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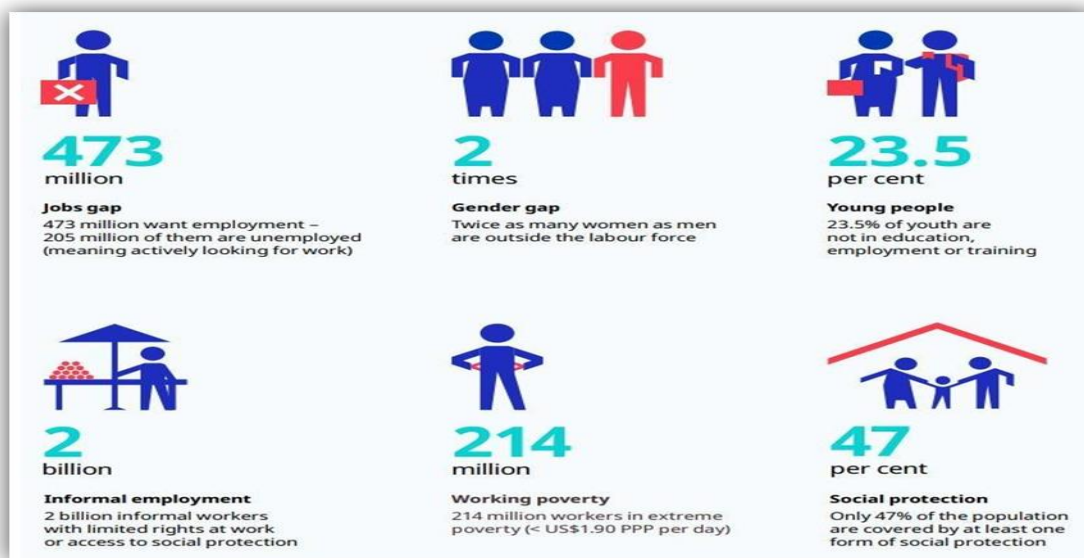
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Biological determinants and perceived risks among Macedonian citizens against real environmental burden

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Abstract

Environmental concerns are among the most pressing issues in the modern era. While levels of exposure to chemicals and pollution may vary across time and place, the general public is still becoming increasingly concerned with air and water pollution caused by power generation, chemical runoff, transportation, and industrial facilities. Citizen's risk perceptions concerning environmental exposures reflect the public's awareness of certain environmental issues. These perceptions are triggered by different factors including biological determinants. With this study, we sought 1) to assess the general public's perceptions of risk from a set of environmental exposures compared with national evaluation and monitoring data published by national relevant environmental institution; and 2) to obtain data about biological determinants in risk perception. Methods. A modified multipurpose questionnaire was sent to the participants in an electronic form by e-mail and was published on social networks and municipalities' web sites. The responses to the questionnaire were given anonymously and voluntarily. The results of perceived risk were analyzed using descriptive statistical methods and inferential statistics with bivariate correlation, Pearson Chi-square test and independent samples T-test. Additionally, we compare results with Annual Report for Quality of Environment for 2020-2022 of the Republic of North Macedonia, published on webpage of Ministry of Environment, as secondary data source. Results. During the observation period, 220 people responded to the survey, with female respondents being predominant (70%). Analysis showed that there was no statistically significant difference between

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genders regarding risk perception. According to Likert scale, with 95% CI, among anthropogenic sources, respondents stated they were extremely worried about air pollution and very worried or worried about noise, waste and dangerous industry which is in accordance with real data for environmental pollution for stated period. The age of citizens is statistically significant related to the judgement of the environmental conditions in the living area of resident population. Conclusion. Biological factors like age and gender challenge the perceived risks related to specific environmental exposures among the general population. In brief, we found that the general public assigned risk scores which is in line with the officially public environmental data. For air pollution the public perceived extreme anxiety than the assessed specific parameters in air by experts.

Keywords: ecological risks, biological factors, environmental parameters

Introduction

Environmental concerns are among the most pressing issues in the modern era. While levels of exposure to chemicals and pollution may vary across time and place, the general public is still becoming increasingly concerned with air and water pollution caused by power generation, chemical runoff, transportation, and industrial facilities. Citizen's risk perceptions concerning environmental exposures reflect the public's awareness of certain environmental issues. As an example, understanding public risk perception of air pollution provides valuable insights for authorities and policymakers to develop risk management strategies for public health, disaster risk reduction, and climate change adaptation. Air pollution is a major threat to the environment and human health, causing 6.67 million deaths worldwide in 2019, ranking it as the fourth leading cause of death.[1] Besides air pollution, certain environmental problems that are influential today generally include the greenhouse effect or global warming, the depletion of ozone layer, hazardous materials and wastes, the degradation of water resources and wetlands, the destruction of forests, urbanization, and population growth. Environmental problems that arise as human intervention in nature increases have brought about risks that threaten the life on earth. In this regard, risk can be considered a social structure of modern society.

Risk perception can be defined as an evaluation of a hazard and the judgment of its consequences to the environment or health, made by an individual, a group of people, or society based on both hazard features and personal beliefs.[2] It emerged as a research field and became highly relevant for policymakers in the late 1960s, mainly fostered by public opposition to technology.[3] Society seemed to accept risks to the extent that they were associated with benefits and were termed as "voluntary". This is related to a sense of "controllability" where less risk is perceived in situations that are under personal control, which is not particularly the case for many environmental exposures.[4] People's perceptions of risk often differ from risk assessment's objective determination of risk. Such differences are not easily eliminated by the pursuit of risk communication programs targeted at the general public.[5] of whether it is a real risk or not, consequences occur because people act based upon their personal perception of risk, not to the risk itself.[6] Thus, the social response to a perceived hazard may be amplified (or minimized) beyond what is expected by experts, institutions, or the

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media. This suggests that risk cannot be effectively studied, discussed, or managed, in isolation from the social context of engaged stakeholders and their appraisals.[7]The most widely used and described paradigm in risk perception research is the psychometric paradigm. In this model, it is assumed that risk is subjectively defined by the individual and may be influenced by several psychological, social and institutional factors.[8] As opposed to psychological approaches, sociological perspectives focus on social interactions in the context of risks. In these approaches, undesirable events conception, the perception of uncertainty and even reality are assumed as socially constructed.[6]

Unlike the point of view of science and technology, the perception of risks by non-experts is not objective. Risk perception refers to the evaluation and adoption of sensory perceptions or information about risks and hazards in an individual's mind. Experts usually equate a risk with the expected average loss (damage) per unit of time. However, non-experts perceive risks as a complex, multidimensional phenomenon that has a decisive impact on the perceived risk size in case of risky situations and in which even the subjective expectation of loss (damage) plays a secondary role. The factors of risk perception for non-experts include the following: the identification of risk sources and the causes of risk (natural or anthropogenic), the possibility of dominance and personal control, the familiarity with risk sources, the willingness to take risks, the likelihood of a risk source causing a disaster, the objective distribution effect of benefit and risk, the reversibility of risk results, personal experiences with technology and nature, and exposure.[9]

The literature suggests that there are differences in perception of environmental risks based on several key characteristics, which fall into three categories: biological characteristics, location and health. Together these variables could potentially affect perception of environmental risk. Women consistently express higher concerns about risk than do men.[10] Age has also frequently been associated with risk perception, although results are mixed across studies. In particular, older people have expressed higher or lower levels of concern than their younger counterparts depending on the exposures being analysed.[11]

With this study, we sought 1) to assess the general public's perceptions of risk from a set of environmental exposures compared with national evaluation and monitoring data published by national relevant environmental institution in North Macedonia; and 2) to obtain data about biological determinants in risk perception. The general aim of the study is to obtain relevant data for role of biological determinants in perceived risks among Macedonian citizens against real environmental burden.

Material and Methods

Environmental data

The data of air pollution, waste and noise were collected form Annual Report for Quality of Environment for 2020-2022 of the Republic of North Macedonia, published on webpage of Ministry of Environment.[12,13] The air quality data were obtained by National automatic monitoring system, which contains 21 permanent and 1 mobile monitoring station in different

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measurement points in North Macedonia. The results for general polluting substances (SOx and NOx), heavy metals (Pb, Cd and Hg) and persistent organic pollutants (POPs) in air are presented as total annual concentrations compared to base year. The result for PM10 and PM2,5 is presented as number of daily means exceeding concentrations compared to recommended annual means. The results for hazard waste are presented as amount of annual treated waste in tons. The intensity of noise in environment is measured by two indicators: Ld (daily) and Ln (night).

Survey

A multipurpose modified questionnaire was sent to the participants in an electronic form by e-mail and was published on social networks and municipalities' web sites. All the participants were citizens of North Macedonia. The survey was conducted in the period of December 2021-January 2022. The responses to the questionnaire were given anonymously and voluntarily. To achieve the aim of the survey, the modified multipurpose questionnaire for multipurpose investigation of the population living near high-risk CS,[14] was developed. The questionnaire was composed of four sections, which aimed to investigate: a) the characteristics of individuals; b) risk perception; c) availability of ecological information; and d) home conditions and healthy status. The form of the questionnaire was structured to obtain answers to the questions with a purpose to present variables. The questionnaire contains closed questions, for which respondents should answer the questions according to Likert scale,[15] grading with scores from 1 to 4, where score 1 indicates "extremely exposed/ most probably" and score 4 indicates "not at all/ impossible". A large set of the questionnaire included items related to biological data, sociodemographic information, and state of health (sex, age, place of birth, level of education, self-perceived health status). Some of this information was used in the analyses of risk perception.

Statistical analysis

The results of perceived risk were analyzed using descriptive statistical methods and inferential statistics with bivariate correlation, Pearson Chi-square test and independent samples T-test.

A p-value less than 0.05 was considered statistically significant, 95% confidence interval (CI) was calculated.

Additionally, we have compared results with Annual Report for Quality of Environment for 2020-2022 of the Republic of North Macedonia, published on webpage of Ministry of Environment, as secondary data source.

Results

Environmental monitoring data

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In this section we present the results for pollution of air, noise, and waste for the period 2020-2022, based on the data from the national monitoring system in North Macedonia.

The results for annual monitoring of general polluting substances (SOx and NOx), heavy metals (Pb, Cd and Hg) and persistent organic pollutants (POPs) in air, are given in table 1. As shown on the table, we noticed reduction in all emissions in 2021, compared to base year for SOx and NOx[1], for heavy metals[2] and for POPs[3]. According to the data given in Annual Report for Quality of Environment for 2020-2022 of the Republic of North Macedonia,[12] for 2021 and 2022, the particulate matters (PM10, and PM2,5) are still the most critical air pollutants. For PM10, the number of daily mean exceeding concentrations compared to recommended annual mean (40 µg/m^3 for PM10) is around 3-4 times higher than permitted exceeding (30 days). The annual average concentration of PM2,5 for 2022 measured in Skopje (measurement point Lisiche) is 35, 20 µg/m^3 and is higher than the recommended annual mean of 25 µg/m^3.

Table 1: Results for emissions in air of general polluting substances, heavy metals, and POPs for 2021 compared with base year.

Protocol for polluting substances	Upper limits – highest for 2010 [Gg]	Emissions for 2021 [Gg]	Difference of upper limits – highest and emissions for 2021 [Gg]	Difference of upper limits – highest and emissions for 2021 [%]
SOx	110	88.63	21.37	-19.43
NOx	39	21.37	17.63	-45.21

Protocol for heavy metals	Emissions for 1990 [Mg]	Emissions for 2021 [Mg]	Difference 2021-1990	Reduction compared to 1990 [%]
Pb	232.48	2.64	229.90	-98.87
Cd	1.61	0.23	1.38	-85.87
Hg	0.67	0.21	0.46	-69.10

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[1] National upper limits – highest for 2010 base year are given in the rulebook for amount of upper limits – highest (Official Gazzette of Republic of Macedonia no. 2/2010, 156/2011, 111/2014)
[2] National upper limits – highest for 1990 base year are given in Protocol for heavy metals, 2010. Available on: Republic of Macedonia (moepp.gov.mk)
[3] National upper limits – highest for 1990 base year are given in Protocol for POPs, 2010. Available on: Republic of Macedonia (moepp.gov.mk)

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Protocols for POPs	Emissions for 1990	Emissions for 2021	Difference 2021-1990	Difference 2021-1990 [%]
PAHs [Mg]	7.20	4.18	3.02	-42.00
HCB [kg]	44.29	0.16	44.12	-99.63

Source: The table is created by author according to the data given in Annual Report for Quality of Environment for 2020-2022 of the Republic of North Macedonia, MOEPP. Available on www.moepp.gov.mk

The Figure 1 presents reported results for annual treatment of industrial hazard waste in 2021 in North Macedonia. Of a total of 434.794 tons hazard waste, only 4 % (18.877 tons) is treated waste, 93 % (404.099 tons) is treated by companies themselves. There is still 2 % (7.966 tons) of hazard waste with unspecified treatment.

The results for noise intensity in Skopje region has shown that in all measurement points (14 in total), the value of Ld exceeds the WHO recommended daily upper limit of 53 dB (A) from 4,00 to 16,00 dB (A) and the night values Ln exceeded WHO recommended daily night limit of 45 dB (A) from 2,00 to 11,00 dB (A).

