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ASSESSING THE DIFFERENCES BETWEEN BUYERS AND NON-BUYERS OF ONLINE GROCERY SHOPPING

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Abstract. *In the last decade online shopping has been a consumer behavior that has changed the usual patterns of buying behavior in the market. This paper aims to present a literature review on the differences between the consumer characteristics that tend to purchase online food products and those who are later innovators of this new form of shopping. In the countries of the European Union there is an increase of 17% of online purchases for food products with a doubled trend of these purchases for rural areas. In the US, online food sales are expected to keep up after the pandemic and it is expected to double by 2025. Nevertheless, more than a decade ago, there is still a large group of customers resisting this way of buying. On the contrary, some surveys show that situational factors, such as having a baby or developing health problems, are triggers for starting to buy groceries online and also once these situational factors are gone consumer discontinues this behavior. Consumers consider online grocery shopping as an innovation that is different from other shopping channels. Online grocery buyers differ from the non-buyers in perception of online grocery shopping characteristics. The combination of using offline and online as called multichannel shopping, might be an interesting solution.*

Keywords: *buyers, non-buyers, online grocery shopping, behavior.*

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Introduction

Consumer reaction and buying behavior in the food sector differs from other purchases. They are characterized by a low level of engagement in purchasing and involvement in them. Online food sale businesses are offering options to more valuable customers such as assortments focused on value and service levels, fresh food packages and the concept of delivering farm-to-table products (Aull et. al., 2020). Online markets are adding foods to their offerings to support overall profitability by boosting product movements and engagement (Aull et. al., 2020).

Traditional retailers are rethinking the value propositions they bring to customers by expanding their online assortment, increasing private label penetration, doubling customer experience, and other methods (Aull et. al., 2020).

According to Chintagunta et al. (2012) and Jiang et al. (2013) online sales channels differ from traditional grocery stores or offline purchases mainly related to factors such as: convenience, transaction access, benefits and costs. The magnitude and significance of these benefits and costs depend on some general and specific consumer characteristics (Melis et. al., 2016). Comfort is an important factor especially for consumers with limited time and a well-defined focus (Degeratu, Rangaswamy and Wu 2000; Morganosky and Cude 2000). According to some authors the convenience of online shopping is valuable for large products (Campo and Breugelmans 2015; Chintagunta, Chu and Cebollada 2012).

Previous research shows that on the one hand when consumers have little time available to make their choices, and on the other hand are sensitive to the utilitarian function of their purchases they seek to use time efficiently aiming to spend short time in purchases (Babin, Darden and Griffin 1994; Baltas et al. 2010; Dellaert et al. 1998; Umesh, Pettit and Bozman 1989). This makes them consumers with an orientation towards solutions that can save time. One of the alternatives to this may be in online shopping (Melis et. al., 2016). Consumers can save money by not traveling to the shops but by paying for the home delivery service of products (Chintagunta, Chu and Cebollada 2012). This factor should be analyzed in the case of consumers who have the opportunity to provide products easily due to the wide range of retail shops close to their homes. If they live further away from an offline store, consumers experience relatively higher shipping costs, so they may be more likely to move to online shopping. (Melis et al, 2016).

Purchasing models for grocery products

Purchases of food products are characterized by a common and routine decision-making in terms of the process and the steps followed in it. Therefore, the degree of expansion after the decision to look for online shopping alternatives depends on the willingness of consumers to change the shopping habits and practices developed before searching online. Resistance to change also depends on consumers' familiarity with the chain visited online, which is captured by the level of integration of the marketing mix into the chain's online and offline channel.

Research in the literature suggests consumer segmentation for food purchases. Thus according to Damir Anić et al. (2015) in the Croatian food market, consumers can be classified into three groups: Recreational consumers, Innovation-driven consumers and Economic consumers. This study showed that the identified groups are related to consumer characteristics. Consumers are either economical, functional, demanding low prices or savings, or more hedonistic oriented, or driven by innovative product range. According to Damir Anić et al. (2015) economic consumers have only one dominant dimension - price sensitivity. The other two groups contain several dimensions. They found that however one dimension represents dominance-hedonism in recreational consumers and innovation in innovation-driven consumers. This confirms that food purchases can also be driven by hedonism or innovation-driven motives. This is a signal that can drive the search for adaptation of food shopping innovation through a new distribution channel such as the Internet.

The previous literature has focused mainly on the context of non-food retail, since grocery shopping differs substantially from other shopping contexts with most consumers using multiple channels interchangeably by visiting both the online and offline store for buying groceries and visiting numerous chains (Melis et. al., 2015). Consumers tend to choose the online store within the same chain they prefer to visit in their offline purchases (Melis et. al., 2015). Consumers tend to be loyal to the purchase of food products. According to Zhang et al. (2014), it is shown that consumers over time change towards the usual behavior of online decisions, for example driven by personalized shopping lists or lists of previous orders available in the online shopping environment.

Behavioral science tells us that it takes consumers an average of two months to form a new habit, which will only last if reinforced through routines and rewards. Demand for online food products has doubled in countries like Italy. In the UK, Tesco's online food business accounted for 16% of total domestic sales in the first quarter of 2020, from around 9%. 50% say they intend to continue shopping on their newly found site for at least part of their nutritional needs (Günday et. al., 2020). According to Günday et al. (2020), consumers have a mixed attitude when it comes

to online shopping for food products. Many of the consumers who have been satisfied with these purchases state that they will return to in-store purchases, with the sole exception of the British consumer. Shahrulliza Muhammad et al. (2015) states that online retail in Malaysia is expected to continue to face challenging conditions. This situation makes it of research interest to find the reasons for the cessation of this habit acquired as a result of situational factors. Online and offline shoppers can be distinguished in several directions.

Differences between online and non-online buyers

The authors propose to see the differences between online and offline shoppers in terms of:

1. Transactions

When participants made online purchases, they spent more on the transaction in general (food and non-food). On average, they spent more on online transactions than in the store. When shopping online, participants bought more transaction items and a wider variety of transaction products (more online UPC versus store) (Zatz et. al., 2021).

