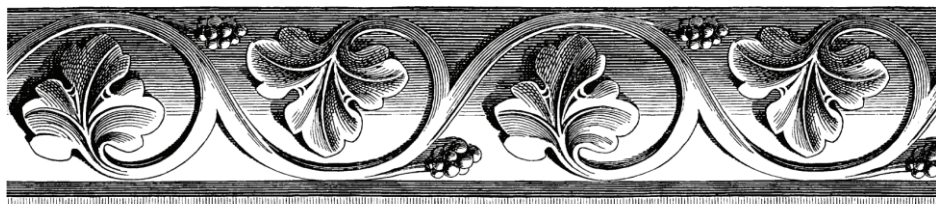


ANNALES

UNIVERSITATIS MARIAE CURIE-SKŁODOWSKA

REDAKTORZY NACZELNI SEKCJI

A	MATHEMATICA	Stanisław Prus
B	GEOGRAPHIA, GEOLOGIA ETC.	Monika Olga Wesołowska
F	HISTORIA	Wiesław Bondyra
FF	PHILOLOGIAE	Monika Gabryś-Sławińska
G	IUS	Małgorzata Łuszczyńska
H	OECONOMIA	Paweł Mariusz Pasierbiak
I	PHILOSOPHIA – SOCIOLOGIA	Lesław Hostyński
J	PAEDAGOGIA – PSYCHOLOGIA	Ryszard Bera
K	POLITOLOGIA	Maria Marczevska-Rytko
M	BALCANIENSIS ET CARPATHIENSIS	Krystyna Trembicka
N	EDUCATIO NOVA	Małgorzata Karwatowska



ANNALES

UNIVERSITATIS MARIAE CURIE-SKŁODOWSKA

SECTIO H

OECONOMIA



VOL. LIX, 5

2025

UNIWERSYTET MARIII CURIE-SKŁODOWSKIEJ
ISSN 0459-9586

CHIEF EDITOR
PAWEŁ MARIUSZ PASIERBIAK

SECRETARY
ANNA JAŃSKA

SCIENTIFIC BOARD

IHOR ALIEKSIEIEV, „Lviv Polytechnic” National University Institute of Economics and Management, Ukraine
MILAN ČUPIĆ, University of Kragujevac
JUDIT CSÁKNÉ FILEP, Budapest Business University, Hungary
BART DEBICKI, Towson University, USA
SUSANA AMALIA DE JUANA ESPINOSA, Universidad de Alicante, Spain
KRZYSZTOF JAJUGA, Wrocław University of Economics, Poland
TOMASZ MICKIEWICZ, Aston University, United Kingdom
HELMUT PERNSTEINER, Johannes Kepler University Linz, Austria
KONGKITI PHUSAVAT, Kasetsart University, Bangkok, Thailand
HALUK SUMER, Marmara University Faculty of Business Administration
IGOR TODOROVIC, University of Banja Luka, Bosnia and Herzegovina
JERZY PIOTR WĘCŁAWSKI, Maria Curie-Skłodowska University, Poland

Thematic Editors

ORHAN CENGİZ (Economy)
TOMASZ KIJEK (Economy)
AGNIESZKA KARMAN (Management)
JINHEE YOO (Management)
JOLANTA MAŁGORZATA SZOŁNO-KOGUC (Finance)
MARIUSZ KICIA (Finance)
FELIZIA ARNI RUDIAWARNI (Finance)
SILVI ASNA PRESTIANAWATI (Finance)
REMEDIOS HERNÁNDEZ-LINARES (Entrepreneurship)
ROBERT ZAJKOWSKI (Entrepreneurship)
TERESA HANNA BEDNARCZYK (Insurance/Investments)
BOJAN SRBINOSKI (Insurance/Investments)
TOMASZ BIAŁOWAŚ (International Economics)
YOO-DUK KANG (International Economics)
MARCIN LIPOWSKI (Marketing)
OLEH KARYY (Marketing)
ARKADIUSZ KIJEK (Statistical Editor)
IMRAN ASLAN (Statistical Editor)

The journal is published online
www.oeconomia.annales.umcs.pl

The journal is indexed in:

BazEkon, BazHum, Biblioteka Narodowa, CEEOL, CEJSH, CrossRef, DOAJ, EBSCO CEEAS
ERICH PLUS, FATCAT, Google Scholar, Index Copernicus International - Journal Master List
Library of Congress, ROAD, Scilit, ZBW/ECONLIT

PROOFREADING IN ENGLISH
MARTA KASPRZAK

COVER AND TITLE PAGES DESIGN
JERZY DURAKIEWICZ

TYPESETTING
MARCIN WACHOWICZ

ISSN 0459-9586

PUBLISHED BY WYDAWNICTWO UNIWERSYTETU MARII CURIE-SKŁODOWSKIEJ
20-031 Lublin, ul. Idziego Radziszewskiego 11, tel. (81) 537-53-04
e-mail: wydawnictwo_sekretariat@wydawnictwo.umcs.lublin.pl www.wydawnictwo.umcs.eu

Sales Department: tel./faks 81 537-53-02
Internet Bookstore: www.wydawnictwo.umcs.eu
e-mail: wydawnictwo@umcs.eu

Table of Contents

PAWEŁ BRYŁA, SHOKIR ABDUSATTAROV Apple's Strategy Success Factors and Challenges in Europe: A Case Study of Apple's Business Model and International Marketing	7
MAJA JOKIEL, GRZEGORZ JOKIEL Personnel Controlling as a Tool of HRM in the Public Entities	31
SARA KOUSSAN, PIOTR JARECKI The Psychology of Manipulation and Fraud in the Housing Market	47
PIOTR PAWEŁ NOWACZYK The Importance of Cruise Tourism for the Local and National Economy. The Example of the Seaport of Kołobrzeg	69
PRZEMYSŁAW PIASECKI The Influence of the "Co-operative Difference" on Job Satisfaction: A Personalist Humanistic Management Perspective	91
ANNA WICHOWSKA, JAKUB KWAŚNY Fiscal Policy Strategies of Cities Regarding Property Tax and Their Financial and Economic Consequences	115
RAFAŁ WILCZOPOLSKI Foreign Direct Investment from Asia-Pacific Countries in Poland	135
MIROŚLAW WÓJCIK The Impact of AI-Driven Product Creation on Customer Value Perception: A Preliminary Study	155