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Figure 1: Treatment with industrial waste in 2021
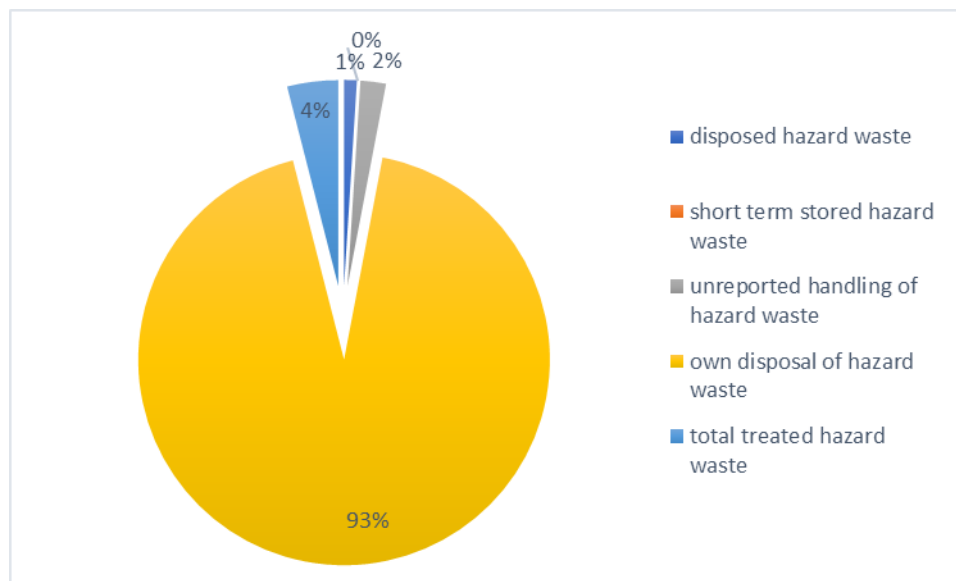
Source: The figure is created by author according to the data given in Annual Report for Quality of Environment for 2021 of the Republic of North Macedonia, MOEPP. Available on www.moepp.gov.mk

Results from risk perception survey

Of a total of 220 respondents, more than a half, about 70% (n=154) were female and the other 30% (n=66) were male respondents who voluntarily answered the questions. The average age of respondents was 40 years, where the youngest was 23 years old and the oldest 70 years. As regards the education, most respondents had a high-school diploma. Most respondents have living place in Skopje.

Analysis of the questions and received answers for risk perception (Figure 2) showed that residents, from anthropogenic sources (given in scale from 1 "extremely exposed" to 4 "not at all") perceived air pollution as the highest risk with extreme exposure level (*m=1.47*), followed by water pollution (*m=2.58*) and noise (*m=2.51*) which were perceived as great to moderate risks, hazardous industry (*m=2.73)* and hazardous waste (*m=2.95)* as a moderate risk, and as a minimum risk, they felt exposure to dangerous materials transport *(m=3.11)*. Regarding the natural disasters, residents perceived extreme weather conditions *(m=2.39),* earthquakes and fires *(m=2.5* to *2.7)* be the highest risks, and floods were perceived as minimal risk with great to moderate exposure level *(m=3.25).*

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Figure 2: Risk perception - exposure
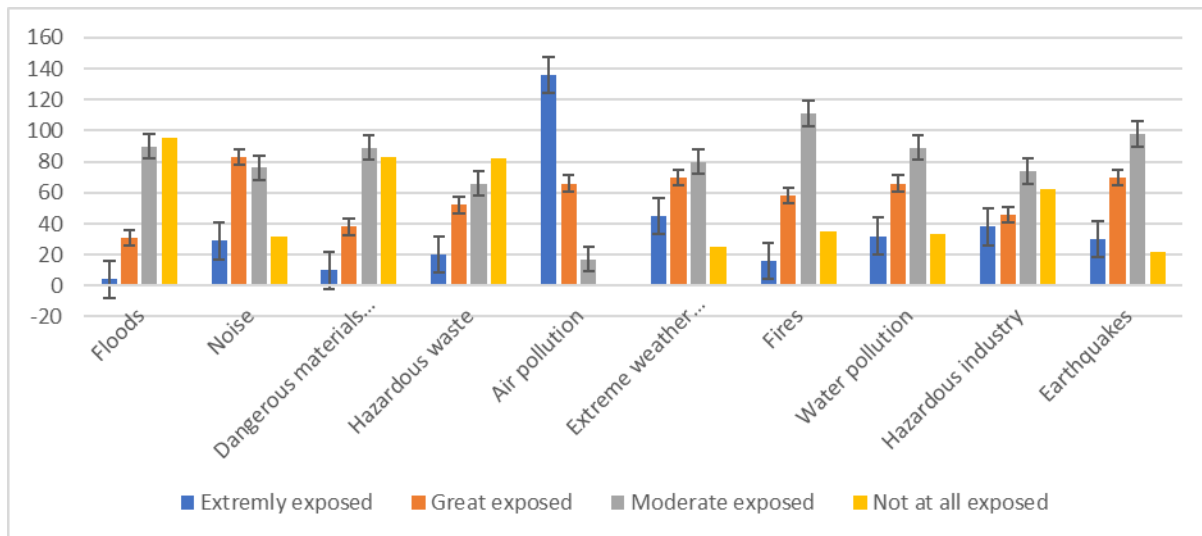
To see how biological determinants, like gender and age influence on risk perception, we tested the correlation between these factors and answers on questions about views on environmental conditions. The results are given in table 2. Analysis given in table 2 shows a positive and statistically significant correlation between age, education, and perception regarding environment. Older respondents and respondents with higher level of education perceived that environmental conditions in their living area are more serious (r<.275, p<0.01; r<.170, p<0.05, respectively).

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Table 2: Impact of age and education on risk perception

		Age	Education	How do you estimate the environmental conditions in your living area?	How much are you satisfied with the information about ecological risks in your living area?	Would you like to leave the present place of living?
Age	Pearson Correlation	1	.306**	.275**	0.038	0.1
	Sig. (2-tailed)		0	0	0.574	0.142
Education	Pearson correlation	.306**	1	.170*	.139*	.146*

 Note: **p<0.01, *p<0.05

As regards the gender, for these three issues, evaluation by independent sample test (t-test), showed that there was no significant difference between female and male respondents (F=2.437, F= .108, F= 4.841, p>0.05).

Discussion

In the current study, it was attempt to define the risk perception patterns in scope of environmental issues of Macedonian citizens. Inappropriate treatment and waste handling (industrial and household waste) are considered as main sources of contamination and fundamental environmental threat on the territory of North Macedonia. According to these data, dispersion of waste substances, partially or in majority is done through the air that results in contamination of soil, surface, and underground water, and by resuspension in dry soil is returning in the air again.[16] To our knowledge, no study was present about environmental health risk perception of citizens comparable to real environmental pollution in North Macedonian, so far. The questionnaire used in our survey allowed us to capture the local reality and possible health risks linked to global and local hazards or threats present in the environment.

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During the observation period, N=220 people responded voluntarily to the survey, with female respondents being predominant. According to literature related with environmental concern, females consistently reported more pro-environmental views and greater levels of concern about specific environmental problems than man did.[17] According to gender socialization hypothesis, women were more concerned than men for environmental problems that pose significant health and safety risks for people, because women learn connecting with other people and expressing concern about their well-being through socialization into their society.[18] Nevertheless, there are studies[19] that reported opposite results or results with no differences in responses between genders, which is in agreement with our study, whereas is no difference between genders regarding perceptions of environmental risks.

As far as self-selected sample's general information is concerned, the respondents were aged between 23 and 70 years old, with an average age of 40 years. Although the survey was distributed in a way favored by people more inclined towards the use of IT tools, our respondents were represented by all age groups. Generally, men and the elderly perceive lower risks than women and younger people.[20] But, the studies shows that risk perception of air pollution may differ from other hazards due to its connection with chronic diseases. This could explain why the elderly and males, at higher cardiovascular risk, reported a greater risk perception for air pollution, aligning with previous literature.[21] In our study also, the older population perceived that environmental conditions in their living area are more serious.

In the present cross-sectional study, respondents perceived polluted air, noise, waste and hazardous industry as major risk factors for environmental exposure. This is like the results of a survey conducted by Bena *et al.*[22] who investigated the perception of local population living near the incineration plant for solid waste in Turin, Italy. In this study, anthropogenic hazards generated more concern than natural hazards. In other studies,[23] it has also been found that people in Italy feel more vulnerable to anthropogenic than natural risk. According to the literature, elevated risk perceptions frequently appear in response to events or situations directly linked to hazardous industries and large infrastructure such as industrial complexes, and landfill sites or waste incineration plants.[24] All these activities are usually thought to pollute air, water and/or soil and affect human health in several ways, and also raise concerns due to possible malfunctioning or human error that could lead to harmful events. In North Macedonia, out of a total of 16 contaminated sites from health and ecological point, three are classified as the most dangerous[25] and according to almost all categorizations, have been evaluated with the highest level of ecological and health risk, although there has been no recent evidence about these issues. It is essentially to point out that lindane dump within chemical company, in the city of Skopje, is a treat that hazardous compounds from this locality could be dispersed in all near or wider environmental media, but the risk is much higher if we take into consideration that this factory is located in the middle of a populated area of the city of Skopje.[26] From this reason, the results of exposure levels to anthropogenic hazards, that are found in our survey are in line with the real results for noise and waste, measured for the same period when the survey was conducted. In our study, the association between individual perception and real data of air pollution is partially positively explained. The respondents feel extremely worried about air pollution, but the real data show reducing of the pollution substances in the actual year. On the other side, the measured concentrations of PM10 and PM2,5 were higher in the winter, the

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period when the survey was conducted. Differences in individual experience and socio-demographic factors (e. g., gender, age, smoking, political orientation) affect perceived risk. Additionally, public acceptance of anthropogenic risk is influenced by trust and local experience.**[27]** Furthermore, it is conditioned and constantly revised by information from multiple sources, including the media, and by the influence of peers and others so that communication plans must have reliable tools to support such elements.

Conclusions

Biological factors like age and gender challenge the perceived risks related to specific environmental exposures among the general population. In brief, we found that the general public assigned risk scores which is in line with the officially public environmental data. For air pollution the public perceived extreme anxiety than the assessed specific parameters in air by experts within national annual monitoring activity.

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Instagram influencers using photos of children for marketing purposes

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Abstract

Social media has transformed modern communication, information sharing, and networking of people. The internet, in general, provides great opportunities, especially for young people, who are its biggest users, but it also introduces many risks: at the same time, there are negative impacts related to privacy, fake news, and excessive use that can negatively affect their mental health.

The most famous platforms today are Facebook, Twitter, Instagram, LinkedIn, and TikTok. These platforms allow users to connect with friends, family members, strangers, etc., share images, videos, and thoughts, and engage in discussions but also earn money by advertising products to their followers.

In the field of marketing, as a result of the spread of social media, a new profession has emerged in recent years, the so-called influencer. An influencer is a person who has the ability to influence potential buyers of products or services by promoting or recommending them through their social media profiles. The most famous influencers, very often, in addition to the products they advertise, share photos and videos of their private lives, including their children, if they have them.

The use of images of children by influencers can have negative consequences especially when it comes to the privacy and safety of their children. This paper aims to analyze the potential negative impacts of publishing children's photos on Instagram for marketing purposes, such as children's privacy, potential opportunities for fraud, exploitation and commercialization of children, etc. The paper will use available literature and studies on the impact of social media on users and will present a study conducted in the Republic of North Macedonia regarding the perception of parents about Instagram influencers using children's photos for marketing purposes.

Keywords: social networks, influencers, children's photography, marketing.

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Introduction

The introduction of the internet and electronic communication into our everyday lives in the late 20th century may be the most significant contemporary global change affecting our lives, but also family life, partnerships, and parenting. Today's generations are born surrounded by digital technology in every aspect of their lives, and this in turn leads to changes, above all, in the way of communication with people.[1] Social media has transformed people's communication, information sharing, and networking using short messages, emails, videos, or photos.

The most famous platforms today by the number of users are Facebook, Twitter, Instagram, LinkedIn and TikTok. These platforms allow users to connect with friends, family members, strangers, etc., share images, videos, and thoughts, and engage in discussions but also earn money by advertising products to their followers. The internet, in general, provides great opportunities, especially for young people, who are its biggest users, but it also introduces many risks: at the same time, there are negative impacts related to privacy, fake news, and excessive use has a negative impact on mental health.

Social networks and technological innovations such as smart mobile devices have transformed substantially the field of marketing as well, giving place in the past decades to digital, social media, and mobile (DSMM) marketing. The digital transformation of marketing reflects the way companies and customers use new technologies, the way customers and brands interact and share information among themselves.[2] As a result of this digital transformation and the spread of social media, a new profession has emerged in recent years, the so-called influencer. An influencer is a person who has the ability to influence potential buyers of products or services by promoting or recommending them through their social media profiles.

In the past years, we have witnessed increased presence on social media of mothers, mothers-bloggers, parents and influencers that very often, in addition to the products they advertise, share photos and videos of their private lives, including their children. On the one hand, social media and their commercialization has influenced social expectations of parenting, motherhood and childhood. On the other hand, the normalization of the presence of children content on social media comes with many risks and potential negative consequences[3]

This paper will analyze potential risks that arise when using the internet and social media with a focus on the use of images of children by influencers. Sharing images of children for marketing purposes can have negative consequences. Thus, this study will focus on the potential negative impacts of publishing children's photos on Instagram, such as children's privacy and safety, potential opportunities for fraud, exploitation and commercialization of children, etc. The paper will use available literature and studies on the impact of social media on users and will present a study conducted in the Republic of North Macedonia regarding the perception of parents about Instagram influencers using children's photos for marketing purposes.