2. Types and quantity of purchases

Zatz et al. (2021) suggests that the environment where shopping takes place (online or in-store) is related to the quantity and types of foods purchased. Findings that shoppers spent more and bought more items when making online purchases are consistent with the few published studies on online food purchases. Food buyers may be less price sensitive in online shopping than in the store. Online shoppers may accept higher prices in exchange for convenience or pay less attention to prices due to time pressure or saved shopping lists. Consumers also buy fewer impulse products based on the idea that they can be broken down until they reach the consumer (Zatz et. al., 2021).

3. Perception of the quality of electronic service

Kalakota and Whinston (1997) defined e-commerce as a buying activity, transaction activity, or digital money transfer using the Internet (Hidayat, 2021). Variables, efficiency, system availability, compliance and privacy have strong

positive relationships with the approval of online food purchases. Among the five variables the availability of the system has the strongest impact on the adoption of online grocery shopping followed by privacy. Therefore, if the adoption of online grocery shopping is to increase, online grocery retailers need to find ways to improve the availability of their system and the privacy policy they currently offer. (Shahrulliza Muhammad et. al., 2015). In addition to the above factors, consumers who show less inclination to buy online are favored by the existence of retail outlets. Many factors can influence consumer purchasing decisions, such as buying interest, perceived value, price, and product confidence (Hidayat, 2021).

4. Location of retail units

On the one hand, innovation-diffusion theory predicts that e-shopping is more likely to occur in urban areas, because new technology usually starts in innovation centers, where consumers who are more inclined to adopt innovations live. On the other hand, the efficiency hypothesis predicts that e-shopping is more likely to occur when people's access to stores is relatively low. Although the impact of spatial attributes (type of living environment and store access) varies for different stages of the e-shopping process and for product type, we found indications that geography really matters for e-shopping (Farag et. al., 2006)

Numerous studies have suggested that human food selection is influenced by many factors (e.g. cultural, socioeconomic status, education, biological, physiological, personal aspects, tradition, comfort, environment, taste, food, appearance, safety, price, etc.) (Bozkurt, 2010). In terms of e-shopping, some of the main factors influencing the consumer's choice not to shop online for groceries are delivery fees, time available for shopping, less satisfaction, lack of internet access, social barriers aspect and privacy and security issues (Huang & Oppewal, 2006). However, when compared to in-store shopping, online shopping offers greater convenience by enabling shopping from anywhere, anytime, at competitive prices, saving time, convenience, reducing miles of food, offering choices of wide and offers access to a wide range of products (Boyer and Hult, 2005).

Also, e-food service can actually be much cheaper compared to the actual costs of customers visiting the store using their car and leisure (Punakivi and Saranen,

2001). However, despite these factors, most consumers continue to make their purchases in stores (Tanskanen, Yrjola and Holmstrom, 2002). According to the Mindali and Salomon (2007), long distance, and lack of time are the main reasons for e-food shopping customers. Furthermore, Mindali and Salomon (2007), suggested that consumers with better education and higher incomes were more likely to make online purchases for both time-saving and convenience aspects.

Conclusions

Online shopping is a trend that is accompanying new models of decision-making and consumer behavior. This is also encouraged by the presence of internet service everywhere and easily in the world. Considering the characteristics of online shopping and consumer behavior towards the purchase of food products, it is noticed that consumers have different behaviors regarding the tendency to buy online in the case of lower engagement purchases.

Consumers demand convenience in shopping. This also applies to purchases of food products. But it should be noted that the presence of retail units in consumer housing slows down the tendency of consumers to buy online. Consumer purchases are oriented towards a combination of online and offline channels creating a coexistence of them. Most grocery shoppers aim to maximize profits, thus combining the convenient advantages of online shopping with the advantages of self-service offline stores (Campo and Breugelmans, 2015).

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TEACHING INDEPENDENT LIVING SKILLS INTELLECTUALLY DISABLED PEOPLE

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Abstract. *An Independent living skills are undoubtedly the most important life skills, which are necessary to be taught to children with intellectual disabilities, so that they can cope with their daily needs but also for their transition from childhood to adulthood. These skills can include simple activities, such as tying shoes, personal hygiene and other household chores. A typical example of learning such skills are the vocational training centers that take place in America. The strategies used to teach independent living skills in most education systems internationally have followed this line: the strategy of allusions, self-recording or self-observation, self-evaluation, self-reinforcement and setting educational goals, which presuppose support.*

Keywords: *independent living skills, intellectual disability, educational strategies.*

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Introduction

To design an integrated curriculum for independent living skills, specific skills of independent living, useful for any young person entering adult life, should first be recognized and classified. Subsequently, if the classification process is completed, specific individual training programs should be developed, including the involvement of adults living in the community to participate in the process of teaching the skills of independent living. These adults are teachers, parents, careers advisers, workers in various social structures, school advisers, youth workers and local services who can actively participate in the teaching of life skills by providing examples, as well as by indicating the needs and responsibilities of adult life and everyday life (Alloret al. 2010).

Literary review

Although each young person has different needs, any needs should be addressed individually, specific intervention programs (global action) can be designed to seek a solution targeted at individual needs. These programs focus mainly on developing personal independence and self-efficiency so that people with intellectual disabilities can cope with the needs of their daily lives. Their exploitation

is achieved through the feedback of education and learning about what young people themselves have learned about their social life and their experience in it. One example is the Vocational Training Centers, which are based on the experience and participation of young people in the community and take place in America. In these programs in more detail, young people have been given the opportunity to participate and to engage in everyday life, emphasizing the teaching of independence for everyday life and all the necessary needs and conditions necessary for finding and responding to the labor market (Allor et al. 2010).

