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EDUCATIONAL BACKGROUND:

- PhD degree, University of Montenegro, Faculty of Economics (2002)
- Master of Science degree, University of Montenegro, Faculty of Electrical Engineering (1993 – 1996)
- BA degree, University of Montenegro, Faculty of Mathematics (1987 – 1992)

WORK EXPERIENCE:

University of Montenegro, Faculty of Economics, Podgorica

- **Full Professor, University of Montenegro**, Faculty of Economics, Courses: Business Informatics, Business Databases, Business Intelligence, **December 2014-**
- Associate Professor, University of Montenegro, Faculty of Economics, Courses: Business Informatics, Business Databases, Business Intelligence, August 2008 – December 2014
- Docent, University of Montenegro, Faculty of Economics, Courses: Business Informatics, Business Databases, Business Intelligence September 2003 – August 2008
- Teaching Assistant, University of Montenegro, Faculty of Economics, Courses: Business Informatics, Business Databases, Business Intelligence from 1992-2003

Other professional experience

- Member of Euro Working Group on Decision Support Systems
- Member of Editorial board of COMSIS Journal (**SCIE - Thomson Reuters**)
- Member of Editorial board of Journal of Theoretical and Applied Electronic Commerce Research (**SCIE - Thomson Reuters**)

- Member of University of Montenegro Senate (2015-2019)
- Member of University of Montenegro Quality Commission (2015-2019)

HONORS AND AWARDS

2022- University of Montenegro award for contribution to scientific and research work for 2022

PUBLICATIONS:

Published books (in Montenegrin language)

- **Kaščelan Lj.**, »Informacione tehnologije za podršku poslovnom odlučivanju«, University of Montenegro, 2016

Published chapters in monographs (in English)

- Rogić, S., **Kaščelan, L.** (2023). Decoding Customer Behaviour: Relevance of Web and Purchasing Behaviour in Predictive Response Modeling. In *Artificial Intelligence Applications and Innovations*. AIAI 2023. IFIP Advances in Information and Communication Technology, vol 675. Springer, Cham. https://doi.org/10.1007/978-3-031-34111-3_31
- Rogić, S., & **Kaščelan, L.** (2022). Customer Response Modeling Using Ensemble of Balanced Classifiers: Significance of Web Metrics. In *Intelligent Computing* (pp. 433-448). Springer, Cham.
- Rogić, S., **Kaščelan, L.**, & Đurišić, V. (2022). Estimating Customers' Profitability: Influence of RFM Attributes, Web Metrics and Product Data. In *Marketing and Smart Technologies* (pp. 293-304). Springer, Singapore.
- **Kaščelan, L.**, Filipović, A. L., Burić, M. N., & Kaščelan, V. (2020). IT technology application to accounting in Montenegrin companies—decision tree classification method. *Smart Governments, Regions and Cities*, 105. University of Rijeka, Faculty of Economics and Business
- Rogić S., **Kaščelan Lj.** (2019). Customer Value Prediction in Direct Marketing Using Hybrid Support Vector Machine Rule Extraction Method. In: *Welzer T. et al. (eds) New Trends in Databases and Information Systems. ADBIS 2019. Communications in Computer and Information Science*, vol 1064. Springer, Cham
- Novović Burić M., Lipovina Božović M., Kaščelan V., **Kaščelan Lj.** (2019) Chapter 16: Application Of Computer Methods In Evaluation Of Citizens' Confidence In Montenegrin Insurance Companies, *Contemporary Trends in Insurance at the Beginning of the Fourth Industrial Revolution*, Faculty of Economics of the University of Belgrade, p.265- 284
- **Kaščelan Lj.**, V.Kaščelan, M. Novović Burić (2018), A Decision Tree Analysis of Real Estate Insurance Customers in the Montenegrin Market, *Quantitative models in Economics*, Faculty of Economics of the University of Belgrade
- **Kaščelan, Lj.**, Kaščelan, V., Novović Burić, M. (2017): Data-driven Approach as an Alternative Method for Risk Assessment in the Montenegrin Automobile Insurance Market, *Challenges and tendencies in contemporary insurance market*, Faculty of Economics of the University of Belgrade
- »Achieved Results and Prospects of Insurance Market Development in Modern World«, Chapter 19 (R. Stankić, Lj. **Kaščelan**, V. Milićević, »*New information and communication technologies in insurance*«), Faculty of Economics of the University of Belgrade, 2012., ISBN:

Published papers (in English)

(SSCI and SCle -- Thomson Reuters) papers:

- Đukanović, M., **Kaščelan, L.**, Vuković, S., Martinović, I., & Čalasan, M. (2023). A machine learning approach for time series forecasting with application to debt risk of the Montenegrin electricity industry. *Energy Reports*, 9, 362-369.
- Rogić, S., **Kaščelan, L.**, Kaščelan, V. et al. (2022). Automatic customer targeting: a data mining solution to the problem of asymmetric profitability distribution. *Inf Technol Manag.* <https://doi.org/10.1007/s10799-021-00353-5>
- Rogić, S., Kaščelan, L., & Pejić Bach, M. (2022). Customer Response Model in Direct Marketing: Solving the Problem of Unbalanced Dataset with a Balanced Support Vector Machine. *Journal of Theoretical and Applied Electronic Commerce Research*, 17(3), 1003-1018.
- Sindik, D. V., Kaščelan, V., & Kaščelan, L. (2022). Simulation of disequilibrium and chaos in aggregates of disposable income, wealth, and consumption in EU macroeconomics using nonlinear dynamic analysis. *Simulation*, 00375497221130100.
- Buric, M., Novovic Buric, M., Jaksic Stojanovic, A., Kascelan, L., & Zugić, D. (2022). Sustainability of Online Teaching: The Case Study Mother Tongue Spelling Course at Montenegrin Universities. *Sustainability*, 14(21), 13717.
- Novovic Buric, M., Jaksic Stojanovic, A., Lalevic Filipovic, A., & Kascelan, L. (2022). Research of Attitudes toward Implementation of Green Accounting in Tourism Industry in Montenegro-Practices, and Challenges. *Sustainability*, 14(3), 1725.
- Vojinovic, T., Kascelan, L., Potpara, Z., Radonjic, N., & Kascelan, Z. (2022). Improving Structure Based Models For Predicting Chemical Functions And Weight Fractions In Cosmetic Products Using Ensemble Support Vector Machine. *Farmacia*, Vol. 70, 2
- Rogić, S., & **Kaščelan, L.** (2021). Class balancing in customer segments classification using support vector machine rule extraction and ensemble learning. *Computer Science and Information Systems*, 18(3), 893-925.
- Novovic Buric, M., Kascelan, L., & Kascelan, V. (2021). Economic and demographic determinants of premium reserve in Western Balkan countries during and after the crisis. *International Journal of Finance & Economics*. <https://doi.org/10.1002/ijfe.2466>
- **Kaščelan, L.**, Pejić Bach, M., Rondović, B., & Đuričković, T. (2020). The interaction between social media, knowledge management and service quality: A decision tree analysis. *PloS One*, 15(8), e0236735.
- Kovacevic, D., & **Kascelan, L.** (2020). Internet Usage Patterns and Gender Differences: A Deep Learning Approach. *IEEE Consumer Electronics Magazine* 9(6).
- Djuricic, V., **Kascelan, L.**, Rogic, S., & Melovic, B. (2020). Bank CRM Optimization Using Predictive Classification Based on the Support Vector Machine Method. *Applied Artificial Intelligence* 34(12).
- Lipovina-Božović, M., **Kaščelan, L.**, & Kaščelan, V. (2019). A Support Vector Machine approach for predicting progress toward environmental sustainability from information and communication technology and human development. *Environmental and Ecological Statistics*, 26(3), 259-286.
- Rondović, B., Djuričković, T., & **Kaščelan, L.** (2019). Drivers of E-Business Diffusion in Tourism: A Decision Tree Approach. *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 14, 30-50.

