and they have received a lot of return. In this study, we must recognize that, Turkey needs to use green economy every part of production and economics. We also focused on the weakness of green economy in Turkey. Recent, there is much study to increase using green economy in Turkey. Some politicians and economists want to give information’s to people in order to teaching what green economy is. This is important for Turkey.

Islamic Banking in Bosnia and Herzegovina: Relationship between Religion and Islamic Banking Adoption

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Keywords: Islamic banking, religion, decisive factors, Bosnia and Herzegovina

ABSTRACT
The Islamic banking and finance is the segment of global financial system that has the fastest growth rate. Today, the center of Islamic finance is in the London. UK has the longest experience is Islamic banking, despite the fact that Muslims are not the biggest population there. So what is the situation in Bosnia and Herzegovina regarding the use of Islamic banking and its products? The study attempts to analyze the relationship between religion and Islamic banking service adoption in Bosnia and Herzegovina, as well as the level of awareness of BH citizens of Islamic banking. Bosnia and Herzegovina is multiethnic country, in other words, people of different religious groups are represented there. So are the other religious teachings in accordance with the use of Islamic banking, what are their perceptions of it? The questionnaire is used to assess the opinions of BH citizens. It is distributed to the sample of 26 people, mainly to the students. The sample is selected randomly among the users and non-users of Islamic banking. After the data is gathered, it is analyzed in SPSS, using descriptive statistics (frequencies, Chi-Square test).
The analysis results showed that the research included the members of other religious groups, it is not just focused on the majority of the population (Muslims), and the ratio of male and female respondents is almost the same. It is found that general knowledge of Islamic banking is low, especially among non-users. Findings showed that religion plays important role in selection process and cost benefit factor is also very important to the customers. More than half answered that they would switch to the participation bank if it offers better and more qualitative services. Findings also showed that respondents think that Bosnia and Herzegovina has suitable conditions for development of Islamic banking.

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

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

**ABSTRACT**

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