Results

In addition, the parents of people with intellectual disabilities should determine and participate at an early level in the design of the teaching program to be followed by individuals. Therefore, this process requires a thorough study and assessment of the skills of daily life, as well as the needs that need to be met by the individual together with all the skills that the individual, whether he or she knows and already possesses, or not knows. These skills may include simple activities and actions, such as binding shoes, personal hygiene, putting clothes in order, independent food cutting, and other household or self-service tasks. It is also important, not only to teach and train the skills a child wants to learn and which of these skills. that is, some skills already exist on a person's knowledge base to teach new presenters that they already know. i.e., a person can possess skills related to personal cleanliness or household cleanliness, the ability to walk and move such self-service activities independently and elsewhere. It is therefore understandable that the establishment of a group and, by extension, its independent living skill program, and its teaching, also includes activities which can be considered essential for everyone (Andrews & Harlen, 2006).

Next, the priority to be given to the teaching of independent skills is maximum, and for which skill (or skills) the first and second skills will be taught, it always depends on the group of people that has been formulated, the quality and type of skills already held by individuals, their age, personal culture, the level of maturity, and the time available for individual intervention provided. Independent living and

the training of the individual requires a fundamental basis of self-confidence, so that the individual can express himself comfortably regarding his or her thoughts, choices, feelings, and the support of all of this with arguments.

The aim and the main aim of all the programs for the teaching of independent living is to achieve the impartial participation of all students with intellectual disabilities in society, to complete appropriate social behavior. Most education systems, at international level, have followed this planning line. More in-depth now, regarding the strategies used to teach self-identification skills and independent living these are based on the following and features (Angell & Bailey & Larson, 2008):

- In the strategies of allusions.
- In self-recording or self-observation, self-evaluation, and self-reinforcement.
- The establishment of educational objectives which set out the support requirement (of a shadow working adult).

First, the strategy of allusions, includes the use of visual and acoustic media. Visual allusions include the use of photos, images and even drawings, describing the steps and actions of which each activity is composed, while acoustic allusions include recorded instructions and commands that guide each student in performing a learning activity. Self-recording, self-observation, self-evaluation and self-reinforcement includes all strategies focusing on the individual. The person is therefore called upon to be responsible for the appearance and registration of a particular behavior, as well as whether, because of that behavior, all the criteria laid down for its occurrence are met. Individuals themselves also assess their performance in an activity, as they are invited to compare them with the criteria that have been given during its design, to continuously feed themselves with new motivation after each activity has ended (Angell & Bailey & Larson, 2008).

The setting of targets is for the individual to record them, who assesses for himself what skill he considers most important, setting his or her necessary priorities. This reinforces the decision-making process for the individual and their involvement in the educational process through the adoption of directives. The last mention of scale education or the strategy of the collar or adult shadow, essentially includes the assistance provided by another adult, who has more developed mobility skills. If

there is, of course, a case where such an adult cannot be found in the immediate surroundings of the individual, then an adult is used. So, the second person, there is supportive behind the person from whom he acts as his shadow. In the first processes and initial stages of teaching, the adult person ('shadow') acts on his own initiative when he/she deems it necessary, that without his/her assistance the mentally disabled person cannot fulfill the mandate and the intended objective. But as the educational process evolves, the individual gradually provides the required independence of the mentally disabled person and only awaits the appropriate hindsight and motivation to help specific objectives of the educational process. The main aim is to reduce the need for a mentally disabled student to constantly ask for help from another person and gradually to become independent from it and to integrate into the social environment, while strengthening its interaction with his peers (Ashby, 2010).

To conclude, it is also worth highlighting some additional training practices based on the use of scientific methods of intervention and the systematic evaluation of data resulting from the results of the educational process. Methods of scientific intervention, to be effective, should be based on the appropriate academic skills of teachers, i.e., knowledge of the working skills of living, accompanied by the relevant educational behavior. This behavior, on which the teaching methods applied are based, for example, the processes of incitement and encouragement of pupils, which can be highly efficient and effective in the educational process of learning and communication, a range of distinct and important skills of independent living (Ayres & Cihak, 2010).

Another example is the learning and gradual communication of pupils with the new information and communication technologies, which follow current realities, for students with intellectual disabilities to learn to use various devices and technological aids, such as computers, smartphones, tablets and other video and audio players. The gradual learning of pupils with new technologies is therefore considered to be equally important and necessary, as they are an integral part of everyday life and which, not only for individual and personal use, but also for various other community-related activities (Avramidis & Norwich, 2002). About the use of inducement systems, such as the creation of images, video, and voice recordings, they are also effective tools for

familiarizing students with technological means and the construction, but also the use of sound and virtual material, respectively. Teachers in this case should continuously instruct students, but at the same time encourage them to set up their own inducement systems, based on their own strengths and abilities, which will be useful and sustainable in the future to achieve their independent lives. In addition, teachers should continuously strengthen social interaction between students with intellectual disabilities to ensure the basic and source development of positive standards and attitudes towards life, as well as the acquisition of relevant experiences. Mentally disabled students will therefore be able to recognize their ability to develop relationships with their peers while formulating values but also positive patterns that will be used in future for their social interaction and activation-integration into the social context (Coleman & Hurley & Cihak, 2012).

Conclusion

In addition, educational action, as well as teaching, should be based on the strengths, competences, skills, and specific characteristics of students with disabilities. However, to accurately assess their level of competence, teachers can use standardized assessments, which are also considered to be equally important for the strengthening of communication, both between them for the design of the educational program and for meeting the needs of students, and with the students themselves (Crites & Dunn, 2004). It is also important to address problems with immediate and timely intervention, such as preventing non-adaptive behaviors that can or may occur in the process of support or commitment by students. Teachers should set high targets for mentally disabled students, as well as having the corresponding expectations for attaining satisfactory levels at all courses and across the range of educational and school activities (Coyne et al. 2012).