Potential risks that arise when using the internet

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From the previous research on the impact of excessive use of social networks, exposure to internet content, and screens in general, especially on young people and children, negative and positive results emerge. For children of preschool age, the research is usually in the direction of the duration of exposure to digital content and screens, while for older children and adolescents, attention is focused more on the content to which they are exposed. From there, there is also the need for parents to have insight into what their children are watching and to direct them to use the internet primarily for informational purposes. Although there are negative impacts from excessive exposure to digital content, especially social media, there are also a number of benefits offered by modern digital and technological development. More specifically,[4] points out the general opportunities and risks of young people using the internet.[5] Potential risks may include:

- illegal content
- pedophiles grooming strangers
- extreme or sexual violence
- harmful or offensive content
- racist or hate material and activities
- advertising, and stealth marketing
- biased information or misinformation

- abuse of personal information,
- cyber-bullying and harassment
- gambling, phishing
- financial scams
- self-harm
- invasions or abuse of privacy
- illegal activities

The reality is that the digital world, the internet, and social networks provide opportunities and benefits for young people, but at the same time, they pose a risk to children, especially during the period of cognitive and emotional development when they are actually most vulnerable.[6]

One of the major concerns when using the internet and social media is privacy and identity theft. Parents and relatives should be cautious when it comes to sharing photos and information related to their children, due to unintended consequences such as illegal use of that information, identity theft, etc. The daily use of social media has also normalized sharing segments of one's private life with one's friends on these platforms. But often, users are not aware that excessive sharing of information can lead to misuse of that information, its abuse, theft, etc., especially when it comes to electronic addresses, personal information, and photos.[7]

Another possible risk posed to every social media user especially children is cyber violence which represents intentional harm caused by communication through computers, mobile phones, or other electronic devices. That communication includes expressing and causing malicious and unpleasant feelings towards other persons, public publication of offensive or embarrassing information about a person, intimidation, threats, etc. Research so far shows that the target of cyber violence is more often young people or women, while men or boys are more likely to be the perpetrators. The consequences of cyber violence and harassment are often psychological damage that can cause the victims feelings of disappointment, anger, and sadness, but also chronic diseases and suicide attempts.[8]

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Finally, online pedophilia may represent one of the most frightening consequences that have emerged as a result of the global use of social media. Pedophiles, hidden under fake profiles, manage to get the attention of their child victims, and then through online communication, they gain their trust, to finally induce the victims to have a meeting with them. Although pedophilia is not a new crime, the internet and social media are giving these abusers new ways to access children. Therefore, it is extremely important that parents talk openly with their children about the risks of communicating with strangers through social networks and, if the children are younger, to have insight into their online activities. [9] [10]

In conclusion, privacy concerns emerge in the digital landscape, as individuals, parents, influencers, and organizations handle the difficult balance between sharing information and safeguarding personal data. The phenomenon of online harassment and cyberbullying has appeared as a reminder of the darker side of connectivity, impacting individuals' mental and emotional well-being, especially children. While the internet and social media have undoubtedly facilitated unprecedented connectivity, information access, and innovation, it has also given rise to a host of challenges that demand our attention and vigilance.

'Sharenting'

The increased use of technology in our lives has changed the way people share important events in their everyday lives as well. Parents who have social media profiles often share photos, videos, and stories of their children, besides their personal posts. The process of sharing online information on social media about underage children by their parents or caregivers is often referred to as 'sharenting'. The notion of 'sharenting' has gained to some extent negative connotation as it assumes that parents overshare updates and details about their children's lives, thus spending too much time online instead of quality time with them. Moreover, by communicating a lot of detailed information about their children, parents and caregivers might disregard other important aspects of their lives, including ethics, privacy, and children's rights[11]

Parents usually share updates about their children to show friends and family members the children's progress, milestones, and how happy and fulfilled their lives are. At the same time, photos of children are easily likable and very popular. For this reason, influencers very often use their children's photos for marketing purposes on their social media profiles. Influencers often incorporate their children into their content to engage their audience and create relatable and family-oriented content. However, there are several considerations and potential consequences to be aware of when influencers use their children's photos for marketing and some of them include: [12] [13] [14](Keskin et al., 2023; Kallioharju et al., 2023; Livingstone, 2009):

- Consent and privacy. It's essential for influencers to consider their children's privacy and obtain consent if the children are old enough to understand the implications of their photos or videos being shared online.

- Online safety. Children whose photos are shared online are exposed to potential risks including online predators and pedophiles.

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- Ethical concerns. People often question whether using children's images by influencers for marketing purposes is a form of exploitation.

- Impact on children. Oversharing children's images and videos by influencers can influence their future behavior and perception.
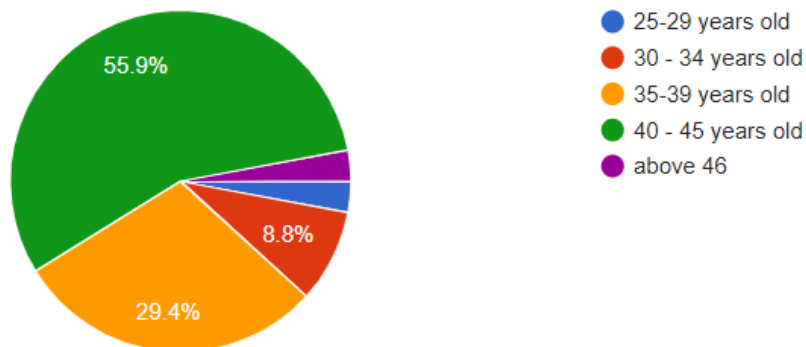
Other consequences might include legal regulations, authenticity and trust as well as audience reactions. Influencers who use their children's photos and videos for marketing purposes should be aware of the potential risks, be responsible, and be mindful of the potential impact on their children's future reputation. Moreover, influencers as well as parents should be aware of the legal regulations and advertising standards regarding the use of children's images for commercial purposes. Besides these possible risks, influencers are often exposed to criticism and should be prepared for the audience's reactions. Therefore, it is essential that parents and influencers take measures to protect their children's privacy when incorporating them into their content and choose carefully which children's photos to share publicly.

In our study on the perception of parents about Instagram influencers using children's photos for marketing purposes in North Macedonia, we focus both on the potential risks that arise when using the internet and the concept of 'sharenting', and we based our study on existing research on this topic. The abovementioned study is from Finland and conducted on mothers who have Instagram profiles for children's fashion. This study confirms that children's photos play a significant role in creating the social media profile of the mothers and they express esthetical preferences of mothers. Mothers view their children as their extended selves and justify 'sharenting'[15] Finally, in this direction, an additional study on 'sharenting' concludes that 72% of parents share their children's photos and videos in order to validate their parenting, show that they are good parents and feel less lonely.[16]

Study on the perception of parents about Instagram influencers using children's photos for marketing purposes in North Macedonia

The research we conducted used a questionnaire of a total of 13 questions, related to the possible negative impacts that sharing children's photos might cause and the perception of parents about Instagram influencers using their children's images for commercial purposes. The questions related to the perception of parents about influencers' 'sharenting' was measured on a Likert scale from 1 to 5, where 1 indicates the least agree, and 5 indicates the most agree, while other questions used a multiple choice answering method. A convenience sample of 72 respondents was used in the primary research, with a defined target group: parents. Data collection was carried out by sending a link from the questionnaire created in Google Forms via e-mail with a request from the recipients of the electronic message to share the link further with their acquaintances, friends, etc. (snowball method). We received an unequal gender distribution of respondents with 97,1% of female respondents which we point out as limitation of our study, as well as the need to dig deeper into this topic and conduct an another study in the future. The remaining results regarding the demographic and behavioral characteristics of the sample are shown in the two following graphs:

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Graph 1: Age distribution of the respondents.

Graph 2: Ethnicity of the respondents.
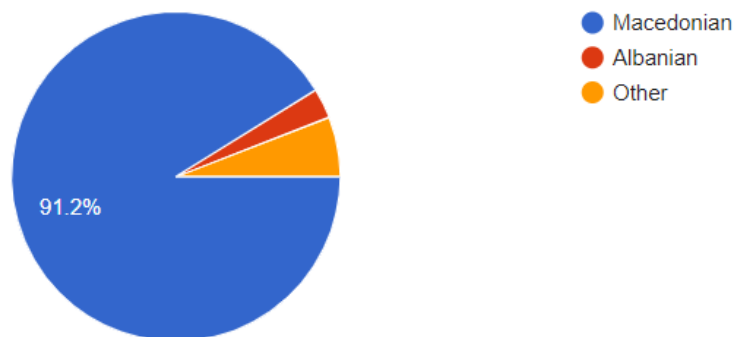
As shown in the graphs our sample of 72 respondents consisted predominantly of Macedonian female parents, out of which more than half belong to the age group 40 to 45 years old. Although our initial intention was to have a more diverse sample, we failed to collect data from male respondents and those belonging to different ethnicities besides Macedonian, which set a limitation in our general findings.

The first question we asked our respondents was how often they come across social media posts featuring children, such as celebrities or influencers sharing their photos of family life. As shown in the following graph, the majority of respondents (47,1%) have stated to have been exposed to children's photos on social media on a daily basis, which reveals that sharing content featuring children on social media is quite normalized in North Macedonia as in other European countries.[17] In this direction, the study by[18] confirms that mothers and influencers tend to share on social media images of their well-dressed children as a way to create a positive

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image of themselves and their children and to potentially compensate with something they used to do physically in the public space in the past.

Graph 3: How often do you come across social media posts featuring children, such as celebrities or influencers sharing their photos of family life?
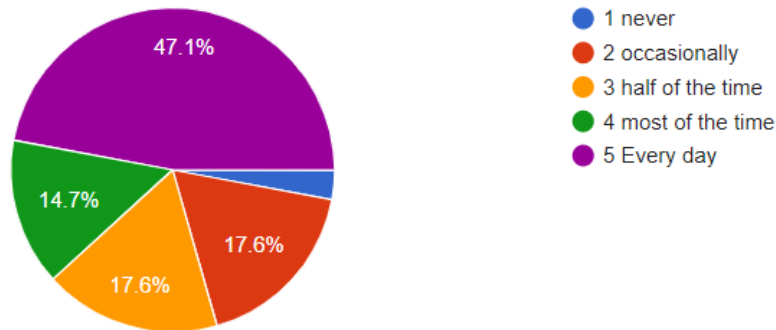
The following question tackles the privacy and safety of children, whose content is exposed on social media. One-third of parents (32,4%) are concerned about this issue and believe that sharing images of children on social media raises concern about their privacy and safety most of the time, while 23,5% of respondents believe that their privacy and safety are compromised on a daily basis. Additionally, this question opens indirectly the discussion about the right of parents to share information of their children on social media versus the right of children to consent and define their online and digital presence, and safeguard their privacy.[19]

Graph 4: Do you believe that sharing images of children on social media can raise concerns
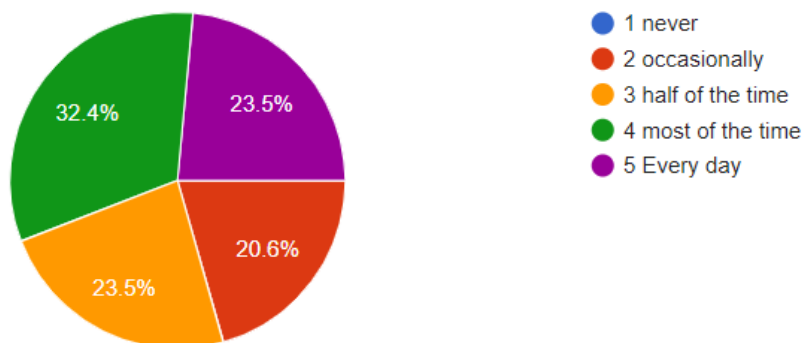
about their privacy and safety?

The sixth question is related to the awareness of parents of the risks associated with the commercialization of children through influencer marketing on platforms like Instagram. The

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results show that a very high number of respondents (76,5%) are conscious of the danger associated with the use of children's photos on Instagram for commercial purposes. However, as demonstrated in previous studies, although many parents or influencers are aware of potential risks, they continue to post children's content for marketing and even justify it (Keskin et al., 2023). The identical results were concluded from the next question which asked respondent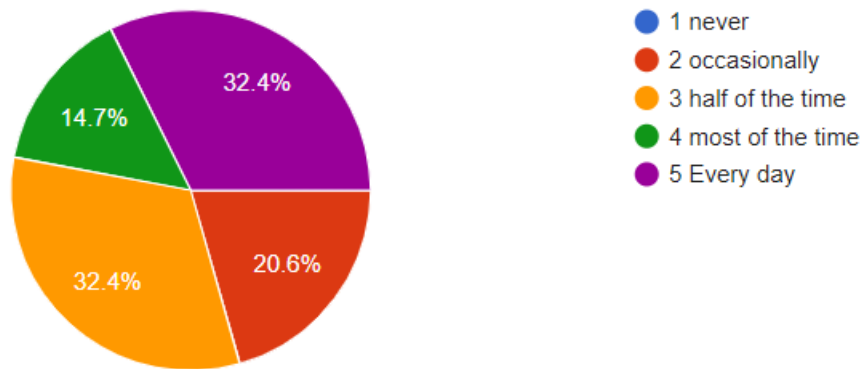s whether they think there should be stricter regulations or guidelines for influencers when it comes to sharing images of children for marketing purposes with 76,5% answering positively.

Graph 5: Are you aware of any potential risks associated with the commercialization of children through influencer marketing on platforms like Instagram?
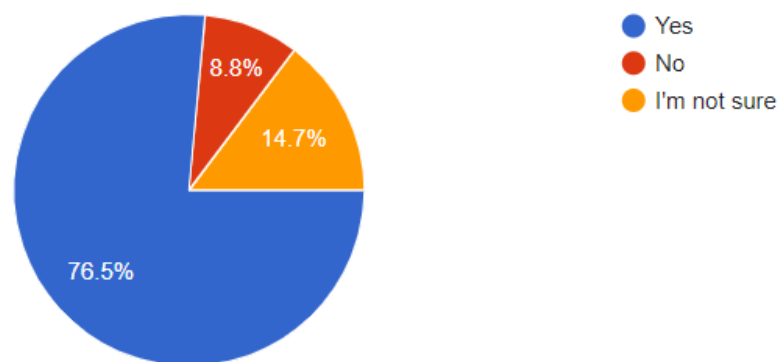
The following question is related to the parent's concern about the potential for fraudulent activities or scams involving children's images on social media platforms. 32,4% of parents are concerned about this matter on a daily basis, 14,7% are concerned most of the time,32,4% are concerned half of the time and the rest (20,6%) are concerned only occasionally. We can conclude that there is a general concern among parents in North Macedonia regarding possible fraudulent activities involving children's images shared on social media, however, results show that the respondents are not alarmed about potential risks such as illegal activities, scams, and potential abuse of personal information. According to Kallioharju et al. (2023), even though many mothers, mother-bloggers and influencers are aware of the potential risks involving sharing their children's content online, they continue to do so and justify it predominantly because: (1) their child is part of their self-representation as parents, (2) their Instagram profile represents an online photo album or a way to preserve family memories, and (3) their children enjoy taking pictures and spending time together with their parents.

