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**FROM THE EDITOR**

Dear reader,

It is a great pleasure to introduce the second issue of the journal in 2019. For this issue, we selected six new interesting topics in the field of economics and business, provided by the authors from Nigeria, North Macedonia, Ukraine, Croatia, and Bosnia and Herzegovina. The last three papers were selected from the 6th scientific conference with international participation "Economy of Integration" I C E I 2019, organized by the Faculty of Economics, University of Tuzla and held in Tuzla, Bosnia and Herzegovina.

The first paper, RISK-REWARD TRADEOFF AND BEHAVIOR OF ISLAMIC AND CONVENTIONAL STOCK MARKET INDICES IN BOSNIA AND HERZEGOVINA, is written by Irfan Djedović and Edin Djedović. The study empirically examines tradeoff between risk and return for the Islamic stock market index and compares it with risk-return tradeoff of the conventional stock market index in Bosnia and Herzegovina. The results of the risk-reward ratio analysis indicate that the conventional stock market index in Bosnia and Herzegovina has a better performance than the Islamic index.

The following paper, INTEREST INCOME AND DEPOSIT MONEY BANKS (DMBs) PERFORMANCE IN NIGERIA, is written by Russell Olukayode Christopher Somoye, Bamidele M. Ilo and Lateef Adewale Yunusa. The study investigates the impact of interest income on the performance of deposit money banks in Nigeria. The results obtained from the random effect model indicate that interest income and capital adequacy contribute and significantly drive the profitability of the Nigerian deposit money banks.

In the next paper, PREDICTORS OF M-CONTINUANCE INTENTION: CASE OF USERS IN BOSNIA AND HERZEGOVINA, the authors, Amra Grcić and Ensar Mekić, investigate if consumer innovativeness and social influence are statistically significant predictors of m-continuance intention. The results have revealed that consumer innovativeness has a direct influence on m-continuance intention. It has also been confirmed that social influence has a direct influence on m-continuance intention as well.

The following paper, by Nataliia Marynenko, Halyna Tsikh and Iryna Kramar, titled DEVELOPMENT OF IT OUTSOURCING IN UKRAINE: A PROSPECT OF THE BRAIN DRAIN REDUCTION, aims to characterize the state of affairs, potential and prospects for the development of the Ukrainian IT outsourcing market as well as to analyze and evaluate it including comparison with foreign practice. The research results testify that the IT-industry is one of the most promising, fast growing and innovative sectors of the Ukraine's economy and the one that may stop the brain drain taking place in the country.

The next paper, THE ROLE OF PUBLIC PRIVATE PARTNERSHIP IN DEVELOPING CATASTROPHE INSURANCE MARKET, is written by Darko Blazhevski. The paper analyses various world experiences, taking into account countries with different degrees of development and systems (Australia, Austria, the UK, the Caribbean, China, Romania, Russia, the USA, Spain, France, Turkey and Romania). A special survey was conducted in North Macedonia, which was taken as a case study. The conclusions suggest that the insurance of catastrophic risks should be organized as compulsory insurance for households in urban areas.

The last paper, STRENGTHENING THE RESEARCH OF KEY ENABLING TECHNOLOGIES FOR NEW INNOVATIONS, is written by Sanja Tišma, Karolina Horvatinčić, Iva Tolić, and Anamarija Farkaš. The aim of this paper is to analyse the current situation related to importance of Key Enabling Technologies (KETs) in Croatia, with a special emphasis on nanotechnology, biotechnology, and advanced materials. The research findings presented in this paper show that with regard to general skills, in order to make greater use of the opportunities that KETs provide, innovation management, communication and presentation skills, user-centred competences, and safety on job should certainly be strengthened.

Editor:

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