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STRATEGIES AND CONDITIONS FOR THE INCLUSIONS INTELLECTUALLY DISABLED PEOPLE IN EDUCATION

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Abstract. *A key feature of people with intellectual disabilities is the wider developmental delay, which includes a variety of areas of cognitive and motor development of an individual, such as difficulty speaking or inability to develop social behavior. The educational process should therefore focus on specific areas of skills enhancement, such as the field of communication, self-care, etc. More specifically, the educational process of children with intellectual disabilities should have a specific plan and design adapted to the capabilities of children, to maintain the smooth transition from one activity to the next, to emphasize the strengths of each student and finally to the personal rhythm of each student is utilized separately. All these educational strategies in combination with the implementation of inclusive education in the school environment are the best possible combination for students with intellectual disabilities and not. Through inclusion, students with intellectual disabilities are socialized through interaction with their classmates, but on the other hand, their classmates also learn to accept diversity, thus creating a friendly environment between them. But inclusion has some preconditions for success, such as the recognition of the universal right to attend all children in general school, the acceptance of the atmosphere of multiculturalism that prevails in the school reality and finally the school infrastructure that a school unit has, as well as the scientifically trained staff.*

Keywords: *inclusion, educational strategies, intellectual disability.*

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Introduction

The education of people with intellectual disabilities is a constitutional and basic right of every person to participate in and receive formal education from the state to live on an equal and dignified footing, as are the other members of society. The aim of education, in the case of people with intellectual disabilities, is therefore to provide substantial assistance in making the most of their potential and their ability to participate in all social activities, including the fulfillment of their personal needs for autonomous and independent living. Education of people with intellectual disabilities should aim to enhance their functionality, within the environment in which they live, operate, and develop. The concept of independent living is linked to the process of transferring the mentally disabled person from childhood and school age to adult life. Training should therefore strengthen all the possibilities of the individual, enabling him to enjoy a future, comfortable and dignified life (Black-Hawking's, 2012).

So, the education process should focus on specific areas of skills enhancement, such as communication, self-service, socialization skills and basic educational skills, such as speech and mathematics or even working skills. These areas should therefore be a key priority for all educational programs, regardless of the type of school that each child attends. Self-service, independent functionality and social skills, as well as strengthening self-guided and self-regulating behavior in various social skills to achieve an adult-centered approach to disability, are important, as they aim to integrate the mentally disabled person, as an active citizen of the society and community in which he lives, and not as a "perpetual" child who should always depend on his or her parents or on them others. To make this adult-centered approach to the teaching of people with intellectual disabilities more visible, each person should be able to recognize and evaluate his or her main priorities, skills and communication capabilities and preferences, and to be able to set objectives which he or she will strive to achieve with immediate feedback on their intended results. This process will be able to make more responsible every person with intellectual disability in the decision-making and self-assessment process (Bigby & Beadle-Brown, 2016).

Literary review

A key feature of intellectual disability is the wider development retardation, which includes a variety of areas of individual cognitive and motor development. In childhood, children with intellectual disabilities have a clumsy attitude, as well as problems associated with 1) gross motor skills 2) difficulties in speech and perception, 3) inability to develop social behavior, as well as the wider 4) emotional manifestations (expression of emotions). Most often during school age, they also show symptoms of distraction, hyperactivity and difficulties associated with the whole range of learning and understanding of new concepts. As individuals grow up, they are called upon to function independently and autonomously, within the requirements of social reality. This is where the greatest difficulties arise in concentrating attention, memorizing, generalizing, and finding personal incentives, and social development, and it is also where difficulties arise in maintaining

knowledge from changing one scientific field to another, as well as in storing new information and in retrieving it accordingly.

Results

In addition, there is a failure to generalize and transfer the pooled knowledge and a failure to reversibility of knowledge-information, where there is a continuous and ongoing need for systematic encouragement from the individual. To compensate for all these difficulties, the principles on which teaching should be based are the sequences (Cobb et al., 2006):

- Teaching practice model should have a specific plan and design on which to base the learning opportunities and mechanisms available to each student.
- You should maintain a smooth transition from one activity to the next, as well as a well-structured and organized educational goal-learning plan.
- Particular emphasis should be placed on the type of memorization and the strengths of each student, such as auditory or visual perception and memorization.

Should also take advantage of and respect the personal rate of individual learning performance and work.

Alongside these strategies and methods of teaching, there should be multiple and different strategic hints to achieve the steps of each learning activity, as well as for students to work in groups to learn more easily new skills through cooperation, to repeat frequently and to involve all students in learning processes. Of course, it should be emphasized that, in addition to the students themselves, parents or special advisers can also be involved in learning processes, to establish and formulate realistic expectations for each child. Therefore, the teaching of children with mental disabilities should be a gradual process involving four main stages (Coyne et al., 2012):

- The Exploration Stage.
- The Design Stage.
- Stage of the implementation of knowledge.
- The stage of a critical review of all the results obtained from the above steps.

The main axes of the educational process should therefore focus on what should be taught and how a student should be taught, and it is also the teacher who can differentiate between the analytical curriculum, within the limits and the qualities of the classroom's potential. Educational intervention programs should be based solely on students' skills. Children with mental disabilities need incentives to interact with and integrate into learning experience. So, the teaching priority is based on experience and learning through real conditions. In this way, students with mental disabilities will be better able to identify and participate more directly in the generalization of educational activities, resolving any gaps or shortcomings in them. In addition, the teaching methodology, depending on the content of the school curriculum and the specific objectives it sets, can take a variety of forms, as well as follow similar teaching practices and techniques (Coyne et al. 2012). For example, some important teaching techniques followed in the education of students with mild or moderate mental retardation associated with all levels of their education, up to and including adult life, are based on 6 basic teaching methods:

- In providing concrete instructions step by step.
- The link between the information and knowledge provided by the teacher and the students.
- The analysis of the intended work and purpose of the learning process.
- In the discussion and communication between pupils on all the knowledge and information they gather.
- To the representation of behavior and the change of roles.
- To imitation patterns.
- To immediate practice and feedback of information.
- In educational generalization through performing the educational process in alternative learning environments.
- To constant guidance.
- Discussion and development of the dialog on the objectives of the teaching model being followed.
- To the systematic delay in time to achieve learning activities.
- And the creation of a system of individual interventional strategies (allusions).

