџмент и Туризам Врњачка Бања, Србија

Organizational committee:

Prof. Tatjana Boshkov, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Assist. Prof. Natasa Miteva, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Assist. Prof. Dusko Joseski, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Cvetanka Ristova Maglovska, M.Sc., University Teaching Assistant, Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

International program committee:

Prof. Tatjana Boshkov, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Assist. Prof. Natasa Miteva, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Cvetanka Ristova Maglovska, M.Sc., University Teaching Assistant, Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Assist. Prof. Dusko Joseski, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Prof. Aleksandra Zezova, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Prof. Zoran Temelkov, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Assist. Prof. Aneta Stojanovska - Stefanova, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Dusica Popova, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Biljana Conevska Gunjovska, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Prof. Marija Magdinceva – Sopova, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Prof. Tanja Angelkova Petkova, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Assist. Prof. Oliver Filiposki, Ph.D., Goce Delcev University of Stip, Faculty of Tourism and Business logistics, Stip, North Macedonia

Vasko Sutarov, Ph.D., MIT Univeristy, Faculty of Security Sciences, North Macedonia

Prof. Gligor Bishev, Ph.D., St. Clement of Ohrid University of Bitola, Faculty of Economics, Prilep, North Macedonia

Prof. Madalina Teodora Andrei, Ph.D., Hyperion University, Faculty of Social, Humanities and Natural Sciences, Department of Geography, Romania

Prof. Sonia Quiroga, Ph.D., University of Alcalá, Depatment of Economics, Spain

Prof. Aliza Fleischer, Ph.D., The Hebrew University of Jerusalem, The Robert H. Smith Faculty of Agriculture, Food and Environment, Department of Environmental Economics and Management, Israel

Prof. Noam Shoval, Ph.D., The Hebrew University of Jerusalem, Faculty of Social Sciences, The Department of Geography, Israel

Prof. Nuria Elisa Morère Molinero, Ph.D., Universidad Rey Juan Carlos, Catedrática Historia Antigua, Spain

Prof. Nikolas Hourvouliades, Ph.D., American College of Thessaloniki, Greece

Prof. Donila Pipa, Ph.D., Marin Barleti University, Faculty of Economy, Albania

Prof. Mohamed Fouad, Ph.D., Arish University, Faculty of Arts, Egypt

Prof. Francis Veriza, Ph.D., University of Toliara, Faculty of Lettets and Human Sciences, Madagascar

Prof. Octavian Serban, Ph.D., Bucharest University of Economic Studies, Faculty of Agrifood and Environmental Economics, Romania

Prof. Sabina Gheorgheci, Ph.D., Mehedinți Tourism Promotion Association, Drobeta Turnu-Severin, Romania

Prof. Serafima Roșcovan, Ph.D., Moldova Academy of Science, Academy of Economic Studies of Moldova, Republic of Moldova

Prof. Stella Dermendzhieva, Ph.D., University of Veliko Turnovo St Cyril and St. Methodius, Department of Geography, Bulgaria

Prof. Marta Borowska-Stefanska, Ph.D., University of Lodz Faculty of Geographical Sciences, Institute of the Built Environment and Spatial Policy, Poland

Prof. Iuliana Pop, Ph.D., University of Economic Studies, Faculty of Business and Tourism, Romania

Prof. Elena Toma, Ph.D., Hyperion University, Faculty of Social, Humanities and Natural Sciences, Department of Geography, Romania

Prof. Irina Lazăr, Ph.D., Hyperion University, Faculty of Social, Humanities and Natural Sciences, Department of Geography, Romania

Prof. Ozgur Yerli, Ph.D., Duzce University, Faculty of Forestry, Department of Landscape, Architecture, Turkey

Assist. Prof. Zarko Radjenovic, Ph.D., University of Nis, Innovation Center, Serbia

Prof. Drago Cvijanović, Ph.D., University of Kragujevac, Faculty of Hotel Management and Tourism in Vrnjacka Banja, Serbia

Prof. Darko Dimitrovski, Ph.D., University of Kragujevac, Faculty of Hotel Management and Tourism in Vrnjacka Banja, Serbia

Prof. Sergio Cipolla, Ph.D., University of Palermo, Italia

Assist. Prof. Marija Belij, Ph.D., University of Belgrade, Faculty of Geography, Serbia

Assist. Prof. Andrej Mićović, Ph.D., University of Kragujevac, Faculty of Hotel Management and Tourism in Vrnjacka Banja, Serbia

Пленарна сесија

Проф. д-р Глигор Бишев, претседател на Управниот одбор и генерален извршен директор на "Шпаркасе Банка Македонија АД Скопје" — "Влијанието на пандемијата врз економските движења"

Питер Табак, извршен директор, водечки регионален економист за економија, политика и управување на Западен Балкан, Потпретседател за политика и партнерства, Европската банка за обнова и развој - "Economic outlook for the Western Balkans during and after the epidemic"

Милан Здравковиќ, извршен директор на операторот на дистрибутивниот систем во Ј.П.Србијагас, Белград, Србија – "Supply of natural gas in COVID-19 conditions - experience and expectations"

Проф. д-р Мишко Џидров, професор и проректор за настава и студенти, Универзитет "Гоце Делчев" - Штип – "УГД во време на пандемија"

Проф. д-р Татјана Бошков, професор и декан на Факултетот за туризам и бизнис логистика – "The impact of coronavirus on global growth and global supply chain shifts"

Модератори

Панел модератор

Проф. д-р Татјана Бошков, Универзитет "Гоце Делчев" – Штип, Факултет за туризам и бизнис логистика