Graph 6: Are you concerned about the potential for fraudulent activities or scams involving children's images on social media platforms?

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When it comes to the question of whether parents have heard of instances where children's photos on social media were exploited for commercial gain without the child's consent, the responses are divided. Namely, one-third of respondents gave a positive answer and one-third responded negatively. Percentile results are given in graph 8. In this context, the majority of parents (78,8%) believe that influencers should obtain consent from children or their guardians before including them in promotional content on social media. 15,2% respondents are not sure whether consent from children is necessary and only 6% respondent do not believe children's consent should be given to their parents or guardians when posting content that includes them.

Graph 7: Have you ever witnessed or heard of instances where children's photos on social media were exploited for commercial gain without the child's consent?

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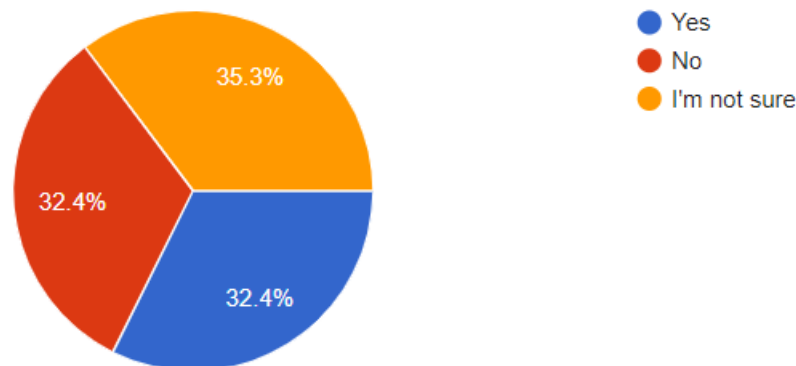
The last question regards specific measures that parents think should be in place to protect the privacy and well-being of children featured in influencer marketing campaigns. Among the most common measures were as follows:

- To require a new directive for children's privacy protection;

- To avoid sharing photos of underage children without parental consent;

- To have educational campaigns for parents and raise awareness about privacy and safety on social media;

- Introduce children's consent of their photos and videos at an earlier age than 18.

- Cover/Blur underage children's faces on photos and/or videos.

Conclusion

In order for each individual to protect their privacy on social networks and avoid the potential risks associated with sharing information online, it is necessary to control the content that is posted on the platforms, to set the privacy of the profiles on the platforms accordingly, that is to say regulates which people can have access to the content that is shared, to limit contacts only to people who know each other in real life, to use appropriate passwords for their profiles and of course to think carefully before sharing certain personal information or photographs.

The general conclusion of our research on the perception of parents about Instagram influencers using children's photos for marketing purposes in North Macedonia is that children's content is frequently shared on social media, specifically on the platform Instagram. Influencers tend to include their children in their campaigns and share their images and videos for commercial purposes to increase likes and audience engagement. However, exposing children frequently on social media comes with its own risks including endangering their privacy and safety and possibly exposing them to perpetuators. Moreover, our study has shown that generally influencer marketing can impact children's perceptions and behaviors. Influencers who choose to use their children's photos for marketing purposes should do so with care, responsibility, and consideration of the potential consequences. It's important to strike a balance between creating engaging content and protecting the privacy and well-being of their children. Therefore, it is essential for influencers and parents in general to consider the potential impact on their children and to maintain a healthy balance between their online presence and privacy.

Finally, in order to effectively regulate the influence of social media, the following measures are of fundamental importance: open communication, setting boundaries, promoting appropriate digital education in schools, especially regarding online safety, digital literacy for all generations, and constant dialogue between parents and children and achieving a balance between online and offline communication. Parents need to be aware of how social media affects their lives and use the platforms in a way that strengthens bonds with children rather than harming them.

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Social media likes in the service of marketing

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Abstract

Companies rely heavily on social media for their marketing and promotional strategies because it provides them with a platform through which they can reach their target audience. At the same time, the identity is almost constantly revised, given that it depends on the publicity that the organization gains through its profile activities. Many businesses, through so-called like farms, pay themselves to get fake likes on social media. The concept, as a marketing strategy is fairly simple, users genuinely or engaged through the like button expressing "their" approval or affinity for a particular post, page or piece of content. In this way, they signal to others that the content or page deserves their attention. And as in standard advertising, the more broadcasts in the media, i.e. the more likes, the more the morale to buy the given product increases. The purpose of this report is to identify ways of generating likes in the service of marketing.

Keywords: social media, marketing, like, profile, concept.

Introduction

More than 23 centuries ago, ancient Greek thinkers posed an important question that is still searching for an answer today. Is it possible to attain the meaning of life without knowing true virtue, that is, true virtues, and how these virtues affect the life of man as an individual, that is, *zoon politikon* – but concerning *homo faber*?[19]

Towards the end of the 20th century, modern thinkers invented the Internet. Communication takes place in virtual reality, communication is no longer limited by distance and boundaries.

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The development of the Internet, and a little later of social networks, influenced the emergence of social changes. They have influenced organisations to change their attitudes and activities towards the communication mix and the way they do promotion.

The first commercialization on the Internet happened in 1996, when a married couple of lawyers from Arizona sent an advertising message for their law firm. A protest by the Internet user community followed, but their business was significantly increased. Today, the Internet is one of the most important tools of business.

Social media advertising, also known as "social media optimization," is a type of marketing whose purpose is to produce content that users like and share on their social profiles.[19]

The prerequisites for the emergence and existence of Internet marketing are:

- *The hypermedia environment of the Internet.* This environment is characterized by a high degree of efficiency in presenting and absorbing information. This significantly increases the possibilities of marketing by building and strengthening relationships with consumers.

- *Building key links between corporate structures and users.* Users in a highly competitive environment, such as the Internet, through the created communities generate and change the general rules of interaction.

- *A global electronic marketplace.* Within this market, transactions are constantly carried out and payments are made. This reduces the value of transactions, while changing the spatial and temporal scales of conducting the business. In this market, the distance between counterparties plays a role only in terms of transport costs.

- *Change the time scales in the Internet environment.* In the virtual space, information and services are available throughout the day, thus optimizing the time for searching for counterparties, making decisions, making transactions, developing new products and services.

- *Keeping up-to-date information without restrictions.* The Internet provides a high degree of flexibility, allowing easy changes to be made to the information presented, thus maintaining up-to-date and reduced dissemination costs.

- *Personalization of interactions and transition to one-to-one marketing.* Through the means of electronic data transfer, companies can receive detailed information from each individual user and automatically provide products and services corresponding to specific individual requirements.[19]

Internet marketing is fundamental in the virtual space. In the digital environment, there are various communication techniques that organizations need to take into account when creating a digital strategy. The most important are:

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- **Search engine marketing.** Internet search engines are the main way to find information about an organization and its proposals. This is the starting point in the digital environment, and therefore keyword analysis, or more precisely, keyword analysis, is very important when planning promotional activities. The most popular search engine worldwide is "Google", but there are many other search engines that are popular in certain regions or countries. such as "Baidoo" in China or "Yandex" in Russia.

- **Public relations in the digital environment**. The main element of public relations in the digital environment is to maximize positive mentions of the organization, its product, brand or website, all on third-party sites visited by the target market segment. This includes minimizing negative mentions.[19]

- **Online partnerships and interactive advertising.** Online partnerships are an important aspect of an organization's promotional activities in the digital environment. They manifest themselves in several forms, such as:

  - *Link-building* is a public relations activity that is also crucial for search engine optimization. Providing visibility of brand organization on third-party pages, all in order to increase the number of links leading to the organization's website.

  - *Affiliate marketing* means promotion through third-party websites. The main advantage of this type of promotion is that organizations pay a certain percentage of the sale only after the deal is completed, i.e. the product or service is purchased.

  - *Linking a brand to relevant content and context* involves creating brand awareness and strengthening brand receptivity that is clearly different from standard online ad formats.

- **Email marketing.** Based on the direction in which the information moves, we distinguish between outbound email marketing, when email campaigns are used as a form of direct marketing, to promote sales, and inbound email marketing, consumer emails addressed to the organization.

- **Virtual marketing.** It is an online form of oral propaganda. It can be in the form of videos, TV commercials, photos, songs, political or informative messages, etc.

- **Social Media Marketing.** Cherry defines social media marketing as monitoring and facilitating interaction and participation in the relationship between the user and to the consumer on the Internet to encourage positive engagement with the organization and its brand. Interactions can take place on the company's website, social networks and other third-party sites.[19]

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In general, there are three main ways to conduct marketing activities on the Internet through websites, web blogs and social networks. A special place is occupied by social networks as special communities in the virtual space.

Are social networks valuable?[19]

As a value is considered anything that can be an object of human need and desire and that can be satisfied in a way that does not contradict the given culture. Value matters only in the relationship of a person with an object: a person shows interest in an object or, what is the same, the object is valuable to the person.[19] In many cases, the individual does not choose values, but simply targets them from circumstances. This can best be proven by the example of a starving person. A person who dies of hunger, even if he was cynically offered a choice between food and the most expensive alternative possible (without the obligation to be, sex), could not choose, because for him in this situation there is only one value: food, to which, by the way, even in the case of a slightly less dramatic hunger, he would take a lot. Or take for example a person who goes to work in the morning instead of taking a walk on a nearby hill. He does not choose to go to work, but follows a whole set of obligations to himself and his family, agreeing to this departure, but nevertheless with a whole system of values. Deciding between fruit and alcohol for alcohol, the alcoholic also does not choose, but simply obeys his inclination. It makes sense to talk about choice only in the case of choosing one of approximately equal or similar opportunities or one less likely among them.[19]

Value can be defined as a conscious articulation of human inclinations. It is a kind of equation between desires, things, on the other hand against everything that is not desired, that is not sought or, moreover, that is avoided. Viewed from the left, subjective side of this value equation, values are a representative projection of needs, aspirations, etc. In the world of existing or only desirable things it is clear, that values in the latter case assume the role of ideals. However, viewed from the other, objective side, they are a kind of definition of things of all kinds (from ideas, emotions, conditions and institutions to material needs); and this determination that can be established taking into account their relationship with the emotional-motive side of the human being.[19]

Although literally all values are marked by a certain measure of sociality, the distinction between individual and social values is not yet appropriate. Social values are labels for the predominant, but by no means general, acceptance of individual value orientations within certain boundaries of social groups or given cultures. "The values that affect the stability of the legal order are actually the ontological basis of the legal order which can also be referred to as the state-law order. If the rule of law in its normative part can be called a system of law, it is clear that this system must be based on something stronger than a sanction."[19]

The main value of social networks is that users have free access.

Social networks represent a quality source of advertising for companies, and especially for some smaller companies that have not yet reached a significant level of business, so social networks provide them with a free source of advertising.

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With the very development of marketing in social networks, people's awareness of the existence of a particular product or service grows. The goal of social media marketing is not to forcibly sell a product, but to encourage people to think about that product, and if a person likes it, they will share their positive opinion with friends, acquaintances and family.

The advantages of social networks in marketing:

- Creating and maintaining friendships, promoting user or company profiles, conducting network marketing, etc.

- Creating a large customer base, which is of great importance for companies, through social networks they have the opportunity to collect data about their customers, their desires and interests, which significantly helps them in raising and improving their business.

- Speed - companies and customers can publish information in a very short time, which will always be the most up-to-date at the moment, so there is no fear of outdated information.

- Customer feedback, which is an extremely important component of the company's business, as companies can get feedback in a very short time about what customers think about the company, products, and more.

Although social networks have many advantages, they also have disadvantages of use, such as:

- Disclosure - users voluntarily provide their own information, which can be used for a variety of marketing, criminal and intelligence purposes.

- Loss of privacy, which is closely related to the above-mentioned disadvantage.

- Anonymity and virtual identity, where a person can be anonymous, that is, present themselves under a false identity.

- The problem of virtual friends or avatars, which implies friendships in the virtual world, in social networks, without a real friendly basis and without expressing feelings.

- The problem of loneliness and isolation, where modern information and communication technologies actually influence the individual's thinking in such a way that he understands that he belongs to any of the social networks and feels like an integral part of an organized virtual community there.

- Addiction - people spend more and more hours on social networks neglecting their personal lives, family, friends, etc.

Social media management focuses more on posts and conversations, and marketing focuses more on creating a strategy to generate leads. In this way, social media presence can drive business growth.

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If the company works tirelessly to improve its operations and build a quality relationship with customers, then the following marketing strategies are available.

The first marketing strategy concerns the use of social media, which is an integral part of any company, as these are precisely the places where companies can publish all the relevant and useful information about products and services that could be of interest to potential customers. Also, companies can publish all the information about their business or industry, the company is in, on social media to attract as many potential customers as possible.

The other marketing strategy is related to the creation of different videos by the company in order to get more feedback from customers. That is why *YouTube* is gaining great importance as a social network that is used by an increasing number of people nowadays, precisely because this network is of great help to people when they find themselves in a problem and look for a visual solution. Similarly, with their videos, companies can significantly help their customers and increase the value of their business by creating new, interesting and authentic videos every day that will help them in this.