All these practices are effective teaching methods which respond to all levels of education of people with intellectual disabilities and to all subjects of instruction followed. In recent years, greater emphasis has been placed on linking the learning and functionality of the individual to the everyday life on which his or her independent living is based. The aim of educational action is to integrate people with intellectual disabilities fully into the wider social environment they are developing and active in. For this reason, inclusive education is a form of educational process proposed for people with mental disabilities from nursery school through to adulthood (Coyne et al., 2012).

The Basic Principles of Educational Inclusion

The achievement of inclusive education, to treat diversity as a source of learning and evolution of the school system, is based on fundamental principles and co-training practices aimed at eliminating all discrimination and exclusion. Principles and practices tailored exclusively to the needs and capabilities of each student. By establishing and creating a modern inclusive school, which includes experienced and scientifically trained staff, not only at the level of the education team, but also school counselors, nursing staff, establishing, and integrating into the school environment specific psychological support groups, which can effectively respond to any challenge that gives rise to, every kind of diversity of learners and, more specifically, of students with mental disabilities. Students with mental disabilities therefore require more specific treatment. At the same time, this model of the one-year-old school is called upon to recognize the rights of all children in education, forming integrated personalities who will then act as conscientious and responsible citizens. Values and competences which are extremely useful and necessary for mentally disabled pupils to successfully develop the full range-range of their independent living skills in their subsequent adult life (Fullan, 1991).

More specifically, now, the first and basic principle of co-education is the recognition of the universal right of all children to attend general schools. Attendance at courses and their active participation in the educational process are no exception; it is a top priority, which is why it includes every need. This practice helps to reduce

the emotion of exclusion and marginalization of disabled students, since they are normally involved, as are other children, in school and learning activities. The second basic principle of inclusive education is the development of a pedagogical method focusing on the student by providing him with equal opportunities, incentives, and equal treatment with other students in school and educational programs or activities (Johnson & Johnson, 1994).

Then, another important principle is the acceptance of the cult of multiculturalism and alternative culture that prevails in school reality. Presenting the diversity of students as a natural social consequence familiarizes and homogenizes the idea of differentiation in the practice of inclusion. While improving the learning conditions involved by strengthening the infrastructure of school units, this will make an important contribution to shaping the educational process into an advanced model of inclusive principle, for both students and teachers. Finally, an important principle is the assumption that the effective implementation and implementation of coeducation practice in the educational field is the fundamental cornerstone of the subsequent social integration of children with disabilities and disabilities (Booth & Ainscow, 2002)

In the implementation of co-education, each education system is based on theoretical approaches and principles that shape its educational vision. These theoretical principles, to be effective, should be combined with the appropriate educational infrastructure available to a school unit to meet the educational and learning requirements of the learners. In this way, the education system underpins the basic models of inclusive teaching, in the teaching practice of integration. With the prospect of acceptance, of all students within the context of school reality.

In particular, the first model of full co-education without discrimination is aimed at precisely this integration of all the differences within school education standards. The model of the participation of all children in the classroom continues the educational integration from the wider school environment, within the classroom boundaries during the course. The emphasis model on children's individual needs focuses on developing specific educational methods, performance and understanding of teaching flow, tailored specifically to alternative teaching methods. Finally, the

restrictive model of co-education refers to the concrete development of educational teaching, exclusively for pupils with special learning needs or a different cultural background, outside the normal classroom (Johnson & Johnson, 1994).

In more detail, the model of full co-education without discrimination is the most effective in placing children with special educational needs in the general class. By helping to improve understanding of educational objectives, contributing to the socialization and active interaction of students with the rest of the class and school environment in general. This model also includes the provision of additional aid to children with special features. With appropriate support staff, which intervenes directly when assistance is deemed necessary. Thus, creating a new school model of single and uniform participation, without separating children in special schools, but integrating them into general schools, with special support. By contrast, with the restrictive model that somehow "cuts" students off from the educational process and the socialization process, by placing them in special classes and schools (Mittler, 2000).

The results of Inclusive Educational Practice

The objective of inclusive education, to create a school common to all students, has given its implementation considerable benefits to all students, regardless of learning abilities and specifications. At the same time, the development of educational activities will be greatly enhanced by the further development of their educational activities. The implementation of inclusive education in the school environment results in all children living together, co-existing and interacting with each other, in a wide and diverse range of socialization of modern general inclusive school. All students learn to accept diversity and the most important, besides acceptance, is the support they provide in turn, in creating a friendly environment for their classmates with disabilities. This support for students is the result of the respect they show to their classmates by not imposing or exercising classifications and divisions in their relationships. Inclusive education enables the development of intellectual skills, across the range of educational practice. Whether it is school or academic environment. The opportunities to develop social relations while

eliminating classifications and exclusions are the greatest successes of inclusive practice in the development of the educational world-system (Stasinios, 2013).

Conclusion

To summarize, the most important results of inclusive education that have so far been recorded in the educational process and practice are primarily aimed at limiting social stigma, integrating disabled children and mentally disabled pupils into the general class, thereby reinforcing their self-confidence and motivation to participate in the education process, to successfully fulfill their dreams, aspirations, and expectations. The educational staff of the general school shall liaise with the educational staff of the special school. So, we are not just talking about forms of coexistence between pupils, but also about forms of coexistence and cooperation between the general education bodies and those of special education. It is understood, therefore, that the results of inclusive practice are not only about pupils' relationships, but also about the expansion of the knowledge and skills acquired by teachers throughout their inclusive work. This training covers both their intellectual development and their development as professionals in this educational vocation. (Booth&Ainscow, 2002).