Прва и втора сесија

Доц. д-р Наташа Митева, Универзитет "Гоце Делчев" – Штип, Факултет за туризам и бизнис логистика

Plenary session

Prof. Gligor Bishev, University Professor and Chairman of the Board, Sparkasse Bank-Skopje – "The impact of the pandemic on economic developments"

Peter Tabak, Executive Director, Leading Regional Economist for Economics, Policy and Governance in the Western Balkans Vice-President for Policy and Partnerships, European Bank for Reconstruction and Development - "Economic outlook for the Western Balkans during and after the epidemic"

Milan Zdravkovic, Executive Director of the Distribution System Operator in J.P Srbijagas, Belgrade, Serbia – "Supply of natural gas in COVID-19 conditions - experience and expectations"

Prof. Misko Dzidrov, University Professor and Vice-rector for Teaching and Students, Goce Delcev University of Stip – "UGD in a time of pandemic"

Prof. Tatjana Boskov, University Professor and Dean of the Faculty of Tourism and Business Logistics, Goce Delcev University of Stip – "The impact of coronavirus on global growth and global supply chain shifts"

Moderators

Panel Moderator

Tatjana Boshkov, Goce Delcev University of Stip, Faculty of tourism and business logistics, Stip, North Macedonia

I and II session

Natasha Miteva, Goce Delcev University of Stip, Faculty of tourism and business logistics, Stip, North Macedonia



УНИВЕРЗИТЕТ "ГОЦЕ ДЕЛЧЕВ" - ШТИП GOCE DELCEV UNIVERSITY OF STIP

ФАКУЛТЕТ ЗА ТУРИЗАМ И БИЗНИС ЛОГИСТИКА FACULTY OF TOURISM AND BUSINESS LOGISTICS

ТРЕТА МЕЃУНАРОДНА НАУЧНА THIRD INTERNATIONAL КОНФЕРЕНЦИЈА SCIENTIFIC CONFERENC

SCIENTIFIC CONFERENCE

ПРЕДИЗВИЦИТЕ ВО ТУРИЗМОТ И БИЗНИС ЛОГИСТИКАТА ВО 21 ВЕК

CHALLENGES OF TOURISM AND BUSINESS LOGISTICS IN THE 21ST CENTURY

ЗБОРНИК НА ТРУДОВИ **CONFERENCE PROCEEDINGS**

ПРЕДГОВОР

Факултетот за туризам и бизнис логистика при Универзитетот "Гоце Делчев" во Штип, беше организатор на Третата меѓународна научна конференција "Предизвици на туризмот и бизнис логистика во 21 век". Конференцијата се одржа на 13 ноември 2020 година на платформата Microsoft Teams, со повеќе од 90 учесници од матичната земја и странство. Оваа година Меѓународниот научен комитет брои еминентни професори од нашата земја и над 15 странски земји како Израел, Шпанија, Франција, Молдавија, Италија, Грција, Египет, Полска, Турција, Романија, Бугарија, Србија, Хрватска, Босна и Херцеговина и Словенија.

Целта на оваа конференција е да промовира поголемо разбирање на бизнис администрација, логистиката, туризмот и угостителство во однос на управувањето, економијата, образованието и претприемништвото. Ова подразбира дека фокусот на учесниците го насочивме кон најновите трендови и предизвици во врска со развојот на туризмот, менаџирањето со компаниите, пазарот на труд, можностите за придобивки и профит, изгледите за подобра конкурентност на меѓународниот пазар, што пак е императив за финансиската стабилност на нашата земја во целина.

Имено, со пристигнатите трудови и авторските истражувања се оствари целта на конференцијата - а тоа е оценувањето на тековната состојба и идните изгледи за развој на микро план што се однесува на домашниот пазар, како и движењата на глобалната економија, подготвувајќи ја бизнис заедницата за предизвиците со кои ќе се соочуваат при остварувањето на нивните цели, што де факто влијае врз одржувањето на финансиите особено во времето кое го живееме под притисокот на пандемијата.

Препораките кои се пренесоа се однесуваат како да се зајакнува капацитетот на компаниите како и промените во регулативите кои го диктираат нашиот пат кон ЕУ. Дискусиите во текот на конференцијата беа одговор на тоа како реагираа и се позиционираа менаџерите на финансиски средства во услови на голем пазарен ризик, пазарни шокови и турбуленции и како треба да се подготвуваат инвеститорите во поедини сектори. Трудовите прикажаа изгледи и кон идната интеграција на земјите од Западен Балкан, со осврт на досегашните постигнувања и идните предизвици пред овие економии како и размена на искуства на сите учесници кои сме денес присутни од повеќе земји.

Токму овие препораки треба да бидат двигател на процесите на реформата во насока на подигање на квалитетот на образованието заради поголема продуктивност на трудот, конкурентност на економијата и намалување на неусогласеноста на понудата на вештини и компетенции како и побарувачката на пазарот на труд.

Постигнувањето на овие цели е заедничка задача на сите оние што се во позиција да го дадат својот придонес за имплементација на реформите во општеството. Токму тие реформи, тие промени во начинот на пристап, методологија на работа и организација, не треба да ги правиме само за да станеме дел од економскиот блок, туку да бидат во насока да постигнеме нешто друго, многу позначајно, односно сите напори што ги правиме да бидат за остварување на повисок степен на благосостојбата на нашите граѓани, за создавање на достоинствени услови за живот и работа.