The next marketing strategy that can significantly help businesses in the market is to start your own blogging business. It is important for companies to understand that blogs are not only about publishing different business ideas, but also need to focus on authoritative blogging, and for this reason, different platforms for this type of blogging appear. with a mass audience like *Medium*, which is used to post different content, then *Quora and Reddit*, which are platforms for answering various questions, but *LinkedIn* also plays an important role. It is also very important, if a company publishes blogs, to pay for the quality of this blog, because no one will be interested in a short and uninteresting blog. but from one that carries a certain value.

A marketing strategy, which is also extremely important, is the strength of influencers. If the company wants to increase its recognition in social networks, it is important to choose an adequate influencer who can clearly influence the target group, which is of great importance to the company, and who conveys the message to the target audience in the right way, which actually leads to an increase in the company's audience.

The next marketing strategy is to build its own magnet of leadership and which the company can create if it knows how to correctly detect the pain points of the audience, but at the same time present an appropriate solution to this problem. For this reason, it is important for the company to understand what problem the target group users are facing and why the company has actually taken up this business. Only when the company identifies all the problems in the company itself Only then can it be certain that the problem will be more easily solved in the leadership magnet.

In order for companies to take their business to the next level, it is also important to use *Facebook ads with retargeting. It is through* Facebook that companies can segment their audience, and segmentation can be done according to age, gender, profession, geographical location and the like. In addition, companies should be aware that it is not all about the number of clicks of the audience, but it is important to maintain communication with the audience and with the help of *using Facebook Pixel* they redirect their existing or new audience. A pixel is

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actually a certain code that is unique to the accounts of companies engaged in advertising, and allows the company to monitor the behavior of visitors to the page. Once visitors click on a page, Companies can automatically send advertisements to interested visitors.

A marketing strategy that companies should also pay attention to is the correct and effective use of *LinkedIn profiles. LinkedIn is a place where businesses can reach a large audience, but only if they engage with their profile. Given that it's a business social network, it's important for companies to introduce others to their business and publish interesting and effective business stories that interest a wider audience. Similarly,* LinkedIn is a place that allows companies to connect with other companies that carry out similar or the same activities, and through mutual communication they can also improve their business.

The next strategy is to create your own affiliate program, which allows companies to connect with various partners that could be of great benefit to the company in the future. The problem that arises when creating an affiliate program is related to the uncertainty of the company and the premature refusal to find a partner, since many companies do not realize the that sometimes this path can be much more difficult than it seems at first.

As a final marketing strategy to improve a company's business is the strategy of using email marketing sequences, which is an important part of any sales funnel. These are actually automated messages that users receive after subscribing to the list of companies, so it is important that the company is authentic and flexible when using a certain sequence of emails. All this in order to create a relationship with the user. Also, this marketing strategy is important in segmenting users from the list, which can be easily done according to the page clicks that users have previously made.[19]

What's most valuable in the digital age is that media platforms have gone beyond mere communication tools and become indispensable drivers of engagement and commerce.[19] It is important to create content on social media that will be useful to customers.[19]

Liking as a new communication paradigm

Social media has become a new hybrid component of integrated marketing communications that allows organizations to establish strong relationships with consumers.[19] These are media created by users (user-generated media) and which constitute a diverse source of information that they use with the intention of informing each other about products, brands, services and problems they encounter. Their increasingly important role is reflected in the fact that they encourage companies to communicate with their consumers. Namely, with the advent of social media, Visitors to the virtual world are no longer just passive users of information.[19]

Digital technologies are evolving faster than human ideas, the digital realm, which presents itself as real, beneficial and has a futuristic approach to the world, is essentially a new manifestation of traditional transcendental idealism.[19]

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Internet technologies today represent an indispensable element in the implementation of marketing promotion, and the first recognizable social network – *Six Degrees.com* launched in 1997.[19]

The most popular social network *Facebook* (*Meta*) was established in early 2004 as a social networking service at Harvard University in Boston.

On February 2, 2009, "like" appeared.

 Liking *on* social networks can be defined as a message, intention and action.

Other authors believe that liking is an action of a user on a social network or other online platform in which he expresses a positive attitude towards a post, comment or other content by marking it with a "like" or "like" symbol. This action can be used to show support, approval, interest or simply as a way to save information for future use. In some social networks, the number of likes can serve as an indicator of the popularity of content, as this can affect the way other users see or interact with it.

When a user likes a product or service of a particular company, it usually indicates their approval, consent or confirmation. The focus of social media marketing likes are the following elements:

- *User engagement* This is the time a potential customer spends on a particular platform. Likes are the main way users engage with content on social media platforms in order to show support or interest in a particular product or service.

- *Social proof* Social proof is a psychological and social phenomenon in which people adopt the activities of others to reflect appropriate behavior in a particular environment.[19]When customers see a post with a huge number of likes, they may be inclined to engage with it themselves (purchase the product), whether it is popular or valuable.

- *Engagement Measurement* - Likes are one of the indicators used to measure the level of engagement with a post. Other engagement metrics include comments, shares, and clickthrough rates.

- *Algorithmic Meaning:* Companies use new algorithms to analyze data to measure server engagement through email, social media, and contacts with a noncore team, and predict the risk of withdrawal by tracking alerts, such as how often servers update their resumes.[19] Many social media algorithms take into account the number of likes a post receives when determining the visibility of a post. A large number of likes can increase the likelihood that a product or service will appear in other users' shows.[19]

- *Emotional expression* - Emotional expression is a key skill in emotional intelligence.[19]Likes are often used to express emotions such as happiness, consent, sympathy, or support for a particular product or service.

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- *Feedback* Content creators can judge the success of their products or services based on the number of likes they receive. However, the owners of the platform should be careful because it is possible that the like will be accidental or have no particular meaning.

It should not be forgotten that what is liked is not a public expression of the user's true feelings and thoughts, and therefore it is important to pay attention to what is liked and shared online.

Social media pages use new methods to collect clicks, such as spoofing links to the material they post.

A study done at McGill University in Canada shows how easy it is for someone to generate fake likes.[19]

"A lot of companies pay to get fictitious likes on Facebook and make their page look liked and popular. The most popular method of generating likes is through item likes farms. There are companies or individuals that generate a large number of fake profiles and use them to collect likes... There are also websites that act as a kind of exchange for likes. After creating an account, you need to like different Facebook pages, in return for which you get likes on your own page from other people... However, there is an easier way to generate likes that does not require farms, sites, registration, etc. You only need one *Facebook* account to manipulate the number of likes per article.[19]

Likemakers perform the daily norm of fraudulent clicks to simulate incomparably higher attendance or user interest than the real one.

How Click Farms in Bangladesh Create the Illusion of 'Social Media' Popularity

Fifteen dollars is the price per thousand likes of low-wage workers in Dhaka, Bangladesh, who earn a total of $120 a year for their three-shift work at the "likes farm." The rise of ad networks and pay-per-click ads has led to a skyrocketing number of fraudulent clicks.

Initially, they were bots that generated millions of clicks a day, and Microsoft and Symantec shut down one such network that made a million dollars a year from fake clicks. However, cheap internet access has allowed the use of digital advertising, but more importantly, it is a new way of exploiting workers as cheap labor to generate likes.[19]

Bot farm in China

A scene like in sci-fi movies: thousands upon thousands of mobile phones, neatly arranged on white shelves and connected by chargers, endlessly surfing the Internet and creating false popularity in the service of big brands.

This is how one can describe the insight into a Chinese click farm visited by a Russian. Employees told him that in addition to those on display, they owned more than 10,000 cell phones that did the same job.

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Click farms have been a great business for their owners in underdeveloped countries for years. Most of them are in Bangladesh and the Philippines, where clicks are done not software, but by hand - only one dollar is paid to employees for 1,000 likes or 1,000 followed on Twitter.

Click farms are hired by brands, social media administrators, or individual account owners to build great, albeit fake, popularity in a short time. Since a large proportion of people trust a product or person based on likes or followers, this is often ordered to increase the purchase of certain goods and manipulate sales.[19]

Clickbait is a text link that is designed to attract attention and attract users to follow that link and read, view, or listen to related content online, with a characteristic usually sensational or deceptive.[19]

The power of social media likes and marketing extends far beyond surface level metrics. Businesses can harness its full potential to achieve their goals and thrive in a competitive online environment.

Conclusion

Given that the Internet community was first created on a global level, it is logical to expect as a next step the creation of Internet communities in the real space. This means creating Internet communities in the space of already existing real communities. Whether the virtual community will open up new opportunities that the real community could not offer its inhabitants remains an open question.

In the age of social media, the control that marketing managers have over content and the frequency of deployment of information is greatly impaired. In the new paradigm, information about products and services, as well as in the traditional communication paradigm, originates in the market itself. This information is based on the experience of individual users and is channeled through the traditional promotional mix. However, various social media platforms, among which social networks stand out, increase the ability of users to communicate with each other. This "expansion" has deeply affected all aspects of consumer behavior and has given consumers a power they have never had in the market before.[19]

Unlike the traditional way of promoting products and services, social networks are a simpler, but also a cheaper way for companies to advertise their products and services, while at the same time offering the opportunity to build long-term relationships between the users themselves and the company due to the possibility of receiving feedback at any time.

The presence of companies in social networks leaves a deep trace throughout the business world today, given that social networks are evolving and improving every day, which for marketing represents new ways to promote and interact with the users themselves.

It is important for companies to be aware that social networks are not just entertainment, but that it is necessary to constantly share information that is interesting and relevant to the

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audience and communicate with customers. What is also important is that companies should be aware that there will always be negative comments from customers, but what companies should not do in such situations is delete such comments, but they should be seen as things that the company needs to change or fix to satisfy the needs and desires of customers.[19]

When advertising and communication on social networks, as in all other media, it is important that both companies and individuals adhere to the "Code of Advertising and Market Communication – HURA".

However, likes "cultivated" on click farms do not benefit companies, least of all their potential customers.

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(Source: Politika newspaper, Belgrade, https://www.politika.rs/scc/clanak/291894/Drustvene-mreze-u-sluzbi-profita

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Small business digital marketing as a necessity for success

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Abstract

In today's dynamic and unpredictable conditions of operation and functioning, micro and small business companies are treated as key initiators of innovation, drivers of employment and social integration. are most sensitive to turbulent changes in the business environment. These companies, from the point of view of the implementation of the marketing concept and the development of entrepreneurship, both at the global and regional level, face a lower or greater exposure to market fluctuations under the influence of various factors. The changes necessitate the treatment of marketing as a dynamic, rather than a static category, with the ultimate goal of convincing consumers to orient themselves towards a market offer that will refer to the placement of more competitive products and services. Due to the strong and unequal competition from large and financially strong companies, it is necessary to constantly innovate and introduce new products and services in the production programs of small companies. The risk of changes in the market both in terms of supply and demand can be minimized only if small firms create and apply innovative and creative strategies based on information and knowledge of the market. Entrepreneurs, like their founders and owners, usually have limited resources, which is why only a small number of businesses manage to survive and develop over a long period of time. In the beginning, only those who base their strategy on the marketing concept succeed: to meet the needs of consumers and achieve competitive success in the market. Without marketing, it is not possible for any enterprise to achieve market success.
Satisfying the global needs of consumers by applying a marketing concept represents one of the essential factors for competitive success and the basis for positioning companies, regardless of the nature of their activity or size. However, the challenges in this sense are

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greater for small firms, if a number of factors in the narrower and wider environment are taken into account.

Keywords: digital marketing strategy, entrepreneurs, consumers, competitiveness, market segmentation

Introduction

In the world of analysts, small business is a domain of constant research, analysis and above all discussion. There is no doubt that the interest in this domain is continuously increasing, due to the great fluctuations in the world economy. Especially during the periods when there is a world economic crisis, from which a series of unexpected events arise, the vulnerability of the big giants and its consequences is shown, and it is even more emphasized in the case of small companies. Adequate management of resources, planning, focusing on customers, i.e. marketing, gathering advice and experiences, networking and many other aspects of using modern tools of management, give certain positive implications and should offer certain solutions. In today's conditions, the number of small businesses is increasing, which within their existence are more intensively directed towards achieving long-term success and prosperity thanks to the appropriate application of certain practices related to management, strategy, marketing and planning. In the context of the analysis in this paper, we specifically focus on the impact and role of marketing, for which we initially emphasize the difference between small and large businesses and that through a comparison of their basic characteristics.

Table 1. Characteristics of large and small companies

Big companies	Small companies
Big financial power	Less financial power
High potential of human resources	Limited number of human resources
Big consumers	They don't have big customers
Investment in marketing	They don't have enough finance for marketing
Lower prices due to discounts on the volume of orders they receive	They receive higher purchase prices due to small volume of orders
Large stocks	They don't have a large inventory
Mistakes made are easier to cover up	Mistakes can be fatal
They usually do not provide additional services to consumers	They provide additional services to consumers
They are difficult to change or take more time	They have great potential for quick adaptation
They can't have personal contacts with consumers	They maintain personal and close contacts with consumers

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Analyzing the characteristics of small and large businesses, it is noted that they are diametrically opposed, which leads to finding an answer to the question, where is the key to the success of small businesses? The benefit can be claimed and used in the following features:

- Because they do not have large marketing finances, small businesses are inventive and use various low-budget marketing tactics that can be more interesting and closer to potential consumers;

- Because they do not hold large inventories, they do not pay for warehouses or inventory holding costs. By doing so, they compensate part of the higher purchase prices compared to large businesses;

- Since mistakes can be fatal for both the entrepreneur and the business, small business entrepreneurs are very cautious. They have the distinct characteristic of taking calculated risk;

- Due to higher prices, they introduce various additional services that can be of great importance for consumers, which is an advantage compared to large businesses;

- Small businesses have the ability to quickly adapt to dynamic and changing business conditions;

- Small businesses are closer to consumers and are able to pay special attention to each consumer during service (individualization of service), which is an advantage over large businesses.