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DETECTION OF UNUSUAL BUSINESS OPERATIONS

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Abstract. *Effective measures to prevent the proceeds of crime from entering the legal financial system require the development of scientifically sound methods that can form the basis for software that can systematically reveal unusual business operations. The systematic detection of such operations depends on the development and implementation of new software based on scientifically well-founded methods.*

Keywords: *money laundering, cross-border crimes, criminal law, criminal law, detection and prosecution of crime.*

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Introduction

Within academic research on the issue of money laundering, to which the question of unusual business operations relates, there are contributions of varying levels of quality. The best work is published in journals indexed in the Web of Science database. There are not a few such contributions but often researchers choose not to publish their algorithms or procedures, preferring to patent them instead because making them public could have an undesirable impact on the detection of unusual business operations. It is more common for contributions to concern themselves with developing the fundamental framework from which anti-money laundering applications can be built.

Contributions can also be classified in two types based on their content. The first group consists of research that focuses on the literature about money laundering and secondary data. There are very few cases of empirical research on money laundering or measures to control it. This type of research is based mainly on theory, with support from analysis and deduction. The papers are analytical and often

descriptive in character. The second group is based on the description of mathematical and statistical methods and algorithms that are used in the development of tools for identifying unusual trading operations linked to money laundering. These papers are analytical and precise in character.

Literature Review

The detection of unusual business operations is the continuous monitoring and evaluation of processes with regard to political, legal, economic, educational and technical measures to reduce the risks associated with the financial area (Limba et al. 2017). Detection of unusual business operations is one of the main concerns of state and delegated institutions, especially in increasing sophistication threats and attacks. Many vulnerabilities have led to the misuse of security infrastructure criminals.

The activities of criminals create problems with irrevocable transfer of funds, monetary loss, loss security breaches, disclosure and theft of customer personal data and intellectual property rights violations assets, leading to a significant financial loss of brand assets and a loss of investor / customer confidence in them financial institutions (Christiansen and Piekarz, 2019).

It is necessary to emphasize the detection of unusual business operations security issues, which are often perceived as synonymous with critical infrastructure security (Korauš et al., 2019a). Detection of unusual business operations security includes technologies, systems, processes, standards, regulatory frameworks that are financial institutions in euro area countries use it to prevent any form of intrusion into the organisation's network (Schwab, 2018). Therefore, the detection of unusual business transactions is an integral part of financial institutions. Her e-commerce is doing well platform as a modern means of business transactions using internet and mobile banking (Okoro and Ekwueme, 2018). Given the vulnerable impact on financial institutions in the euro area cyber security serves to protect these institutions (Thapliyal et al., 2017). Due to the complexity the cyber domain lacks sophisticated detection of unusual business operations to protect the network and other systems before the attack (Korauš et al., 2019b).

The issue of detecting unusual business operations is a major concern for financial institutions in euro area countries, as this threat the success of institutions

due to their complete reliance on information progress technologies (Bayuk, et al. 2012). With information technology financial institutions in euro area countries started e-commerce through the development of the Internet, networks, technological tools such as computers and computer systems, application and software development for mobile e-commerce applications, as well as development of codes, giving the institutions a competitive advantage (Ras, 2016). Due to the use of the Internet and due to the vulnerabilities that existed in the network, growth brought an increase in the detection of unusual business operations. These vulnerabilities have made it easier to hack and commit crimes such as illegal transfers of funds, identity theft, fraud and much more (Marty 2013). Litview Littere Review Literature Review

Mei and Gao (2014) provide a valuable insight into the state of the art in research on unusual operations and money laundering. In their paper they analyse academic journal articles on the fight against money laundering and terrorist financing indexed in the Web of Science database from 1993 to 2013. They identified a total of 891 published articles in Web of Science in the area in question. Our own research indicates that 193 articles were published in 2014–2015. From this it is possible to include that there is growing interest in this area in the scientific community, possibly as a result of alarming increase in money laundering and terrorist financing.

The article by Mei and Gao (2014) presents the state of development and the orientation of research on international money laundering based on an analysis of the distribution of authors, distribution organisations, cited journals and keywords.

The authors define three main fronts in research on money laundering. They are:

- research on predicting money laundering crimes;
- research on anti-money laundering legislation;
- research on the risk of money laundering in Germany.

Methods

This article deals with the results of research and subsequent analysis. Its aim is to contribute to knowledge and understanding of the behaviour of natural and legal persons in a financial environment aimed at detecting unusual business operation with a special focus on the aspect their safety. The article analyses the opinions and

attitudes of respondents to the issues security of payment systems and their behaviour when using unusual business operation.

Detection of unusual business operations (UBOs) is one issue in an increasingly important area of research and development in information and communication technologies currently being pursued by all the top scientific research institutions with an interest in the critical sector of services in the European Economic Area. These institutions have created a complex ecosystem for continuous research and innovation. Maintaining this continuity is critical for achieving the innovations needed to enable legal and security frameworks to keep up with expanding financial markets and economic growth in line with the commitments of EU countries in important documents such as Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005, Commission Directive 2006/70/EC of 1 August 2006, national legislation against money laundering and terrorist financing and laws on the implementation of international sanctions.

These legal frameworks represent high costs for the whole sector (e.g., obliged persons) especially as regards implementing automated procedures for evaluating unusual business operations, which amount to more than EUR 3 billion per year just in Slovakia. Under the legislation referred to in the previous paragraph, any legal or natural person who executes a non-standard financial operation becomes an obliged person with a duty to report the UBO.

Results and discussion

The detection of unusual business operations is a very topical issue not only in the Slovak Republic but throughout the European Union and also at the worldwide level.

In Slovak law, the definition of unusual business operations is laid down in Act No 297/2008 on protection against money laundering and terrorist financing and amending certain acts. Unusual business operations are legal acts or other acts bearing indications of being used for money laundering or terrorist financing.

The laundering of “dirty money” is a global problem with significant economic and social consequences. Financial institutions expend a major part of their resources on automated information systems to monitor transactions and experience indicates

that institutions are increasingly dissatisfied with their current automated monitoring capabilities and therefore seek software that can reduce the load on their compliance units. Some such systems are implemented quickly “out of the box” simply to satisfy regulators and subsequently calibrated to detect serious suspicious activity.