Во регионот, меѓутоа и пошироко, во Европа, искуствата се најразлични. Наидуваме на успешни, и на не толку успешни модели. Токму ваквите научните конференции, дебатите што се развиваат тука, се најдобриот начин за размена на искуства, за идентификација на предизвиците и перспективите, за споредување на моделите и третирањето на нивните недостатоци или предности, меѓутоа и презентирање

Трета Меѓународна Научна Конференција ПРЕДИЗВИЦИТЕ ВО ТУРИЗМОТ И БИЗНИС ЛОГИСТИКАТА ВО 21 ВЕК »ISCTBL 2020«

на можните нови комбинирани модели. Едукацијата на новите генерации кои ќе бидат подготвени да се соочат со предизвиците што ги носи глобализацијата, е заеднички предизвик на Универзитетите, на бизнис заедницата, но и на централната и локалната власт.

Штип, 13 Ноември 2020 Главен уредник Проф. д-р Татјана Бошков, *Декан*

PREFACE

The Faculty of Tourism and Business Logistics in Gevgelia, part of the University Goce Delchev from Shtip, hosted the Third International Scientific Conference, "Challenges of Tourism and Business Logistics in the 21st Century". The conference was held on 13th of November 2020 on the platform Microsoft Teams, with more than 90 participants from the country and abroad. This year the International scientific committee included eminent professors from our country and more than 15 from foreign countries, such as Israel, Spain, France, Moldova, Italy, Greece, Egypt, Poland, Turkey, Romania, Bulgaria, Serbia, Croatia, Bosnia and Herzegovina and Slovenia.

The aim of this conference is promoting a greater understanding of the business administration, logistics, tourism and hospitality in terms of management, economics, education and entrepreneurship. In that context, the focus of our participants was on the latest trends and challenges related to tourism development, company management, labour market, opportunities for gain and profit, opportunities for better competitiveness in the international market, which is imperative for the financial stability of our country entirely.

Furthermore, the conference papers and authors' researches fulfilled the aim of the conference, the assessment of the current situation and future prospects for the development of the micro plan in terms of the domestic market, as well as the global economy changes, prepared the business community for the challenges that will they face during their goal achievement, which de facto affects the maintenance of finances especially in the time we live under the pandemic pressure.

The detection of the conditions that have been presented is a real mirror of where we are, where we have been, and what is even more difficult, to answer the question what next? Achieving these goals is a common task of all those who are in a position to contribute to the implementation of reforms in society. Exactly those reforms, those changes in the way of approach, methodology of work and organization, we should not make only to become part of the economic block, but to be in the direction of achieving something else, something much more significant - efforts for achieving a higher degree of well-being of our citizens, for creating dignified living and working conditions.

In the region, but also beyond, in Europe, the experiences are diverse. We come across successful and not so successful models. Exactly such scientific conferences, debates that develop here, are the best way to exchange experiences, to identify challenges and perspectives, to compare models and how to treat their disadvantages or advantages, but also to present possible new combined models. The education of the new generations that will be ready to face the challenges posed by globalization is a common challenge of the Universities, the business community, but also of the central and local government.

Shtip, November, 13th, 2020

Editor Tatjana Boshkov, Ph.D. *Dean*

Contents

ПРЕДГОВОР	10
PREFACE	12
СЕСИЈА: БИЗНИС ЛОГИСТИКА И БИЗНИС АДМИНИСТРАЦИЈА	17
SESSION: BUSINESS LOGISTICS & BUSINESS ADMINISTRATION	17
THE IMPACT OF DIGITAL FINANCE AND FINTECH ON FINANCIAL INCLUSION AND THE EMERGENCE OF DFS PROVIDERS	
Tatjana Boshkov;Dushko Joshevski	. 19
MONETARY POLICY EFFECTIVENESS, AND SOME EXPLANATIONS UNEMPLOYMENT, FAIR WAGES AND FAIR PRICES IN A GENERAL EQUILIBRIUSETTING	JM
Dushko Josheski; Tatjana Boshkov	. 26
LABOR MARKET POLICIES IN BULGARIA DURING THE EMERGENCE EPIDEMIOLOGICAL SITUATION	
Tatyana Dimitrova.; Slavi Dimitrov	. 54
ЧОВЕЧКИОТ КАПИТАЛ – ФАКТОР ЗА ГРАДЕЊЕ КОНКУРЕНТО КОМПАНИСКА ПРЕДНОСТ	
Драшко Атанасоски; Емануела Есмерова	. 64
МЕНАЏМЕНТОТ НА ЗНАЕЊЕ ВО МОДЕРНАТА ЕКОНОМИЈА	72
Емануела Есмерова ; Драшко Атанасоски	. 72
COMPONENTS OF CUSTOMER BASED BRAND EQUITY	79
Ventsislava Nikolova-Minkova	. 79
INTELLECTUAL PROPERTY IN DIGITAL ENVIRONMENT	89
Svetla Panayotova; Ventsislava Nikolova-Minkova	. 89
ВЛИЈАНИЕТО НА СОВРЕМЕНИТЕ ЛОГИСТИЧКИ ТРЕНДОВИ ВО ПОЛЕТО I ЕКОНОМИЈАТА1	
Гордан Јанкуловски	100
DIGITAL MARKETING AND ITS IMPORTANCE DURING THE PANDEMIC 1	11
Natasha Miteva; Dushica Popova; Aco Kuzelov	111
EMPOWERNMENT OF WOMEN: CHALLENGES AND OPPORTUNITIES IN TO MODERN WORLD	
Aneta Stojanovska-Stefanova; Marija Magdinceva-Sopova; Hristina Runcheva Tasev	119
A MODERN APPROACH TO PROCESS MANAGEMENT WITHIN THE MACEDONIA INSURANCE COMPANY	
Елизабета Митрева; Горан Стојановски	131
THE IMPACT OF PRICE MANAGEMENT ON BUSINESS OPERATION OF THE IMPACT OF THE IMPACT OF THE OPERATION OF THE IMPACT	ΗΕ 45

