www.utmsjoe.mk

Print ISSN: 1857-6974 Electronic ISSN: 1857-6982

UTMS JOURNAL OF ECONOMICS

Volume 11 Number 2 pp. 108–250 December 2020

CONTENTS

Research Papers

INTERNAL AUDITING IN THE FACE OF BANKING FRAUD, APPLICATION OF THE BENFORD LAW ON ALGERIAN PRIVATE BANK. <i>M. Bouchetara,</i> and A. Nassour	108
TESTING THE STABILITY OF TOURISM-LED GROWTH HYPOTHESIS FOR ETHIOPIA. M. A. Haile, and G. D. Megerssa	121
CAUSES OF NON-PAYMENT OF MORTGAGE LOANS: THEORETICAL AND PRACTICAL ASPECTS. M . Mitrašević, and S. Bardarova	138
FACTORS DETERMINING GENDER PENSION GAP IN EUROPE: A CROSS NATIONAL STUDY. P. M. Mavrikiou, and J. Angelovska	151
CHANGES IN INNOVATIVENESS AFTER COVID-19 PANDEMIC. G. T. Yamamoto, and A.S. Karakose	161
FRANCHISING IN MACEDONIA – OPPORTUNITIES AND THREATS. A. Erceg, and V. Boškovska	171
GRANGER CAUSALITY TEST FOR THE GOVERNMENT'S CAPITAL EXPENDITURES ON THE GDP OF THE REPUBLIC NORTH MACEDONIA IN VAR ENVIRONMENT. Z. Ivanovski, Z. Narashanov, and V. Korunovska	183
(UN)SUSTAINABLE AND (IR)RESPONSIBLE TOURISM IN OHRID: RESIDENTS' PERCEPTION. B. Petrevska, and T. Mihalič	202
ENHANCING WOMEN'S ENGAGEMENT IN ENTREPRENEURIAL BUSINESS ACTIVITIES. <i>N. Ristovska, and D. Blazheska</i>	213
ACHIEVING THE CUSTOMIZED "RIGHTS" OF LOGISTICS BY ADOPTING NOVEL TECHNOLOGIES: A CONCEPTUAL APPROACH AND LITERATURE REVIEW. S. Teoman	231
HOW TO BUILD ROBUST ON-LINE JOB INTERVIEW RESISTANT TO HEALTH-RISK GENERATED CRISES. B.Novkovska, and V. Milenkovska	243