Continuing advances in computer technology increase interest in the use of information technology to fight money laundering, especially in areas such as using data mining to detect transactions involving proceeds of crime or sophisticated methods for detecting non-standard financial flows. In the past the fight against money laundering was studied mainly by financial and state institutions. With the tightening of laws in recent years and the intensification of the fight against money laundering and terrorist financing, the field is increasingly drawing the attention of universities.

The development of a new generation of systems in this area to meet future regulatory requirements and standards for the financial sector requires an interdisciplinary approach and more sophisticated information technology. Slovakia lags significantly in research and development on money laundering. There is practically no academic research and development in this area, though there is interest in establishing a partnership to build up a modern, well-equipped academic research centre to fill the gap in this important area of research.

Corruption and money laundering are internally connected. Crimes of corruption such as embezzlement of public funds are usually intended for personal gain and enrichment. Money laundering is the process of hiding illicit gains generated through crime. Successful money laundering can reduce the risk that these illicit gains will be confiscated.

Money laundering is also an issue of concern for the UN which has an organisational unit dedicated to it – the United Nations Office on Drugs and Crime (UNODC).

OECD activities in the area of tax crime and money laundering are supported by the measures issued by the Financial Action Task Force (FATF). These activities are implemented in various ways such as typological exercises, the preparation and dissemination of practical instructions for detecting money laundering for central tax

authorities, tax advisors and auditors, investigation of the key areas of risk and coordination of the procedures of OECD countries for sharing information on money laundering. The key material include OECD recommendations to facilitate co-operation between tax and other law enforcement authorities to combat serious crimes.

The Financial Action Task Force (FATF) sets standards for the development and support of national and international policies on combatting money laundering and terrorist financing. The FATF Recommendations are designed to ensure that the fight against money laundering and terrorist financing is fought effectively and corruption is wiped out. The measures focus mainly on:

- preserving the integrity of the public sector,
- protecting significant private sector institutions against abuse,
- increasing the transparency of the financial system,
- facilitating the detection, investigation and prosecution of corruption and money laundering and recovering stolen assets.

The implementation of a coordinated procedure in accordance with anti-money laundering standards creates an environment in which it is much more difficult for corruption to take root, thrive and, above all, remain undetected.

At present, it is possible to observe a change in patterns of criminal behaviour and the structure of crimes. Alongside traditional forms of crime there is increased prominence of new forms of crime committed by organised criminal groups. Crimes are planned with a long-term focus on high profitability and measures are taken to prevent their discovery. These new forms of crime focussing on high long-term profits, often employing sophisticated anti-detection measures are increasingly committed on an international scale.

Conclusion

The organised groups that are more and more often operating on the international level bring in enormous amounts of illicit income. The vast scale of these profits creates problems when criminals wish to introduce them into the legal financial system and invest them in profitable businesses or otherwise capitalise them.

It is noteworthy that the commercial and financial operations through which the proceeds of crime – dirty money – are introduced into the legal financial system are usually inconspicuous and barely distinguishable from normal operations. There is now a wide range of products and services available that facilitate the introduction of funds into the system. The use of information and communications technologies in banking, finance and payment system makes all transactions easier but also increases the risk of global money laundering and terrorist financing.

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DESTINATION MANAGEMENT AND EXPERIENTIAL TOURISM

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Abstract. *The destination management deals with the strategic, organizational and operational decisions through which the process of definition, promotion and marketing of a territory's tourism products must be managed in order to generate balanced, sustainable and appropriate to the economic needs of the actors involved.*

An effective destination management process must analyze, define and manage the factors of attractiveness and the different entrepreneurial components of the local system and organize the tourist offer capable of intercepting demand in a competitive manner and in accordance with the capacity of the territory, without exceeding the load capacity and creating negative effects on the territory

The destination management is particularly connected with tourism preferences and tourism development

It is important to consider that the development of the tourism sector, in recent years, has been particularly affected by new trends particularly focused on experience.

Therefore, the central idea of escaping the everyday routine remains, but often the trip is not only focused on relaxation and leisure.

Experiential tourism involves tourists during the trip in a series of unforgettable activities with a strong personal impact. Activities that affect all the senses and create connections on a physical, emotional, spiritual, social and intellectual level. Usually during such experiences the tourist interacts with the people, history and traditions of the place.

Keywords: *tourism, tourism management, management, tourism economy, tourism market.*

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Introduction

The consolidation of post-war society, the development of wealth and the economic boom favored, consequently, the research for quality and services in living the tourist experience.

Beyond the geographical discoveries, history teaches us how, at the beginning of tourist travel, travelers came from aristocratic families and moved purely for study and cultural purposes, while the development of industrialization and economic growth, turned tourism into a mass phenomenon.

What today is called tourism, i.e. organized travel, has instead a certain date of origin and a determined inventor. In 1841 Thomas Cook, in fact, taking advantage of the new possibilities offered by the train, organized a journey of 11 miles from Leicester to Loughborough (UK); almost six hundred people attended the event and the success was so enormous, that Cook himself started to organize more and more detailed tourist packages, starting the modern tourism industry.

Results and discussion

The last thirty years of the 20th century was a period of great and rapid changes, there was a progressive opening to modernity and homogeneity in all sectors, including tourism, although the historical moment becoming rather difficult due to the oil and economic crisis, the youth and feminist protests between the late '60s and early '70, the terrorism escalation, currency and industrial crises of various reason, with consequences on the tourism market.

This general evolution of civil society led to a progressive increase in schooling and female work and favored the development of small and medium-sized enterprises and the tertiary sector, making it possible to consider tourism more and more as a habit of life, accessible to the majority of people.

Tourists change mentality, travel more and more frequently all over the world with an insatiable desire for knowledge and new experiences, and in addition to this , the tourist activity continues to be a very important economic factor in all its various sectors: seaside, mountain, thermal, fair, historical, religious.