Snezana Bardarova; Mimoza Serafimova14	5
OVERVIEW OF NEOBANKS MODEL AND ITS IMPLICATIONS FOR TRADITIONAL BANKING.	
Zoran Temelkov	6
ГОЛЕМАТА РЕЦЕСИЈА 2007-2009 ВО САД160	6
Љупчо Давчев; Александар Давчев16	6
МОНЕТАРНАТА ПОЛИТИКА ВО СЛУЧАЈОТ НА ГОЛЕМАТА РЕЦЕСИЈА 2007-200 ПРЕКУ ПРИМЕРОТ НА ФЕДЕРАЛНИТЕ РЕЗЕРВИ НА САД И ЕВРОПСКАТА ЦЕНТРАЛНА БАНКА175	A
Александар Давчев; Љупчо Давчев	'5
СЕСИЈА: ТУРИЗАМ, УГОСТИТЕЛСТВО И ГАСТРОНОМИЈА184	4
SESSION: TOURISM, HOSPITALITY & GASTRONOMY 184	4
RURAL TOURISM IN VOJVODINA?	5
Drago Cvijanović; Tamara Gajić; Dejan Sekulić18	5
PA-BAT METHODOLOGY IN ESTIMATING ECOSYSTEM SERVICES (Case study: ES Nature based tourism at the Biosphere Reserve "Golija Studenica")	6
АНАЛИЗА НА ИНДИКАТОРИТЕ ЗА РАЗВОЈ НА УРБАНИОТ ТУРИЗАМ НА РЕПУБЛИКА С. МАКЕДОНИЈА НИЗ ПРИЗМАТА НА ПЛАНСКИТЕ РЕГИОНИ 205	A
Дарко Мајхошев, Цане Котески20	15
СОЦИЈАЛЕН ТУРИЗАМ НАСПРОТИ СОЦИЈАЛНИТЕ ФУНКЦИИ НА ТУРИЗМО 218	
Николчо Петров; Златко Јаковлев; Цане Котески21	.8
FINANCIAL PERFORMANCE MEASURING OF A HOTEL COMPANY - CASE STUD	
Marko Milašinović; Aleksandra Mitrović; Stefan Milojević22	28
РАЗГЛЕДНИЦИ ЗА ОХРИД ПЕЧАТЕНИ ВО СОЦИЈАЛИЗМОТ И НИВНАТА УЛОГА ВО ПРОМОЦИЈА НА ТУРИЗМОТ235	
Никола В. Димитров23	5
ВЛИЈАНИЕ НА ПЛАНИНСКИОТ ТУРИЗАМ ВРЗ ТУРИСТИЧКИОТ ПРОМЕТ ВО РЕПУБЛИКА СЕВЕРНА МАКЕДОНИЈА248	
Ана Здравковска-Илиевска, Илија Закоски24	8
КУЛТУРНИ И ВЕРСКИ СОДРЖИНИ ВО ТУРИЗМОТ НА ЛЕШОЧКИОТ МАНАСТИ 250	
Илија Закоски25	6
EUROPEAN CAPITALS OF CULTURE: CASE STUDY – ATHENS 266	6
Marija Lakićević; Danijela Pantović; Vladan Petrović26	6

STATISTICAL ANALYSIS OF TOURIST ARRIVALS AND NIGHTS IN CROATIA DURING THE SARS-CoV-2 PANDEMIC273
Cvetan Kovač; Ana Šijaković273
PERSPECTIVE AND PROBLEMS OF CYCLING TOURISM IN NORTH CROATIA 284
Nikola Medved; Ana Maria Gavrić; Lea Vukojević284
GASTRO EVENTS, AN IMPORTANT FACTOR FOR PRESERVATION OF CULTURE,
TRADITION AND REGIONAL DEVELOPMENT - CASE STUDY OF ŠUMADIJA DISTRICT
Dragan Tezanovik; Sanja Filipovik; Maja Banjak294
TOURISM IN COVID-19 PANDEMIC IN NORTH MACEDONIA: EXPERIENCES AND PERSPECTIVES
Goran Kitevski; Dejan Iliev305
SUSTAINABLE TOURISM AND UNESCO STATUS BENEFITS: PERCEPTIONS OF RESIDENTS OF OHRID
Biljana Petrevska; Cvetko Andreeski; Tanja Mihalič315
ПРИДОБИВКИ ОД ПРИМЕНАТА НА СТАНДАРДИ ОД ОБЛАСТА НА ТУРИЗМОТ ВО С. МАКЕДОНИЈА
Велибор Тасевски; Џеват Кицара ; Ана М. Лазаревска
ИНТЕРЕС НА СТУДЕНТИТЕ ЗА ВКЛУЧУВАЊЕ ВО АКТИВНОСТИ НА ОТВОРЕНО
Деспина Сивевска; Билјана Попеска; Цветанка Ристова Магловска
МОТИВСКИТЕ ФАКТОРИ НА ТУРИСТИЧКИТЕ ДВИЖЕЊА НА ДОМАШНИТЕ ТУРИСТИ ВО РЕПУБЛИКА СЕВЕРНА МАКЕДОНИЈА
Давид Трајковски
ЕНЕРГЕТСКИ РАЗЛИКИ ПОМЕЃУ РАЗЛИЧНИ ВИДОВИ НА САЛАТИ 356
Дарко Андроников; Мерита Умети Лесковица ; Ацо Кузелов
ОПШТИНА БЕРОВО, АТРАКТИВНА ТУРИСТИЧКА ДЕСТИНАЦИЈА ЗА СПЕЦИФИЧНИ ВИДОВИ ТУРИЗАМ363
Тања Ангелкова Петкова; Владимир Китанов
ИНОВАЦИИТЕ ВО ТУРИЗМОТ И УГОСТИТЕЛСТВОТО
Владимир Китанов, Тања Ангелкова Петкова
КОНЦЕПТУАЛИЗАЦИЈА, МОДЕЛИРАЊЕ И МЕНАЏМЕНТ НА ПРОЦЕСОТ НА
УЧЕЊЕ И ЗНАЕЊЕ ВО ТУРИСТИЧКИТЕ ОРГАНИЗАЦИИ
Бранко Николовски
COMPUTERIZED BOOKING SYSTEMS: ICT READINESS CONTEXT FOR BALKAN COUNTRIES
Žarko Rađenović

