The analysis results showed that the research included the members of other religious groups, it is not just focused on the majority of the population (Muslims), and the ratio of male and female respondents is almost the same. It is found that general knowledge of Islamic banking is low, especially among non-users. Findings showed that religion plays important role is selection process and cost benefit factor is also very important to the customers. More than half answered that they would switch to the participation bank if it offers better and more qualitative services. Findings also showed that respondents think that Bosnia and Herzegovina has suitable conditions for development of Islamic banking.

**SWOT and competitiveness analysis of BiH tourism sector**

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**Keywords:** GDP, natural and social resources, tourism oriented country, SWOT analysis, competitiveness analysis, UNWTO

**ABSTRACT**

Tourism industry is one of the most important industries in the world, especially in Europe. Its contribution to total worlds GDP is about 7,5%, engages more than 75.000 employees what is about 7% of total world employment, more than 750 million of international tourists arrive all around the world in 2011 and all these indicators increase every year. In time when BH is on the one of the lowest levels of development in Europe, and when most of economy branches are undeveloped, it is very hard to say what should be considered as starter of economic development. Most of the scientists and economists agree that tourism sector is field that could contribute the most, with the biggest chances and opportunities to increase economic well-being of people in BiH.
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 B&H 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