Tourism, today, represents for many countries one of the major economic resources, thanks to the natural riches and the artistic and cultural heritage, whose potential can be exploited in different ways.

The varied and wide choice of options and the modern approach of enjoying tourism in an increasingly fast and easy way, is causing a decline of traditional services and transportation, favoring that experiential tourism, i.e. the journey that generates new experiences and emotions, considered not simply as a synonym of escape and relaxation.

Thus, tourists have moved recently, from the idea of escaping from routine to the need of a travel experience based on involvement, adventure and authenticity.

Adapting the tourism offer to the trends of the demand is necessary for the operators in the sector; it represents in fact the base of an innovative tourism strategy able to highlight the major changes and needs expressed by tourists.

We can therefore affirm that a customer transformation is underway, with the search for engaging and memorable experiences as main elements.

The founding values of the so-called economy of experience include instances such as entertainment, in the sense of being in a specific context; educational, i.e. learning; active that takes form in doing; the aesthetic that directly concerns being.

The traditional approach of markets is no longer sufficient. Now the tourists travelling with organized trip are fewer and fewer; many of them - especially the younger ones - in addition to organizing their own holiday, they also become the "certifiers" of the same, becoming a guide for others (offline and online) and an active part in the creation of tourism products.

The targets become more extended and transversal to cultures and social classes, while a greater sensitivity/attention to sustainability and experience of the territories grows.

The speed of change, the centrality of "experience" and the spread of technology are changing modern tourism, requiring those who build the tourism offer to provide flexible responses, within a vision of integrated solutions and rapid delivery services.

Taking a look at the tour operators offers, we can affirm that the idea of experiential travel becomes a form of tourism in which people focus on experiencing a country, a city or a particular place, by actively and meaningfully engaging with its history, people, culture, food and environment.

The idea of tourism is expanding; the offer, therefore is no longer limited to a simple staying and travelling, following the new experiential parameters, means moving away from the more touristic routes exploring lesser known places to get a more local and more genuine sense of the country or city decided to visit.

Modern travelers want to experience something new during a trip. Lying on a sandy beach seems to become almost a superficial experience that can be lived on all the coasts of the world, while learning to dance, attending a cooking class, riding a horse, jumping with a parachute become unique experiences that will remain in the memories and that are the object of tourists' research as they combine experience, learning and emotions. Modern travelers have a different and fuller perspective of themselves and the world.

In order to have a real impact useful to open the mind and the vision of travelers, a holiday should answer the research of unusual adventures, making sure that, today, authenticity, adventure and novelty represent the aspects of the journey that matter most.

The result is that today's traveler is more informed and in search of authentic and unconventional experiences, evaluating and comparing destinations and activities online and choosing experiences, far from the classic tourist destinations, in places rich in tradition and culture.

Experiential tourism is the adventure that the tourist carries out by living moments of life; destinations become that place that physically brings people together in a moment of shared experience.

These experiences respond to the most varied travel motivations - leisure, exploration, passion, research, personal growth, ... - and, today, in order to stand out, destinations must clearly respond to an increasingly specific and demanding target market demand.

In the increasingly sophisticated and complex international economic scenario, where tourism has a strong relevance on economic growth, the distinctive and unique experiences are undoubtedly the ideal tool to reach and involve the desired target, even in the long term.

A strategic approach to destination management and marketing, combined with travel experience design, could represent the key of changing the approach to the theme, triggering an innovation in the definition of the destination as an experience/product and no longer as a mere territory.

Tourism, which can be defined as all the events and organizations relating to trips and stays for recreational or educational purposes. At the centre of the tourist experience is the tourist, who travels to places other than his usual residence and outside his daily environment, for a period of at least one night but not exceeding one year and whose usual purpose must be different from the exercise of any paid activity within the country visited.

The most powerful and visible expression of the global trend of experiences is given by tourism, as a form of cultural production that emerged on the fringes of economic life, just half a century ago, to quickly become one of the most important industries in the world. Tourism is nothing more than the commercialization of a cultural and personal experience.

Starting from the definition of tourism, we can therefore move on from the generic concept of traveler or the more specific concept of tourist taking into account the following variables: the voluntary nature of the trip and the duration of the trip.

The voluntariness of the trip that leads to identify in the tourists only those traveling voluntarily, according to a free choice.

In order to make an effective marketing, according to a correct destination management, it is possible to differentiate the types of tourists by analyzing the main motivation that leads to the decision to travel.

In the last forty years, the number of people who habitually spend their free time in tourism practices has grown enormously.

Tourism has, thus, progressively transformed itself from an elitist to a form of a mass phenomenon), therefore involving increasingly large and diverse segments of the world population in order to become an asset of citizenship of western industrialized societies.

Parallel to the quantitative increase of the tourism phenomenon, we have witnessed the expansion of the variety and variability of tourist consumption behavior, just as the opportunities and forms of enjoyment of free time have multiplied, that is, that time of life complementary to that dedicated to work, which the individual can dispose of, in a more or less active way.

Tourism is no longer "what you offer me" but "how you make me feel", so we can affirm that now individuals are at the centre. It is no coincidence that today the human factor, made up of people with their customs and habits, attracts more tourists than monuments and natural beauty. Tourists ask to be protagonist and no longer just spectators.

Conclusion

There is a new frontier of tourism where the word "experience" is changing the approach to travel. A model that has given birth to startups all over the world, including Italy, creating a new slice of the market that defines itself as "experiential". In this type of holiday tourists learn something, broaden their horizons, come home not only with photos but with the memory and emotions of an experience and an enriched cultural background. Among cultural tours, gastronomic experiences, naturalistic or sports activities, discovery of one's roots, craft workshops, one travels to learn, immerse oneself in moments of daily life and participate in activities.

The added value of experiential tourism is the strong emotional element that has an impact on memory.

An efficient management of the destination should consider, in fact, a memorable tourist experience through strong emotions, but should always keep in mind that the experience is a very personal perception. A well-designed tourist experience can even transform individuals by contributing to enrich their personality.

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