Third International Scientific Conference CHALLENGES OF TOURISM AND BUSINESS LOGISTICS IN THE 21ST CENTURY »ISCTBL 2020«

DIGITAL TOURISM	401
Dragan Vojinović[1]; Boris Brezo[2];	401
PREVALLA-BALKAN'S PEARL	411
Naser Bresa ^[1] , Cane Kotecki ^[2] , Zlatko Jakovlev ^[3]	411
КУЛТУРНА ДИПЛОМАТИЈА И КУЛТУРЕН ТУРИЗАМ ЗА ВРЕМЕ НА С ПАНДЕМИЈА	
Васко Шутаров ^[1] Abstract	417
INTERNATIONAL TOURISM AND POLITICS	428
Dimitar Dimitrov	428

УДК 338.48-52:796.61(497.6-17)"2007/2020"

PERSPECTIVE AND PROBLEMS OF CYCLING TOURISM IN NORTH CROATIA

Nikola Medved¹; Ana Maria Gavrić²; Lea Vukojević³

Abstract

Cycling tourism is world mega trend for the past 20 years and is estimated that It will be for the next 10 years at least in one way or another. It is only second in total revenue behind nautical tourism on European level. Countries and regions on the Balkans have recognized this perspective. Northern Croatian area had developed an exemplary approach to the matter. The paper summarizes the problems which arose in the process of development, problems the region is still facing, and the possible future quality improvement based on the evolving European standards. The methods used for the paper are mostly analytical quantitative and qualitative data, as well as gathered experiences of people involved in development through interviews and experiences of the author. The obtained and presented results prove the statement of cycling tourism as a mega trend with, still a huge perspective for growth.

Key Words: Cycling tourism, North Croatian tourism, Exemplary approach, Growing trends in tourism, Active tourism, Continental tourism.

Jel Classification: Z32

Introduction

Cycling tourism and other forms of using a bicycle in touristic purposes is a growing form of tourism activities. Beautiful and varied natural environment and landscapes, rich cultural and historical heritage, pleasant climate, general safety is some of the comparative benefits Croatia and similar countries have when it comes to development of cycling tourism.

The general problem in this development is traffic infrastructure on the level of some western countries as well as traffic legislation in the country.

The general aim of this paper is to point to those difficulties and challenges in development and present the development phases of a particular part of Croatia. It will be focused on Northern Croatia with the particular focus on the most northern county, Međimurje, which is so far the best example of a region that has faced a difficult path in creating a varied tourist offer, an example that have many followed since.

The goal of the paper is to present the current situation and point out some of the possible ways the future of cycling tourism can be shaped, and how it can adapt to the very changing world

¹ Nikola Medved, Master of Science in Business Economy in Tourism, External Associate od Polytechnic of Međimurje in Čakovec, Croatia, President of Tourist guide Association "Međimurski vodiči", +385 95 829 69 78, nikola@mu-dra.hr

² Ana Maria Gavrić, MSc Specialization in Economy – Sport and tourism, Polytechnic of Međimurje in Čakovec, + 385 99 750 3414, amgavric@gmail.com.

³ Lea Vukojević MSc Specialization in Economy – Sport and tourism, Polytechnic of Međimurje in Čakovec, + 385 99 400 4507, leavukojevic9@gmail.com.

situation, the changing demands of tourists and/or cyclists, as well as predictions how the cycling tourism market will react to the post COVID-19 world.

The paper is structured in three different parts. In the first part the importance of cycling tourism all the related factors are shown in Europe and Croatia in the last ten years. The development path of cycling tourism in Northern Croatia is shown in the second part, with the start, main institutions in the development process, projects that have been developed and the effect all of this has had on general development of the region. Lastly, the final part will emphasize the possible future path, how to adapt to the digital era and the projects currently underway.

The first and the second part of the paper are factual information retrieved by the author from various online sources while the third and final part is mostly written out of the experiences of the author, who was and still is an active participant in the development phases of cycling tourism of Međimurje and works in collaboration with the key institutions and companies which have been involved in every development process since its beginnings.

Importance of cycling tourism

The most important information to start here is to explain what exactly is understood under the term of cycling tourism. The term generally refers to a form of sustainable of tourism which includes one or several daily or shorter excursions with a bicycle which is consumed by tourists, visitors or locals of a certain area during their vacation, but it also refers to sport cycling or cycling great distances in order to pass a given, pre-defined or self-defined cycling route that is or isn't marked with adequate signs. (Munitié, 2017.)

It is generally grouped in sport tourism or active tourism as a specific tourism form. In practice that is mostly the case, but cycling excursions often benefit from developed area which has other specific forms of tourism and offers, like wellness, rural or cultural tourism. It is more than just riding a bicycle. According to Popović (2017.) "Within cycling tourism there are two separate groups of tourists. First group are the tourists which use a bicycle as a main means of transport and who have a bicycle as the main attraction on a given trip. Second group are tourists who view riding a bicycle as especially important addition or an integral part and want to use it and enjoy in riding it." (p. 5) The latter are the ones that enjoy excursions with the bicycles and the first ones are the ones that mostly visit cycling events in order to compete or organize cycling trips or tours on their own.