From the point of view of the implementation of the marketing concept and the development of entrepreneurship, both at the global and regional level, small firms face a lower or higher exposure to market fluctuations under the influence of various factors. The risk of changes in the market, both in terms of supply and demand, can be minimized only if innovative and creative strategies based on market information and knowledge are created and applied. Entrepreneurs who have a small business usually have limited resources, which is why it is more difficult for them to survive and develop over a longer period of time. In fact, only those who base their strategy on the marketing concept succeed: to meet consumer needs and achieve competitive success in the market. Without marketing, it is not possible for any enterprise to achieve market success.

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Digital marketing in small businesses – additional cost or necessity

In essence, marketing is mainly aimed at satisfying the needs, wishes and demands of consumers, so it is clear that it is about establishing different relationships within the operations of all market participants. Hence, it should always be taken into account that the emergence of the concept of marketing does not result from any special desire of the business entities, but from the objective conditions of the operation, from the competition and from the increasing role and importance of the consumers in the purchase process.

Digital marketing deals with creating an online strategy in order to brand and improve the company's visibility on the internet. This type of marketing refers to advertising through digital channels, such as: search engines, websites, social networks, e-mail, mobile applications.

Digital marketing is aimed at an individual approach, so it is necessary to follow the trends and make its adjustment. This type of marketing aims to increase the value of the company (the products and services it offers), and thus enable an increase in sales. Due to the individual approach, greater customer loyalty and an easier way of communicating with them is ensured. Because there is a large number of people who spend several hours during the day in front of a computer, tablet or mobile phone, which makes them easily accessible to all those companies that want to reach their consumers. With a proper marketing strategy, the company will always know how to keep the existing customers and be open and available for new ones. This type of marketing uses the power of the digital world and the large number of users, where it is especially significant that the investments are not too large, and the results are easily measurable.

A study by IPSOS (Global Market Research and Public Opinion Specialist) shows that in Macedonia small companies are increasingly realizing the benefits of digital marketing and digital communication, and a statistically significant increase in the relevant tools is also observed: web communication, digital sales of products and services (e-commerce), sponsored advertisements and other forms of digital marketing, process control and optimization software, etc. Despite the positive trend of digital transformation of companies, we are still at the beginning and it is expected that more and more small companies will use digital tools in the coming period, i.e. to increase their digital maturity index (DI Digital Index). The value of DI is expressed in points, namely:

- Digitally mature company – when DI has a value of 56 to 100 points;
- A company with medium digital maturity – when the DI has a value of 31 to 55 points;
- A company with low digital maturity – when DI has a value of 0 to 30 points.

The digitization process is most intense in the segment of small companies, where the percentage of digitally mature companies has grown statistically significantly from 13.7% in 2021 to 23.1% in 2022. In 2022, DI by individual sectors of activity amounts to: production – 40.1 (2021 – 44.6), retail – 36.5 (2021 – 36.6), other services – 41.6 (2021 – 42.4). Regarding the time of existence of the companies, our thesis from last year is confirmed: the companies with a long existence have already perceived the benefits of digitization based on the acquired experiences in operation. Accordingly, the DI in 2022 is again the highest among companies with long-standing existence and is 49, while in 2021 it is 52.6 points.

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Attached is a graph representing the percentage of companies in Macedonia with low digital maturity (by sector):
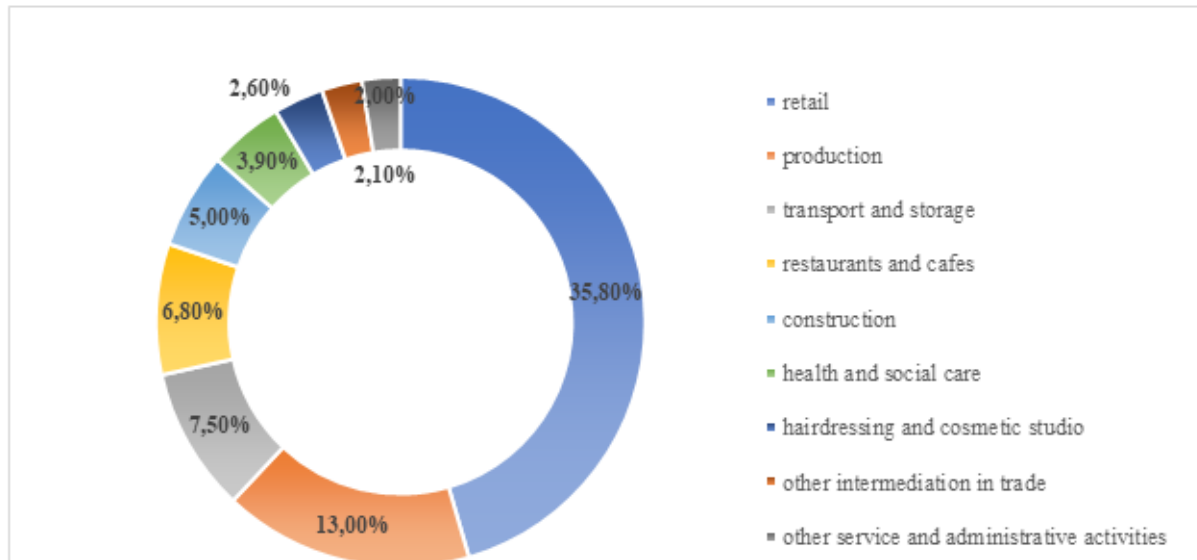
Figure 1 Structure of the segment of companies with low digital maturity

Source: Autors

Statistical data show that the so-called SoHo (small office - home office) - small businesses from home, use digital channels to communicate with their customers and consumers and an increasing number of them also use tools to analyze the behavior of visitors to social profiles and websites: compared to 2021 year, when 12.7% of SoHo firms used some tool to analyze the behavior of visitors to digital channels, in 2022 this percentage of SoHo firms is 39.2%. Only 5.4% of companies in Macedonia do not use the advantages of digital marketing, while 58.7% use it at least once every two weeks and with their own resources (73.9% of companies make announcements themselves through their own profiles on social networks) .

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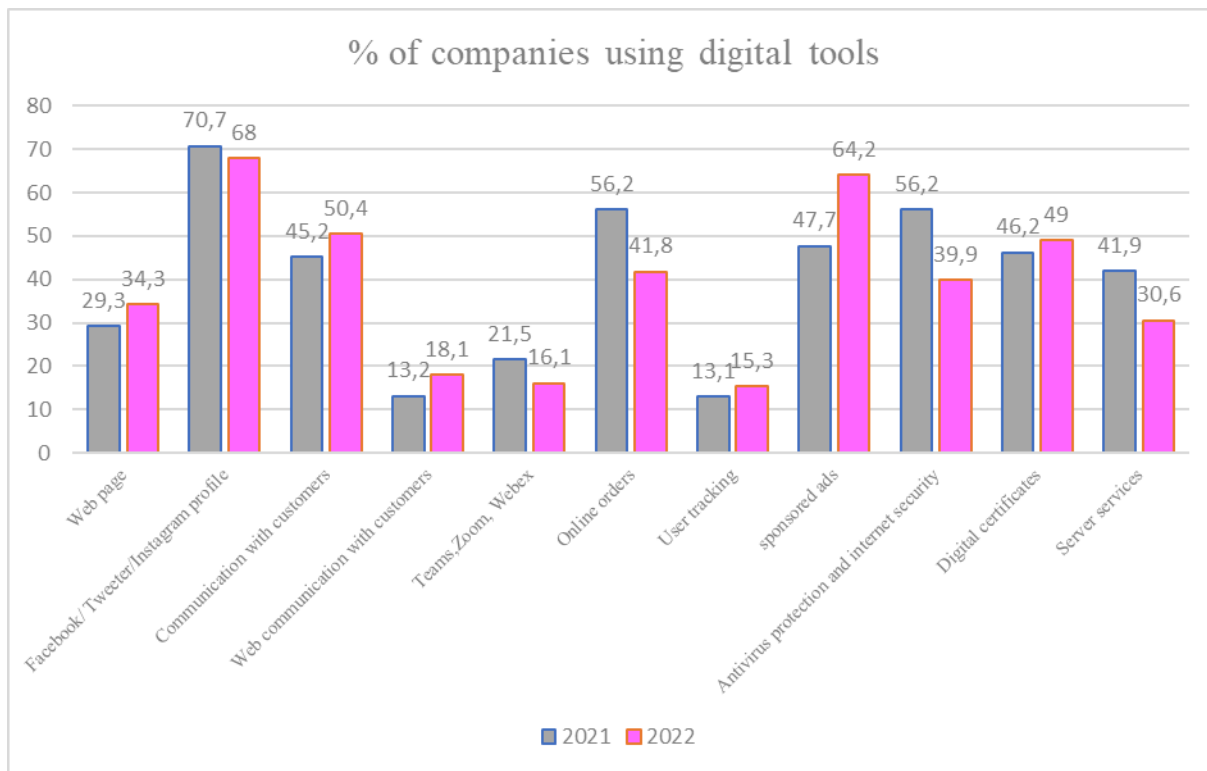
Graph 1 Percentage of companies in Macedonia that use digital tools:

Source: Autors

Data shows that the percentage of companies using digital tools is on the rise as digital marketing represents one of the most powerful and exciting tools that can be used to support business growth and establish an influential brand presence in the market. In order to make the most of all that digital marketing can offer, it is necessary to know its 7-C components, which are:

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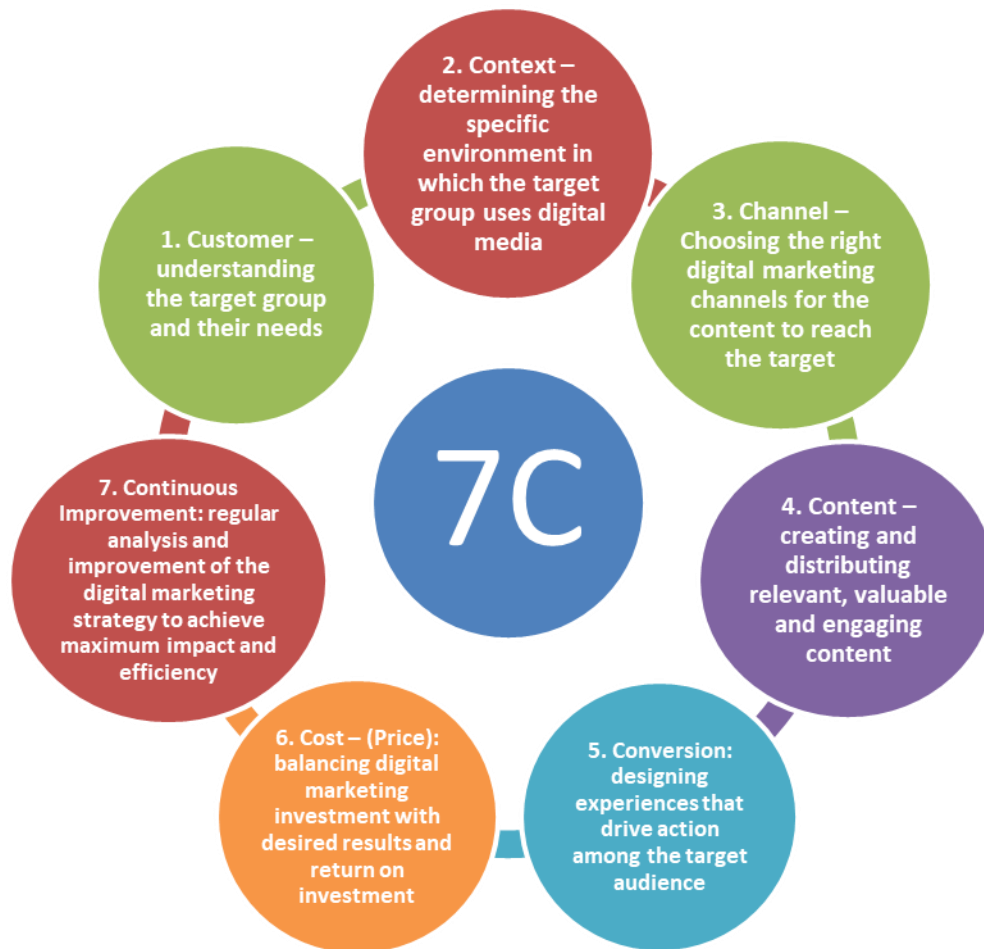
Figure 2 7-C components of digital marketing

Source: Autors

The aforementioned 7- C's of digital marketing provide a repeatable and adaptable designed framework of work that assists marketers in assessing, understanding and achieving goals. On the other hand, the 7 C's can be used to review websites, the overall online presence of a brand, to ensure that marketing communications are coherent and well managed as well as to monitor and examine the activities of competitors.

In the context of the above, it can be emphasized that with the possibilities offered by digital marketing, the following goals are achieved:

• Possibility to reach a specific group of people and at the same time save money

• Possibility of direct interaction with a large number of consumers, including potential customers;

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- It is revealed what exactly consumers are looking for, what are their needs and desires;

- Small business with online advertising becomes part of the global market;

- A larger audience is covered with a smaller budget, compared to traditional marketing methods;

- Possibility of personal presentation to customers, creating a special relationship and loyalty to the brand;

- Ability to monitor reactions immediately after publication and throughout the entire advertisement, and after completion to analyze the information for subsequent campaigns.

