



Faculty of Economics and Tourism
"Dr. Mijo Mirković"



The 10th International
Scientific Conference
**"Finance, Economics and
Tourism - FET 2022"**
22nd -24th September 2022
Pula, Istria, Croatia, EU

Conference Programme





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Programme Overview

Day 1

Thursday, September 22nd, 2022

9:00 – 10:00	Registration, Conference Materials Collection <i>Faculty of Economic and Tourism "Dr. Mijo Mirković" Main building Lobby</i>	
10:00 - 11:30	Opening Remarks and Keynote Speeches Hall: Pula Main Plenary Session MILFORD BATEMAN, PhD Visiting Professor of Economics, Juraj Dobrila University of Pula, Croatia Adjunct Professor of Development Studies, St Marys University, Halifax, Canada Associate Researcher, FINDE, Fluminense Federal University, (UFF), Rio de Janeiro, Brazil TANJA MIHALIČ, PhD Professor at the Department of Economics and Head of Tourism Institute and joint Erasmus Mundus European Master in Tourism Management (EMTM) program at the School of Economics and Business, University of Ljubljana (SEBLU), Slovenia MIRZA NAWAZISH, PhD Professor and Director Academics of MSc International Corporate Finance at Excelia Business School, La Rochelle, France. He is Editor in Chief of the Journal of Risk Finance, Editor of Economic Research, and Associate Editor of the Journal of Sustainable Finance and Investment. He has also guest-edited Special Issues in Energy Economics, Resources Policy, Economic Analysis and Policy, and Climate Change Economics.	
11:30 - 11:45	Coffee Break and Networking	
11:45 - 13:15	Panel Session - Microfinance and fintech finance, Hall Dv Pula	
	Session I Marketing I Hall: 302 https://unipu-hr.zoom.us/j/96555778338	Session II Marketing II Hall: 303 https://unipu-hr.zoom.us/j/928522547382
13:15 – 13:30	Coffee Break and Networking	
13:30 – 15:00	Session III Finance & Economics Hall: 302 https://unipu-hr.zoom.us/j/96555778338	Session IV Entrepreneurship Hall: 303 https://unipu-hr.zoom.us/j/928522547382
15:00-15:15	Coffee Break and Networking	
15:30-17:00	Session V Tourism & Economics Hall: 302 https://unipu-hr.zoom.us/j/96555778338	Session VI Economics Hall: 303 https://unipu-hr.zoom.us/j/928522547382
18:30	Gala Dinner - Pula Student Centre	

Sessions

Panel Session - Microfinance and fintech finance

Moderator/Chair: Milford Bateman, PhD - Visiting Professor of Economics, Juraj Dobrila University of Pula, Croatia Adjunct Professor of Development Studies, St Marys University, Halifax, Canada Associate Researcher, FINDE, Fluminense Federal University, (UFF), Rio de Janeiro, Brazil

1. **Maren Duvendack, Adrienne Lees and Philip Mader:** ENABLERS, BARRIERS AND IMPACTS OF DIGITAL FINANCIAL SERVICES: INSIGHTS FROM AN EVIDENCE GAP MAP
2. **Philip Mader and Maren Duvendack:** TAXING DIGITAL FINANCE IN AFRICA: THE POLITICAL ECONOMY OF FINANCIAL INCLUSION VERSUS DOMESTIC RESOURCE MOBILISATION
3. **Andrew Crawford, Maryann Bylander and Phasy Res:** SHOCK ABSORBER OR AMPLIFIER? THE IMPACT OF COVID-19 ON CAMBODIAN MICROFINANCE
4. **Fernanda Feil, Carmem Feijo and Carlos Horn:** THE EVOLUTION OF NATIONAL AND REGIONAL STATE-OWNED FINANCIAL INSTITUTIONS IN BRAZIL: CHALLENGES IN THE 21ST CENTURY

Session I – Marketing I

Chair: Erik Ružić, PhD (Faculty of Economics and Tourism „Dr. Mijo Mirković, Juraj Dobrila University of Pula, Croatia)