- Rondović, B., **Kaščelan, L.**, Lazović, V., & Đuričković, T. (2019). Discovering the determinants and predicting the degree of e-business diffusion using the decision tree method: evidence from Montenegro. *Information Technology for Development*, 25(2), 304-333.
- Jovanović M., **Kaščelan Lj.**, Joksimović M., & Kaščelan, V. (2017). „Decision Tree Analysis of Wine Consumers' Preferences: Evidence from an Emerging Market“, *British Food Journal*, 119(6), ISSN 0007-070X.
- Kaščelan, V., **Kaščelan, L.**, & Novović Burić, M. (2016). A nonparametric data mining approach for risk prediction in car insurance: a case study from the Montenegrin market. *Economic Research-Ekonomska Istraživanja*, 29(1), 545-558.
- **Kaščelan, L.**, Kaščelan, V., & Jovanović, M. (2015). Hybrid support vector machine rule extraction method for discovering the preferences of stock market investors: Evidence from Montenegro. *Intelligent Automation & Soft Computing*, 21(4), 503-522.
- Jovanović, M., **Kaščelan, L.**, Despotović, A., & Kaščelan, V. (2015). The Impact of Agro-Economic Factors on GHG Emissions: Evidence from European Developing and Advanced Economies. *Sustainability*, 7(12), 16290-16310.
- **Kaščelan, L.**, Kaščelan, V., & Jovanović, M. (2014). Analysis of investors' preferences in the Montenegro stock market using data mining techniques. *Economic Research-Ekonomska Istraživanja*, 27(1), 463-482.
- **Kaščelan, L.**, & Bečejski-Vujaklija, D. (2005). A model for data mining system in financial crisis management based on data warehouse concept. *Computer Science and Information Systems*, 2(1), 43-62.

Other papers:

- Buric, M. N., Raicevic, M., **Kascelan, L.**, & Kascelan, V. (2022). Socio-Demographic Impacts on the Personal Savings Portfolio Choice: A Decision Tree Approach. *International Journal of Business Analytics (IJBAN)*, 9(1), 1-23.
- Rogić, S., & **Kaščelan, L.** (2021). Segmentation Approach for Athleisure and Performance Sport Retailers Based on Data Mining Techniques. *International Journal of E-Services and Mobile Applications (IJESMA)*, 13(3), 71-85.
- Tomašević, J., Novović-Burić, M., **Kaščelan, L.**, & Kaščelan, V. (2021). Impact of premium reserve on life insurance investments in the Western Balkans. *Serbian Journal of Management*, 16(2), 355-376.
- **Kaščelan Lj.**, Kaščelan V., Novović M., »A data mining approach for risk assessment in car insurance: evidence from Montenegro«, *International Journal of Business Intelligence Research (IJBIR)*, IGI Global, 2014, Volume 5, Issue 3, ISSN: 1947-3591
- **Kaščelan, Lj.**, & Kaščelan, V. (2015). Component-Based Decision Trees: Empirical Testing on Data Sets of Account Holders in the Montenegrin Capital Market. *International Journal of Operations Research and Information Systems (IJORIS)*, 6(4), 1-18.
- Jovanovic, M., Joksimovic, M., **Kascelan, L.**, & Despotovic, A. (2017). Consumer attitudes to organic foods: evidence from montenegrin market. *Poljoprivreda i Sumarstvo*, 63(1), 223
- Jovanović, M., **Kaščelan, L.**, Joksimović, M., & Despotović, A. (2015). Comparative analysis of agro-food trade in Montenegro and EU candidate countries. *Economics of Agriculture*, 62(1), 155-162.
- **Kaščelan, L.**, Lazović, V., Đuričković, T., & Biljana, R. (2018). Analysis of the Diffusion of E-services in Public Sector Using the Decision Tree Method. In Proceedings of the ENTRENOVA-

ENTerprise REsearch InNOVation Conference, Split, Croatia, 6-8 September 2018 (pp. 38-48).
Zagreb: IRENET-Society for Advancing Innovation and Research in Economy. **ECONSTOR.EU**

- Gazdić T., **Kaščelan Lj.** »Model of the Business Intelligence System for Credit Risk Analysis«, IEEE Proceedings of 36th International Convention MIPRO 2013 (**IEEE Xplore**), pg.1155-1169, ISBN: 978-953-233-076-2, ISSN 1847-3938
- Mirković J., **Kaščelan Lj.**, »Data mart design for managing IT department in a telecommunications company«, IEEE Proceedings of 35th International Convention MIPRO 2012 (**IEEE Xplore**), pg. 1635-1641, ISBN: 978-1-4673-2577-6, ISSN 1847-3938
- **Kaščelan Lj.** »Limitations in Implementing Data Mining in Montenegro«, Proceedings of the EWG-DSS London -2011 Workshop on Decision Systems, IRIT, Université Paul Sabatier, Report IRIT/RR--2011-14-FR;
- **Kaščelan Lj.**, Tadić N. , »OLAP Decission Support System for Insurance Sales Data Analysis«, Supervision and control of insurance companies operations, Conference Proceedings, 2011, Faculty of Economics of the University of Belgrade, pg 144-166, ISBN 978-86-403-1141-0

ADDITIONAL INFORMATION:

Married, mother of two children