Conclusion

Digital marketing is a relatively new marketing field that allows businesses to reach customers through interactive channels such as email, social media, and search engines. The best way to understand digital marketing is to think of it as a combination of traditional and new media, which will continue to grow.
As the digital age continues its exponential growth, so does the need for marketing strategies tailored to the global marketplace. If a company wants to keep up with the world trend and compete in the digital world, then it should be well versed in marketing. But even if he wants to succeed in a certain industry of the global market, then he should know well how the global market works.
Digital marketing uses digital technologies such as the internet, mobile devices, social media and other technologies to promote a company or product. Digital marketing is part of a larger marketing mix. It includes advertising and public relations activities, but differs from traditional marketing in that it uses technology to reach consumers directly. It is equally important and a priority for both large and small business companies.

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The insurance market
in Republic of North Macedonia

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Abstrakt

Insurance is a form of risk management, primarily aimed at reducing financial losses. Insurance is the transfer of the risk from the insured to an insurance company, by paying an insurance premium. The basic idea behind insurance is to link the risk of multiple insureds in one fund, so the law of probability ie. The law of large numbers ensures that only a relatively small number of adverse events actually occur in a year. Thus, the cost of that small number of events can be easily borne by a large number of policyholders The insurance sector is made up of companies that offer risk management in the form of insurance contracts. The basic concept of insurance is that one party, the insurer, will guarantee payment for an uncertain future event. The other party, the insured or policyholder, pays a premium to the insurer in exchange for protection against a specified uncertain future occurrence. Insurance is a contract, represented by a policy, in which the policyholder receives financial protection or compensation against losses from an insurance company. The company pools customers' risks to make payments more affordable for policyholders. Insurance policies are used to protect against the risk of financial losses, both large and small, that may arise from damage to the insured or their property, or from liability for damage or injury caused to a third party.

Kaywoeds: Contract, payment, companies, policyholder, risk, losses.

Introduction

Apart from protecting individuals and businesses from many kinds of potential risks, the insurance sector contributes significantly to the general economic growth of the nation by providing stability to the functioning of businesses and generating long-term financial resources for the industrial projects. Among other things, insurance sector also encourages the virtue of

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savings among individuals and generates employments for millions. Insurance as a sector is key to development of any economy.

Generates Long-term Financial Resources: The Insurance sector generates funds by way of premiums from millions of policyholders. Due to the long-term nature of these funds, these are invested in building long-term infrastructure assets (such as roads, ports, power plants, dams, etc.) that are significant to nation-building. Employment opportunities are increased by big investments leading to capital formation in the economy.

The term of insurance

According to the Merriam-Webster dictionary, insurance is defined as**:[19]**

- Contractual coverage whereby one party undertakes to indemnify or guarantee another compensation against loss from a specified contingency or peril.

- Activity of insurance of persons or property.

- An amount for which something is insured.

- A means of guaranteeing protection or safety.

- An agreement whereby a person pays a company and the company promises to pay money if the person is injured or dies or to pay for the value of lost or damaged property.

- The act, process, or means of insuring or insuring the condition usually against loss or damage from an unforeseen event (such as death, fire, accident, or disease).

According to the dictionary Dictionary.com insurance is defined as:**[19]**

- The act, system, or business of insuring property, life, one's person, etc., against loss or harm arising in specified contingencies, as fire, accident, death, disablement, or the like, in consideration of a payment proportionate to the risk involved.

- Coverage by contract in which one party agrees to indemnify or reimburse another for loss that occurs under the terms of the contract.

- The contract itself, set forth in a written or printed agreement or policy.

- The amount for which anything is insured.

- An insurance premium.

An insurance is a legal agreement between an insurer (insurance company) and an insured (individual), in which an insured receives financial protection from an insurer for the losses he may suffer under specific circumstances:**[19]**

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- Under an insurance policy, the insured needs to pay regular amount of premiums to the insurer. The insurer pays a predetermined sum assured to the insured if an unfortunate event occurs, such as death of the life insured, or damage to the insured or his property.

- Legally insurance has been defined as a contract where the insurer agrees to compensate the insured against the losses incurred due to any unforeseen contingency. The contract also involves a consideration which is called a premium. The maximum available benefit amount is called sum assured or sum insured.

- To understend how insurance works, it is nessesery know folowing terms:

- Premium:Is the money payed to the insurance company to avail of insurance policy benefits.

- Sum Insured: Sum insured is applicable for insurance. It refers to the maximum cap on the costs that are covered for in a year against any unfortunate event.

- Sum Assured: Sum assured is the amount the life insurance company pays to the nominee if the insured event happens (death of insured).

Function of insurance

There are some insurance features that are applicable to every type of insurance policy including general insurance as well as life insurance which covers every type of insurance policy such as property insurance, home insurance, auto insurance, insurance of jewelry etc. The basic functions of insurance are:[19]

Providing Protections: The Primary functions of Insurance are just as we consider any other insurance policy. Primary function of Insurance company to give security against future dangers, mishaps, and vulnerability. No insurance can capture the hazard from occurring, no insurance can avert future happenings, however, can surely give some coverage to the misfortunes of hazard. In genuine terms Insurance is a defensive coverage against financial misfortune by offering the hazard to other people, (the pooling individuals).

Collective Risks: Insurance is a strategy by methods for which countless individuals share a couple of misfortunes. Every one of the general population who get protection contributes by paying a yearly premium towards a reserve. Out of which the people who are prone to dangers get the payment according to the terms and states of the insurance approach.

Assessment of Risks: Insurance organizations dictate what is the volume of hazard by surveying different components that offer ascent to chance. The settlement process of the rate of premium is additionally based on hazard include in the policy.

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Certainty: As people get coverage from the insurance company, thay stay secure about ability to meet future dangers with great coverage. In any case, when thay get protection, it changes over   vulnerability into an assurance of bearing future dangers.

Primary Function of insurance is focused on:**[19]**

Insurance Provides certainty: Insurance provides certainty of payment at the uncertainty of loss. The uncertainty of loss can be reduced by better planning and administration.

Insurance Provides protection: The main function of the insurance is to provide protection against the chances of loss. The time and amount of loss are uncertain and at the happening of risk, the person will suffer a loss in absence of insurance. The insurance guarantees the payment of loss and thus protects the assured from sufferings.

Risk Sharing: The risk is uncertain and therefore the loss arising from the risk is also uncertain. When risk takes place; the loss is shared by all persons who are exposed to the risk.

Insurance has both a financial and an emotional aspect for the policyholder. There are certain functions that an insurance company must promise to take care of while they are finalising the contract with the insured party:**[19]**

- ***To provide safety and security to the insured*** – One of the prime reasons for entering into an insurance contract is to seek financial security in the event of a loss from an unexpected occurrence. Insurance offers support to the policyholder and helps to reduce the uncertainties in the business or in human lives. With the help of a policy, the insured party is protected against future hazards, vulnerabilities and accidents. Although no insurer in the world can prevent the dangerous event from occurring, they can certainly help by providing some sort of financial protection to compensate the insured party.

- ***Collective Risks*** – Another function of an insurance contract is that it helps a number of individuals get an insurance policy to safeguard themselves from the losses that may occur due to an unfortunate event. This strategy works on the principle that not all of the policyholders for a particular risk will face it at the same time. For example, if a total of fifty thousand people are insured against damage to their cars due to accidents, the most likely scenario is that only a few of them would have accidents in a single year. So the amount that they can claim from the insurance company for the financial losses due to the accidents would be adequately covered by the insurance premiums from all fifty thousand policyholders.

- ***Risk Assessment*** – Insurance organisations play an important role in determining the actual amount of risk from the occurrence of a particular event by assessing the situation. They analyse all the aspects of a risk carefully to make an informed decision. It helps them to arrive at the final insurance amount as well as fix the premium to be paid by the insured.

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- ***Certainty*** – One of the main benefits of taking a policy for the insured is that they can feel secure about meeting the future losses after taking coverage for a particular risk. It can be very reassuring for the insured party and can also help them to proceed with their daily activities in a much more assured manner without fear or hesitation.

- ***It helps to forestall losses*** – An insurance contract can help the insured to mitigate their losses by providing some sort of security in case of an unforeseen event. It helps businesses have a contingency plan in case things do not go as planned. Insurance is a very important tool for organisations as it allows them to cover their bases while operating in a very risky environment where the losses can be huge if they do not play their cards right. It also allows them to be able to cover these huge risks in their businesses by paying a relatively small amount as the premium.

- ***Fulfil the legal requirements*** – In some countries, any business is required to have certain insurance covers in order to engage in any economic activity. So the insurance company can help organisations fulfil these requirements.

- ***It allows the development of big businesses*** – Any large-sized organisation is exposed to a greater amount of risk. If the chances of loss are relatively higher, it may prevent the management in those organisations from taking calculated risks, which has the potential of bringing more profits. Insurance helps to mitigate that risk in a way and encourage businesses to take bold decisions. Insurance takes away some of the financial pressures and allows businesses to flourish in the long run.

- ***It can help in boosting the economy*** – When the businesses have sufficient insurance cover, they can increase their scope of economic activity that will bring commensurate rewards. This can provide an impetus to the overall economy of a country in the long run.

General characteristics of insurance institutions and intermediaries

Insurance activities are performed by insurance institutions and insurance intermediaries. Insurance institution means any corporation, association, partnership, reciprocal exchange, interinsurer, fraternal benefit society or other person engaged in the business of insurance. Insurance corporations are financial intermediaries that offer direct insurance or reinsurance services, providing financial protection against possible dangers in the future. Insurance institutions perform activities related to:**[19]**

- Conclusion and execution of insurance contracts for those classes of insurance for which they are registered.

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- Carrying out only life insurance or are registered for carrying out non-life insurance.

- Conclusion of contracts for co-insurance and reinsurance as well as works related to the recording of risks that threaten people's life and property.

- Undertaking activities for recording, assessment and payment of damages, mediate in the sale and sale of the remains of insured damaged items.

- Introducing measures to prevent, reduce and remove damages and risks that represent a danger in non-life insurance.

- Indication of other intellectual and technical services related to insurance and reinsurance matters.

An insurance company may be defined as a financial institution involved in the protection of persons and objects against risks. These companies as financial institutions collect large sums of money called premium from individuals and organisations in order to insure lives and properties. Functions or Roles of Insurance Companies:[19]

- ***Pooling of risks***: The insured pay premiums which are pooled into a fund. Compensation is paid to those who suffer losses from the fund.

- ***Boosting expansion of commercial and industrial banks***: Entrepreneurs are encouraged to expand their businesses being fully aware that they will receive compensation if they incur certain losses.

- ***Direct investment***: They sometimes invest in the productive sectors-industry, agriculture, commerce etc, with their large reserves of premiums.

- ***Provision of capital to investors***: They make long-term loans to entrepreneurs for investment in productive sectors.

- ***Provision of investment advice***: They provide finansial amount for investors.

The insurance market in the Republic of North Macedonia

During 2020, 16 insurance companies operated on the insurance market in the Republic of North Macedonia, of which 5 insurance companies work on life insurance, while the remaining 11 work on non-life insurance. Only one company, in addition to non-life insurance, is licensed to perform reinsurance:[19]

- Insurance companies employ 1,876 workers at the end of 2020, which represents a decrease of 3.70% in the number of hired labor compared to 2019.

- Insurance companies are predominantly owned by foreign legal entities from the financial sector (80.11%), which are partially or fully present in 14 out of a total of 16 insurance companies on the market (Table no. 2). In addition, 12 insurance

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companies are part of insurance groups based in EU member states, while two insurance companies are fully owned by domestic investors.

Table 1 *Insurance companies in North Macedonia*

	Company name	Insurance group
1	AD for insurance and reinsurance MACEDONIA - Skopje Vienna Insurance Group	Non-life insurance and reinsurance
2	TRIGLAV INSURANCE AD Skopje	Non-life insurance
3	SAVA INSURANCE AD Skopje	
4	EUROINS Insurance AD Skopje	
5	WINER Insurance AD - Vienna Insurance Group Skopje	
6	AD for insurance EUROLINK Skopje	
7	GRAVE Non-life insurance AD Skopje	
8	Insurance company UNIKA AD Skopje	
9	National Insurance Group INSURANCE POLICY AD Skopje	
10	HULK INSURANCE AD Skopje	
11	CROATIA INSURANCE AD- Non-life insurance company	
12	CROATIA INSURANCE AD- Life insurance company	Life insurance
13	GRAVE insurance AD Skopje	
14	WINER Life Insurance AD - Vienna Insurance Group Skopje	
15	Insurance company UNIKA Life AD Skopje	
16	TRIGLAV Life Insurance AD Skopje	

Source: Агенција за супервизија на осигурување - ASO.MK, (2021), https://aso.mk › wp-content › uploads › 2021/08

- The basic indicators that measure the degree of development of the insurance market are the degree of penetration and the degree of density. The data on the level of insurance penetration in 2020 show that the total BPP in the country contributes 1.52% to the gross domestic product, which is the same level as the previous year (2019: 1.52%). Meanwhile, the degree of density in 2020 is 4,848

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denars per inhabitant, which is a decrease of 4.85% compared to the previous year.

- The insurance sector in the Republic of North Macedonia is characterized by low concentration, which is a prerequisite for functional market competition. The Herfindahl index, calculated through BPP, in 2020 is 769.56 (2019: 792.42). A similar result is shown by the measurement of the index through the assets of insurance companies at 838.02 in 2020 (2019: 821.71).

- Analyzed by insurance groups, a higher concentration is present in life insurance, due to the small number of companies in this domain. At Herfindal life insurance companies - the index, measured according to BPP, is 2,788.97 (2019: 3,157.74), while, measured according to the assets of the companies, it is 3,077.21 (2018: 3,083.30).

- In non-life insurance, the indicators show a low concentration, with the measurement through the Herfindahl index according to BPP in 2020 is 1,003.06 (2019: 1,020.43) and shows a decrease compared to last year, while the same indicator measured through assets is 1,070.59 (2019: 1,058.79).

- The CR5 indicator, measured through participation in BPP, among non-life insurance companies, in 2020 recorded a decrease and amounted to 56.86 (2019: 57.99%).