Good cycling infrastructure is another main requirement of European cycling traveler. This includes such things as:

- a variety of cycling routes and tracks
- good road surfaces
- clear and consistent route signage
- route maps
- information material regarding sightseeing
- cycling maintenance shops.
- cyclist friendly accommodation

The developing European countries have invested in those segments in order to place their destination on every cyclist map.

Historically, development of tours and trips where the bicycle is an important factor started at the turn of the 20th century, while the term of cycling tourism developed in mid 70s of the same centuries and it started to gain importance the form it has today.

In Croatia it became popular and started its development in the early 2000s with the region od Istria being the pioneers and the ones that started to implement the good practices of more developed western European countries. The European Cycling Federation (ECF) started gathering and creating extensive statistics in 2013. In all European countries that have developed or are developing some form of cycling tourism. The extensive databases which can be accessed on their website. The statistics do not just focus on cycling tourism however, it includes that about safety, popularity, usage, changing national policies and legislation as well the most important factor the economic, environmental, health and general impact and benefit.

When we want to emphasize the importance of cycling tourism, the economic impact is of course the most important one. According to the last published statistical data for 2019. There are 340 million people in Europe who cycle, out of whom 65 million every day. Cycling is today around 800.000 jobs, with the perspective to grow to over a million in the following years. (ECF, 2020.) In total income it is estimated that the total economic welfare from cycling tourism, according to Adventure Travel Trade Association (ATTA) was around 580 billion € in 2017. in Europe with an average annual growth rate of 21 % since 2012. In the year 2017 a research from Pinterest noted a 142 % increase in interest in bike tours. (ATTA, 2018.)

When it comes to bicycle usage Netherlands, Denmark and Hungary are the leading countries in Europe, but when it comes to usage of bicycles for leisure, and travel the leading countries are Germany, UK, France and Italy, according to CBI (Centre for the Promotion of Imports from developing countries.

ATTA estimates that an average cyclist spends around $650 \in$ for a holiday. An average trip is 5 days, which means that the average expenditure of a cyclist is approximately $130 \in$ per day. It is estimated that daily cyclists (those which do not spend on accommodation and all three meals) spend around $45 \in$. It has to be noted, however that these figures are averages for all European countries, including the ones with the higher standards like the Scandinavian countries and might not be true in absolute value for the countries like Croatia which will be the focus for the rest of this paper.

The shown economic values put cycling tourism in second place behind nautical tourism in Europe when it comes to revenues and total income. Since the cruising tourism is mostly reserved for upper class and rarely for middle class European population that is not surprising. However, CBI mentions that cruising tourism does not have the bright future, cycling tourism has predicted, especially now in the COVID-19 affected world, but the main reason noted is, its unsustainability and negative effects on the environment, while cycling tourism has not only very good effects on the environment but on health and well-being of the tourist. (CBI, 2019.)

Road infrastructure was mentioned as one of key factors in developing a quality cycling tourism destination. This is closely related to legislation of a given country, which means that the countries like Netherlands who have a long history and tradition of bicycle usage have a very

well developed infrastructure and a traffic legislation that goes along, while others, in this case Croatia, where cycling as a tourism or cycling in general has become popular in the recent years. The infrastructure rarely follows the existing legislation, while the legislations does not adapt fast enough to European Standards and the needs of the European cycling market.

This was mostly the case for the past 10 years, but the facts and figures talk for themselves and the current situation is noted as not satisfactory in this infrastructural and legislation regard and Croatia, as well as some lesser developed European countries are adapting regularly with an acceptable pace.

The digital era which is also here and the availability as well accessibility of information must be taken into account when the future is talked about. It must be noted that new things and trends will inevitably come and possibly change the way cycling tourism is presented, promoted, and most importantly sold. Mobile apps have become the dominant medium for offer placement and market access, surpassing web sites and it is believed a new medium might come in the future so the policy makers, and offer providers should think about that and adapt accordingly.

When we talk about connection and projects on European level, there are a lot good examples to take notes from, but it is unnecessary to mention all of them in this paper, it is enough to mention the biggest and the most important cycling network in Europe which sparks the interest of every cyclist in Europe, be it an amateur or professional. Of course, we are talking about EuroVelo network. It is a European network of cycling routes which started in 2012. And was supposed to be finished in 2020., but the current situation prolonged the final formation of some lesser and smaller routes within the network in some regions to 2021. Northern Croatian county of Međimurje being one of those regions. (EuroVelo, 2020.)

Development process and challenges in North Croatia

When Northern Croatia is mentioned the geographical area understood under this term is the four counties north of the capital city Zagreb, but most notably in cycling tourism development the Varaždin county and the Međimurje county.

Both of those counties have with their local governing bodies developed an operational plan of cycling tourism development in 2007. Regarding the period from 2007. - 2013., and then again with another plan from the years 2013.-2020., which is a period that will end this year and a new plan must be developed with all the experiences now available and all the changing factors considered next year.

Both plans have been developed according to the broader European Action plan for cycling tourism development with main goals as follows, (Croatian Ministry of Tourism, 2013):

- Economic growth and opening of new workplaces.
- Lowering the negative effects of traffic and tourism on the environment.
- Developing rural areas and other undeveloped areas.
- Connecting the European territory and raising the understanding between different European regions.

- Improving the general health of the population.
- Sharing the experiences in order to quality development process.