1. **Erik Ružić, Dragan Benazić and Marko Paliaga:** EMPLOYER BRANDING: AN INVESTIGATION ON THE DIFFERENCES IN PERCEPTION OF THE ATTRACTIVENESS DIMENSIONS AMONG GENERATION Z MEMBERS IN CROATIA
2. **Klara Biondić, Erik Ružić and Dragan Benazić:** A STUDY ON INTERNAL COMMUNICATION SATISFACTION OF CROATIAN EMPLOYEES
3. **Nina Taletović, Iva Slivar and Maja Bizjak:** IMPACT OF SOCIAL NETWORKS ON GENERATION Z CONSUMER HABITS
4. **Barbara Palavra, Iva Slivar and Maja Bizjak:** ATTITUDES OF OLDER ADOLESCENTS ABOUT ONLINE ADVERTISING
5. **Sandra Barac Miftarevic and Marko Paliaga:** INFLUENCE OF DESTINATION HOSPITALITY AND OVERALL TOURIST SATISFACTION ON TOURIST LOYALTY: CASE ROVINJ
6. **Marica Mazurek:** RE-BRANDING, REPUTATION AND IMAGE IN THE INNOVATIVE COMPETITIVE STRATEGIES – A CASE OF HOTEL INDUSTRY IN PRAGUE AND BRATISLAVA



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Session II – Marketing II

Chair: Ana Čuić Tanković, PhD (Faculty of Tourism and Hospitality Management, Opatija, Croatia)

1. **Antonela Cerin, Marina Perišić Prodan and Ana Čuić Tanković:** DETERMINANTS OF CONSUMER BEHAVIOUR IN THE INTENTION TO PURCHASE ORGANIC PRODUCTS
2. **Maja Šerić and Maria Vernuccio:** MANAGING MARKETING COMMUNICATIONS IN TOURISM AND HOSPITALITY DURING THE COVID-19 PANDEMIC: THE CASE OF CROATIA
3. **Sara Maga:** DRIVERS AND OUTCOMES OF CHATBOT USE IN BUSINESS-TO-BUSINESS SETTING: AN EXPLORATORY STUDY

Session III – Finance & Economics

Chair: Robert Zenzerović, PhD ((Faculty of Economics and Tourism „Dr. Mijo Mirković, Juraj Dobrila University of Pula, Croatia)

1. **Manuel Benazić:** THE INFLUENCE OF GLOBAL ECONOMIC POLICY UNCERTAINTY ON THE PRICE OF GOLD: EVIDENCE FROM AUTOMATIC MODEL SELECTION USING AUTOMETRICS
2. **Emmanuel Mensah, Rachel Odoley Mensah and David Aboagye Danquah:** A COMPARISON OF ACCRUALS MODELS IN EARNINGS MANAGEMENT DETERMINANTS: EVIDENCE FROM ANGLOPHONE SUB-SAHARAN AFRICAN COUNTRIES
3. **Dragotă Ingrid-Mihaela, Cepoi Cosmin Octavian and Boitan Iustina:** LIFE INSURANCE & BANKING INDUSTRY: MORE FRIENDS THAN FOES? NEW INSIGHTS FROM THE OECD COUNTRIES USING AN UNCONDITIONAL QUANTILE APPROACH
4. **Ticijan Peruško:** ANALYSIS OF FINANCIAL PERFORMANCE OF ASSISTANCE INSURANCE IN THE REPUBLIC OF CROATIA
5. **Robert Zenzerović, Ksenija Černe, Adriana Galant:** COMPARISON OF ECONOMIC VALUE ADDED AND MODIFIED VALUE-ADDED INTELLECTUAL COEFFICIENT AS A MEASURES OF INTELLECTUAL CAPITAL VALUATION

Session IV – Entrepreneurship

Chair: Dean Učkar PhD (Faculty of Economics and Tourism „Dr. Mijo Mirković, Juraj Dobrila University of Pula, Croatia)