- At the end of 2020, in the domain of market concentration in the non-life insurance sector, 4 insurance companies cross the participation threshold with over 10% in the total BPP. At the same time, on the insurance market in the Republic of North Macedonia, no company crosses the threshold of over 20% market share.

- The value of the assets of the insurance companies on 31.12.2020 is 25.97 billion denars and is higher by 7.34% compared to the total assets of the insurance companies in 2019. Investments have the largest share of 74.44% in the structure of assets of insurance companies (2019: 76.02%) and they have increased by 5.12% compared to the invested assets in 2019. Within investments, the most significant share of 92.46% is occupied by the category of other financial investments and it has a growth of 6.19% compared to the previous year. This category includes: financial investments available for sale (49.30%), bank deposits, loans and other placements (34.73%), financial investments held to maturity (12.02%) and financial investments for trading (3.95%). The next most significant category is investments in land, construction facilities and other tangible assets (6.22%), and they recorded a decrease of 7.53% compared to 2019. Also part of the investments are the financial investments in companies in the group - subsidiaries, associated companies and jointly controlled entities, which participate with 1.32% in the total investments and they show a decrease of 0.96%.

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- Sources of funds of insurance companies in 2020 recorded an increase of 7.34% compared to 2019. The largest participation of 60.39% in the structure of sources of funds of insurance companies has gross technical reserves (2019: 59.74%) and they have an increase of 8.50% compared to the previous year. The next category with a share of 29.36% in the structure of sources of funds is capital and reserves, which increased by 5.85%. The liabilities of the insurance companies, which in the structure of sources participate with 6.27% (2019: 7.30%), recorded a decrease of 7.75% compared to the previous year. In the structure of liabilities, the largest share is held by other liabilities (49.34%), liabilities from reinsurance and co-insurance (43.76%) and liabilities from direct insurance operations (6.89%).

- During 2020, the insurance sector made a profit in the amount of 456.81 million denars, compared to the realized profit in the amount of 25.37 million denars in 2019. Non-life insurance companies made a profit of 273.81 million denars (2019: loss of 125.91 million denars), which results from the result of ten companies that made a profit in the amount of 341.83 million denars and one company that made a loss in the amount of 67.72 million denars. Life insurance companies made a profit of 177.86 million denars (2019: profit of 100.54 million denars), which results from the result of four companies that made a profit of 198.64 million denars and one company that made a loss in the amount of 20.79 million denars.

Representation in insurance represents the preparation and conclusion of insurance contracts, in the name and at the expense of one or more insurance companies, for insurance products that do not compete with each other. Representation on the insurance market in the Republic of North Macedonia is carried out through insurance representatives - natural persons, insurance representation companies and banks that have received permission to perform insurance representation. Through these channels, in 2020, 23.93% of GDP (2019: 23.18%), i.e. 2.41 billion denars (2019: 2.51 billion denars), was realized, which represents a decrease of 1.85% compared to of the previous year:[19]

- Representation in insurance through natural persons is carried out on the basis of a license from ASO, which they received after previously passing an exam for performing work of representation in insurance. In the total BPP, representation in insurance through natural persons participates with 11.67%, while in 2020 the number of representatives who had a license from ASO is 1,341. The register of all active representatives in insurance is available on the website of ASO.

- The number of insurance representation companies in relation to 2019 remained unchanged, i.e. a total of 10 insurance representation companies and 7 banks operate on the insurance market. In the total BPP insurance representation companies in 2020.

- During 2020, 71,165 insurance contracts (policies) were concluded through insurance representation companies (2019: 84,432), which is 15.71% less than

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the previous year. Through banks, 145,814 insurance contracts were concluded in 2020 (2019: 144,136), which represents an increase of 1.16% compared to the previous year.

Conclusion

Insurance is a risk transfer tool. In insurance, risk is transferred (a negative deviation from the future outcome) to an insurance company that will pay at the time the insured event occurs in relation to the contract signed by both parties.

The purpose of insurance is to reduce financial uncertainty and make accidental loss manageable. It does this by substituting the payment of a small, known fee - an insurance premium - to a professional insurer in exchange for assuming the risk of a large loss and a promise to pay in the event of such a loss.

Insurance provides financial support and reduces uncertainties in business and human life. It provides safety and security from a particular event. Insurance provides cover against any sudden loss.

Insurance turns accumulated capital into productive investments. Insurance also provides loss mitigation, financial stability and promotes trade and commercial activities that result in sustainable economic growth and development. Thus, insurance plays a key role in the sustainable growth of an economy.

Insurance is a financial product that reduces or eliminates the cost of loss or the effect of loss caused by various types of risks. Apart from protecting individuals and businesses from many types of potential risks, the insurance sector contributes significantly to the general economic growth of the nation by ensuring stability in the functioning of businesses and generating long-term financial resources for industrial projects.

There are several types of insurance companies depending on their legal constitution: limited liability companies, mutual insurance companies, cooperatives and mutual benefit companies. Insurance companies can operate in one or more lines of business (accident, automobile, fire, civil liability, etc.), but always with the necessary authorization from the regulatory body.

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Analysis of the effectiveness of direct marketing media and other promotional tools on the sale of dental equipment

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Abstract

 Marketing is considered to be one of the functions that means efficient sales and in order for its purpose to be realized, it must focus on the needs, desires, attitudes, opinions and habits of consumers, in the specific case business customers who they buy dental equipment - dental practices and other entities that need such products. This is especially important with the sector of marketing activities to promote dental equipment for the reasons that it is a specific area which is part of medicine. The subject

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of research of this paper is the media of direct marketing which are represented in the promotion and sale of dental equipment, i.e. the presentation of their specificities, advantages and disadvantages, as well as the examination of their effectiveness by examining the reactions of buyers-customers to certain media from direct marketing that is practiced in this activity. In this paper, through empirical research, the emphasis is placed on the analysis of the effects of direct marketing media on the sale of certain dental equipment.

Keywords: **direct marketing, direct marketing media, effectiveness, dental equipment, promotional tools.**

1. Direct marketing of electronic media

In the digital economy, relationships with consumers represent a new phase of marketing development in the 21st century, where key features are reflected in the development of close relationships and cooperation between companies and customers, primarily on the Internet. The digital revolution in the market space and its impact on consumers present numerous challenges for enterprises.

Digital technologies allow companies to maintain relations with a much larger number of consumers in an efficient way, to collect and analyze complex data about their behavior in the purchase process, their personal characteristics, the way they adapt to certain products and the way on which they accept the messages[19]. And, precisely digital technologies and internet media occupy a significant place in the field of direct marketing.[19]

The digital revolution conditioned the following changes in the business environment:

- Consumers have more power than before,

- Consumers have access to a much larger amount of information than in the past,

- Companies can offer many more products or services than before,

- New technologies enable customization (personalization) of promotional messages aimed at numerous consumers,

- The exchange between companies and consumers is more interactive and faster,

- It is faster and easier to collect information about consumers,

- Given that virtual competition eliminates advantages in terms of space (distance) and location,

- The way consumers communicate with each other has changed drastically.

Digital media allow adaptation of advertisements in real time, they represent a dynamic adjustment of messages to the target group. [19] Thanks to new media, consumers themselves become authors and distributors of content, exchange advice, comment and more. According to certain researches, more than 90% of consumers read online reviews, before deciding to buy, they mostly use the companies' home pages and their social networks.[19]

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2. Acceptance and adoption of the internet media of direct marketing as a marketing innovation in the Republic of North Macedonia

The adoption and acceptance of internet marketing by the consumers of the Republic of North Macedonia, as a type of innovation in marketing, both in terms of the way of communication between consumers and sellers, as well as in terms of modern ways of buying, with special emphasis on dental materials and equipment, it is precisely presented in this paper, for the needs of which several analyzes have been made and will be presented in the following. What is particularly important for Macedonian consumers is for them to gain knowledge about how much they practice direct marketing in terms of information about certain products, campaigns of certain companies, and the realization of an order for certain products or services. All the data on how much Macedonian buyers use and apply the tools of direct marketing can best be determined through research conducted by companies that serve the Macedonian market, which research is focused on the marketing innovations that consumers seek and need and the same show great universality in their application.

In order to obtain adequate knowledge, consumers are divided into five categories according to age (keeping in mind the fact that the working population can directly use the Internet for both private and work purposes). In order to perceive the frequency of the use of the Internet as a medium of direct marketing, the Likert scale is used, thus obtaining data on the regression and correlation of the variables obtained from these data. **[19]** The use of social networks was also considered (Facebook, Instagram) and from them it can be determined that tests are very important and necessary for inclusion in the direct marketing strategies of Macedonian companies, regardless of the activity they are engaged in. What is especially important for the Macedonian nation as a user of direct marketing instruments is that they seek and want to be informed about rapid changes, they want to follow them and for them "fresh" - updated data is extremely important for defining adequate marketing effects .

3. Analysis of the effectiveness of direct marketing media on the sale of dental equipment

Dental - dental equipment, as part of a specific branch - medicine, includes a series of products: consumables, dental devices for wide application, but also dental units. In order to improve their services as much as possible and to get closer to the buyers, the companies engaged in this activity carry out various forms of sales and promotion of the products, starting from the regular sending of information about the seasonal actions to the addresses of the dental offices, advertising in professional magazines, organization of professional gatherings, participation in specialized fairs and congresses, up to a special telemarketing offer. Social media is also used, as one of the most important tools for promoting and getting closer to its customers, especially the Facebook web page is used, through which they approach their sales assortments, various information about actions, events and news related to their offers.

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As the most gradual offer of products from this area are the following categories:

a) dental equipment,

b) dental devices,

c) dental equipment, and

d) dental materials.

A) Dental equipment [ ]: this category includes dental units, dental radiology, implant instruments, sterilizers, saugers, compressors and therapeutic chairs. The group of dental units includes the so-called dental chairs:

Figure 1. KaVo ESTETICA E50 Life S

Source: Retrieved from http://vik-dental.hr/, [accessed, 10,23.2023],

B) Dental devices [19]: in the category of dental devices, polymerization lamps and Apex locators and Endo motors are included. There are three types of polymerization lamps and all types are intended for the polymerization of dental materials, Apex locators allow detailed locating of various dental problems and Endo motors allow using smart technology to precisely and reliably monitor the work of certain dental problems in patients .

C) Dental instruments[19]: this category of products has the widest range of reasons that includes: basic instruments, modeling instruments, forceps, surgical instruments, spoons for impressions, syringes, rubber dams, clamps, scissors and other dental instruments. The following are considered basic dental instruments: the holder for the dental mirror, the dental tweezers and the dental probe. The category of modeling instruments includes all instruments that are used for basic and composite modeling of dental materials that dentists work with in the treatment of certain problems in their patients. The Dental Pliers, Surgical Instruments, Impression Spoon, on the other hand, contains spoons for the upper and lower jaw with and without teeth, partial spoons and many others used in oral cosmetic surgery. Like the previous ones, all the others (syringes, rubber dams, clamps, scissors and other instruments) are widely used and come in different types, depending on their purpose and the needs of dentistry.

D) Dental materials [19]: materials for implantology and surgery, impression table, retraction, endodontics, disinfectants, restoratives, consumables and oral hygiene are covered.

The companies are not only distributors of dental equipment and materials, but also offer their clients-consumers a series of services such as: service and installation, regular maintenance of the equipment and of course replacement of parts of the equipment.

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Something that these companies especially milk and pay a lot of attention to is education. Their goal is to provide a wide choice of education, which would help in the career development of all subjects on the one hand, and on the other hand, they will strengthen communication and contact with patients, which will contribute to alleviating the challenges faced by this daily. occupation. As the most practiced educational tools, they use: scientific lectures by renowned experts, hans-on workshops, international symposia for dental medicine, webinars and the like.

Like any well-organized and modern company, companies from this business have their own privacy policy that defines the way they collect certain data about their customers, the way they share their information and how long they keep their information.

In terms of how they collect personal data and why, they have included comments, media, customer contact in the form of cookies and embedded content from other websites.

Regarding the way they share their information and how long they keep their information, comments and those data that are a field of interest are saved forever, users have the opportunity to change their comments, edit their data, they cannot change only their username, and website administrators can also view and edit that information. The comments of visitors to the website are used in order for the company to obtain necessary data on the behavior of consumers in the market and their affinities, needs, expectations.

Using the most up-to-date tools of direct marketing give companies a great competitive advantage, on the one hand, but also reliability and stability of the market segment they belong to, even helping them strengthen their image

Conclusion

In today's business conditions, which are characterized by an extremely high level of competitiveness in the market, companies that want to survive, but also grow and develop, regardless of their size and the activity they perform, must have in their focus consumers and their expectations, demands, needs and desires. But on the other hand, changes are also taking place in the market, which are imposed not only by changes in consumer behavior, but also by the movements made by the competition. What consumers today have easy access to the information they are interested in, are able to compare products from different manufacturers much more easily and choose those that provide them with the greatest use value (utility) for a certain price.

Mass communication reaches a wide range of audiences, some of which are not targeted audiences, while direct marketing targets target consumers with great precision. In relation to other instruments of marketing communications, direct marketing usually requires an immediate response, which means that the effectiveness of a larger number of companies can be measured quantitatively and evaluated. Direct marketing everywhere in the world is becoming an integral part of regular operations. this way of communication is not a short-term, but a long-term activity with the aim of developing permanent, direct relations with consumers in order to obtain loyal customers as a result, who are also the greatest value of a company. This type of

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marketing is applicable in any organization regardless of its size, activity, number of buyers (size of market share) and other factors. From the aspect of marketing in the dental business, as well as its development, it is necessary to know the degree of acceptance of new knowledge and technologies in connection with the Internet media of direct marketing, so that they can be applied in direct communication with consumers. and to know if the effects can be achieved that justify the investments in the modern forms of this type of marketing.

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