Međimurje county and Varaždin county are mentioned in this context together since many of actual cycling projects, which have been, or are still in development are interconnected between these two counties.

Međimurje county especially, is the smallest in Croatia, which was the very first challenge faced in the development process, small regions are unable to create an all-around cycling tourism offer that the bigger European market requires. This challenge was very cleverly tackled with cooperation between different regions in order to create something that will benefit everyone. Some of the projects were international by combining them with Slovenia and Hungary.

Major and key players in Međimurje particularly were the regional Tourism board with Mr. Rudi Grula at its directional post, and Life Class Thermal Spa Sveti Martin, a Spa resort, which was at the time the biggest in North Croatia and still is the carrier of tourism in Međimurje in general. The tourism board recognized the examples of Istria region as a very good way and direction to go in tourism development, of course with all the aforementioned goals in mind, while the Spa resort entered the process as the only enterprise with profit based interests and the capacity, both physical and financial to carry the first developing projects with the Tourism board as the main partner. Next challenge in the development phase was to persuade the local governing bodies and show them the benefits of cycling tourism in Europe, as well as gather more partners in development. Formation of a quality, understanding team of people who are very aware of what they are trying to develop and are capable to do so was a crucial part in those first years. Again, as Međimurje was not considered a tourism region at the start of 21st century and as such hadn't many different offers, aside from his Wine roads that could be a well defined tourist offer, local government was more than understanding and welcome to support the development phase with financial support.

Drava river cycling road was the first project which was developed with Međimurje, Varaždin counties together with Slovenia and all the other regions where the river is flowing through. This was the first to show the positive impact cycling tourism can have and the perspective it has in connection the many smaller disconnected offers.

During the development period a total of 157 km of cycling routes were created in the county of Međimurje alone until the year 2017. That was also the year when the Masterplan was developed, and it was noted that there was insufficient improvement of the existing cycling routes and walking routes. (Cikloturizam.hr, 2017.) With the help of financing from European Cross-border programs like IPA and Interreg. A cycling network was created with a total of 854 km of routes that got its own signs (Many of the routes go along the same path but are in whole different from one another.)

The incredibly positive thing here, which must be noted is the approach that was taken, and that was the approach previously implemented by the region of Istria. Every route got its own theme with focus on local diversities like, vineyards, the rivers Mura and Drava, etc.

Most notable themed routes in Međimurje that were developed were:

- Wine route (The road of Pušipel) which connected the local wineries and was formed in the Upper part of Međimurje where the wine road already existed. It was named after the local type of white wine.
- Eco Mura off road route along the Mura river and through the area of the Regional park Mura-Drava.
- Steiner route a route through lower part of Međimurje, named after Dr. Rudolf Steiner, an Austrian philosopher who was born in the area in 19th century.

Problems in development

Varaždin county followed a similar path with one crucial difference, the regional tourism board and local government and development agencies had a privately-run company that was focused solely on active tourism which was involved in every phase of development. Reason why this is important is the profit orientation. Every regional institution does not have this profit orientation, as they are mostly non-profit institutions and they have the focus to finance and develop a project, plan it and once everything is done, nobody really cares if the project will live on, and actually generate income. Private sector is therefore crucial, someone who will take the responsibility to further lead and form a project in order to attract cycling tourists and place it on the European market.

Mura- Drava bike was one project that was developed in the years from 2012-2015. Which was the one that formed the mentioned cycling network but there was no one in Međimurje who could *take the torch* (fig.) and lead the project further, maintain it and create an economic effect. It is today not considered fully successful despite creating the base for all future projects. This is one challenge and a problem that the Međimurje county and the project have still not managed to overcome.

The Spa resort mentioned before, was a company that the Međimurje county had, but the problem was, despite cycling tourism being one of their main direction, it was not their only direction. They were mostly the logistics provider and support in every project.

This first problem leads to the second one and that is maintenance of the cycling routes, resting and repair points. There was not an interested or capable individual company who would take that responsibility, but this problem has since been solved with changing the approach and actually building bigger more attractive resting points near constantly working visitor centers rather than having several small ones. The visitor centers then have the obligation to take care of those resting points.

Cyclist-friendly standard

Međimurje county however was the first region in Croatia to develop its own cycling tourism standardization for accommodation providers, restaurants and visitor centers. The standardization was called "Cyclist Welcome" and it was a label given to service providers with a star from one to five. One meaning that the offer was simply basic for a cyclist, while the five stars meant the establishment offers everything a cyclist could need during its stay. It was developed in 2015. And was since been implemented in several counties in Croatia, as well as some in Hungary and Slovenia.

Figure 7. Cyclist welcome Label



The main goal in creating the standardization was to develop a cyclist friendly region and give the service providers an obligation to keep their offer up to the standard they received, while also being encouraged to improve it with the coming years. Secondary idea of the standardization is connecting all the different service providers and connect health benefits and wellbeing. Out of this a term was developed and Međimurje is often called a *Healthness* destination.

The website of the tourism board Visitmedimurje has all the standardized establishments listed and serves as the main promotional tool for cycling tourism of the region. (Visitmedimurje, 2019.)

The standardization process was made under the supervision of ADFC (*Allgemeines Deutsches Fahrrad Club*) which created the cyclist standards on European level and is very strict in that regard, which guarantees that the standard created in Međimurje was on the highest level, wp there with the strict European standards.

Future of cycling tourism in North Croatia

From all the available sources on cycling tourism, the current situation we are writing about a tourism form that will not stop growing despite the current general world situation. People are buying bicycles more than ever before. It is even believed that riding a bicycle as a means of transport will rise with the coming years in the areas where that was not the case before.