1. **Valentina Diana Rusu and Angela Roman:** SMES UNDER THE UMBRELLA OF THE COVID-19 PANDEMIC: CHANGES AND CHALLENGES
2. **Mohit Taneja, Ravi Kiran and S.C Bose:** EXAMINING THE INFLUENCE OF ENTREPRENEURIAL SELF-EFFICACY ON ENTREPRENEURIAL SUCCESS AMONG STUDENTS OF HIGHER EDUCATIONAL INSTITUTIONS: A STUDY OF THREE INDIAN REGIONS
3. **Lovika Goyal, Ravi Kiran and S.C Bose:** HOW LEADERSHIP STYLE INFLUENCES STRATEGIC DECISION MAKING AND BUSINESS PERFORMANCE? AN EMPIRICAL INVESTIGATION OF FAMILY BUSINESSES OF PUNJAB, INDIA
4. **Aidas Malakauskas, Ausrine Lakstutiene and Karolina Malakauskiene:** CREDIT ACCESSIBILITY EVALUATION MODEL FOR SMALL AND MEDIUM ENTERPRISES
5. **Eva Marčič and Tjaša Redek:** SMES »GROWING SMART«: THE COMPLEMENTARITY OF INTANGIBLE AND DIGITAL INVESTMENT IN SMALL FIRMS AND THEIR CONTRIBUTION TO FIRM PERFORMANCE

Session V – Tourism & Economics

Chair: Kristina Afrić Rakitovac, PhD (Faculty of Economics and Tourism „Dr. Mijo Mirković, Juraj Dobrila University of Pula, Croatia)

1. **Tanja Istenič, Daša Farčnik, Aleš Gorišek and Tjaša Redek:** GENDER AND AGE WAGE-PRODUCTIVITY GAPS IN INNOVATIVE AND NON-INNOVATIVE WORK
2. **Kamilo Antolović, Mario Fraculj and Siniša Kovačić:** RESEARCH ON STAGE FRIGHT AND FEAR OF PUBLIC SPEAKING
3. **Daglas Koraca:** IMPACT OF ICT IMPLEMENTATION ON ORGANIZATIONAL ARCHITECTURE CHANGES
4. **Filipa Campos, Luís Lima Santos and Conceição Gomes:** THE ADOPTION OF USAR – CASE STUDY OF A MICRO-ENTERPRISE IN THE RESTAURANT INDUSTRY
5. **Filipa Campos, Luís Lima Santos and Conceição Gomes:** RESTAURANT MANAGEMENT THROUGH USAR AND USALI: EXPLORATORY APPROACH TO SIMILARITIES AND DIFFERENCES
6. **Ana Rimac Smiljanić:** QUALITY OF HOUSING AND PERCEPTION OF TOURISTS IN NEIGHBORHOODS AFTER THE PANDEMIC OUTBREAK

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Session VI – Economics

Chair: Manuel Benazić, PhD (Faculty of Economics and Tourism „Dr. Mijo Mirković, Juraj Dobrila University of Pula, Croatia)

1. **Matej Lahovnik:** ECONOMIC MEASURES DURING THE COVID19 CRISIS: A CASE OF SLOVENIA
2. **Ivana Bulog and Tina Krolo:** WORKPLACE STRESS AND ITS PREVENTION: THE CASE OF SEASONAL EMPLOYEES
3. **Jon Reiersen:** TRUST, MARKETS AND EFFORT
4. **Goran Popović, Ognjen Erić and Stanko Stanić:** FACTORS OF FOREIGN INVESTMENT OUTFLOWS OF THE EUROPEAN UNION
5. **Tanja Fatur Šikić and Sabina Hodžić:** CAN ENVIRONMENTAL TAXES DECREASE FINAL ENERGY CONSUMPTION IN THE NEW EU COUNTRIES?
6. **Emmanuel Mensah, Rachel Odooley Mensah and David Aboagye Danquah:** THRESHOLD EFFECTS OF INFLATION ON THE FDI – GROWTH NEXUS: EVIDENCE FROM SUB-SAHARAN AFRICA
7. **Aleksander Aristovnik, Dejan Ravšelj, Lan Umek and Mehmet Serkan Tosun:** THE EVOLUTION OF THEMATIC TRENDS IN TAX AND FISCAL CRISIS RESEARCH: A BIBLIOMETRIC ANALYSIS

Day 2

Friday, September, 23th, 2022

Optional excursion - Day trip in Istria



CONTACTS

10th International Scientific Conference
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You will find more details on conference **website**.

*Yours sincerely,
Organizing Committee*

