BiH has all conditions to become tourism oriented European country. It is found in heart of Europe, on intersection of important communication and transportation roads. It has all necessary natural and social resources, favorable climate, geographic and geomorphologic conditions, to have good developed tourism sector. In this research influence of neighbor countries on BiH and their tourism development will be analyzed. Also it will be shown what are the strengths, opportunities, weaknesses and threats of BiH in cooperation with countries from the region. As a conclusion of this research paper it will be proved that BiH can compete with all countries on Balkan region and Europe, but it must make good strategy and improve a lot of spheres of economy and tourism sector. All the resources and infrastructure is not important if there is not enough investments and desire for progress.

**Effect of Changing Lifestyle on Marketing Strategy of Companies**

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**ABSTRACT**

The research is Effect of Changing Lifestyle on Marketing Strategy of Companies. Lifestyle is way of living could be the approach anyone existence. After 2000 year’s people started to get effect modernization by cultures and hard lifestyle. It’s recognized which modernization, as much as technology along with science come to mind, surfaced as soon as the Industrial Revolution, which was induced by the invention associated with re-writing devices throughout Great Britain during the overdue 16 centuries. Throughout some other Asian countries modernization features generally recently has been puzzled by using Westernization. The reason being modernization, while that took place throughout these kinds of international locations, in many cases meant acknowledging Developed lifestyle along with resulted in great adjustments associated with everyday activities. Companies
answer the entire world close to these. Merchandise is sold definitely not in line with the business’ models yet upon the potency of the actual customers’ requirements. Therefore, it is vital intended for small businesses to get attentive to inhabitants work day and also lifestyle changes that are extensively adopted simply by customers. Shifts with inhabitants and also migration affect the actual arrangement of your employees and also affect the sort of items them should buy. In the meantime, prevalent lifestyle changes may affect the huge benefits corporations must supply to their personnel and also precisely what items they will offer to their customers.

Fiscal policy and debt in the context of financial crisis: The case of Bosnia and Herzegovina

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ABSTRACT
The “Great Recession” that took place in the period of 2008/2012 has caused the emerging and developing economies to replace advanced economies to lead global economic growth. Since this crisis has been characterized as being both global and severe, but furthermore as a good tool for testing the strength and credibility of economic policies and theories, the complete recuperation could take many years. The economy of Bosnia and Herzegovina was in structural crisis before the economic crisis, due to its lack of planned development, incompetent government structures, and political interference in economic decision making. The holders of fiscal and monetary policy in Bosnia and Herzegovina today are not taking significant measures in order to promote growth and sustainability. The situation is thus, that public spending is excessive, public debt is constantly growing, as well as current account deficit, and unemployment rate. An economy cannot be successfully managed without an appropriate balance and harmony between its fiscal and monetary