From the previous part of the paper one can see that Međimurje and Varaždin counties of North Croatia are not regions which take cyclist tourists for granted. There is no "they will come" approach. It is a well-established fact that something must be created an offer must be created which in order to be focused on that niche in tourism.

The first thing that needs to be done for future development is to spark the interest of companies which will be willing to be involved in projects and have their own interests in it, in continuously developing them. There is already an improvement in that field, as small cycling agencies are being created and included in general planning.

Međimurje as a county has its own university which includes tourism management studies. So, one particularly good step toward next level of improvement is to educate young potential tourism workers to understand the importance by implementing the classes based on this phenomenon.

And last, by far the most important thing that still has room for improvement is the actual offer to the cycling tourists. The region of Međimurje is mostly being attractive to Austrian, German, Hungarian and Slovenian cycling tourists, so the offer must be according to their needs and demands.

An ECF study told us, that in 2018., 90 % of cycling tourists organized their trips on their own, without the help of any travel agencies, only by searching for online available and interesting offers. Only 10 % were group travels. Taking the current COVID-19 situation in consideration, this could very well be even 95 % in the future, if not even more.

Also, digital era was mentioned in introduction, what can be done in that field. An exemplary approach was made by several European cycling agencies and companies. In year 2015. A digital video database of cycling routes is being created for France, Austria, Germany, Switzerland and others.

It has been established by psychological experts in the past years that with the rise of digital technology the average span of human attention decreases. Researches show us today that the span is at 8 seconds. (digitalinformationword.com, 2020.) which means the visual offer needs to be focused on one thing at a time for a maximum of 8 seconds, and the mind can process up to 7 different short-term information in succession. Since people read less and watch more. To creating short (up to 56 seconds long) but powerful videos of the available cycling routes with all the additional offer that come along and forming a singular database for every region, is the way to go forward and face the developing and growing digital era, as well as use its benefits for a more creative way of promoting local cycling tourism.

Giving access to those databases, which need to be visually astounding to small companies who will then take care of the marketing aspect and place it to European market.

Creating a cycling offer for every type of cyclist is though challenge for even the most famous destinations. But a way to do that are cycling networks, not just becoming part of EuroVelo, create your own small EuroVelo.

An example is again Istria and the mountain region of Croatia. They created their own regional networks in 2013., a cycling route transversal which circles around the given region, something that can be interesting for those seeking long-distance routes, with smaller circular routes within. effectively creating a network of different themed routes, with different difficulties and

different terrain types. Something everyone can enjoy. EuroVelo has a strong marketing and is multinational. Being a part of it is great, but very often those that ride through it barely notice the regional beauties of an area they ride through as their main goal is just to pass the route and the diverse services one can try out. A smaller cycling network like that can have a its own brand which makes the individual market placement easier through the today's media.

Međimurje only has its themed route network, which is not connected with each other. On its own it is too small for its own cycling transversal but combining the two counties together can create a much bigger and of course more attractive cycling network that could benefit both regions. Northern Croatian cycling transversal is already an idea in development, and with enough dedication it will become reality in the near future.

Conclusion

We established during the paper that we are talking here about less developed regions of Croatia when it comes to tourism. An area were the tourists are not taken for granted, an area where new things need to come constantly, and the offer needs to improve with the growing demands. Međimurje does not have the Adriatic Sea and one cannot say, the tourists will come. Cyclists will not come if they have no reason to come.

This area learned from the different approaches and examples throughout Europe and luckily enough, there were enough visionaries and enthusiasts who were willing to take it upon themselves to create a destination which, despite its size can be interesting to all forms of cycling enthusiasts throughout Europe.

The biggest challenge the region will face in the future is to maintain the very good practices that were implemented so far and to eliminate to not so good ones, and adapt to new ways of promotion, as well as new ways of travel.

References

- 1. Adventure Travel Trade Association, *Media Fact Sheet*, https://cdn.adventuretravel.biz/wp-content/uploads/2018/05/Media-Fact-Sheet.pdf, (22.8.2020.)
- 2. Centre for the Promotion of Imports from developing countries, *Cycling tourism from Europe*, https://www.cbi.eu/market-information/tourism/cycling-tourism/europe, (22.8.2020.)
- 3. Croatian Ministry for Tourism and Sport, *Action plan for tourism development*, https://mint.gov.hr/UserDocsImages/arhiva/151014_AP_ciklotuirizam.pdf, (18.9.2020.)
- 4. Digital Information World, *The human Attention Span*, https://www.digitalinformationworld.com/2018/09/the-human-attention-span-infographic.html (19.9.2020.)
- 5. European Cyclists Federation, *The benefits of cycling*, https://ecf.com/what-we-do/cycling-economy/economic-benefits, (22.8.2020.)
- 6. European Cyclist Federation, https://en.eurovelo.com/, (22.8.2020.)
- 7. Munitić I., *Razvojne mogućnosti cikloturizma kao posebnog oblika turizma*, Master Thesis.

- https://repozitorij.efst.unist.hr/islandora/object/efst:1057/preview (19.8.2020.)
- 8. Popović M., *Trenutno stanje i razvojni potencijal cikloturizma u Republici Hrvatskoj, Master Thesis*, https://repozitorij.efst.unist.hr/islandora/object/efst:1683/preview (19.8.2020.)
- 9. The County of Međimurje, *Operativni plan razvoja cikloturizma Međimurske županije do 2020.*, https://cikloturizam.hr/wp-content/uploads/2018/02/OP-cikloturizam-Medjimurska.pdf (18.9.2020.)
- 10. Tourism Board of Međimurje, http://visitmedimurje.com/, (18.9.2020.)