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How to Cope With Disrupted Times

CONFERENCE PROCEEDINGS

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PREFACE

Association of Economists and Managers of the Balkans headquartered in Belgrade – Serbia, Faculty of Management Koper – Koper, Slovenia; Doba Business School - Maribor, Slovenia; Integrated Business Faculty - Skopje, Macedonia and Faculty of Management - Zajecar, Serbia organized Second International Scientific Conference on Economics and Management: How to Cope With Disrupted Times - EMAN 2018 in Ljubljana on March 22, 2018 at the Hotel M.

Second International Scientific Conference on Economics and Management EMAN aimed to establish and expand international contacts and co-operation across regions and countries. The main purpose of the conference was to provide scientists an encouraging and stimulating environment in which they may present results of their research to the scientific community and general public.

The conference theme was discussed in following sections:

1. Economics,
2. Management,
3. Law,
4. Tourism,
5. Environment,
6. Technology.



The aim of this year's conference is achieved - bring together the academic community of the Balkans region and other countries and publication of their papers with the purpose of popularization of science and their personal and collective affirmation. The unique program combined presentation of the latest scientific developments in these areas, interactive discussions and other forms of interpersonal exchange of experiences.

The conference was opened by **Prof. dr Rasto Ovin**, Dean of the Doba Business School – Maribor, Slovenia and a member of the Scientific Committee of the conference and **Nikolina Vrcelj**, Executive Director of the Association of Economists and Managers of the Balkans and Secretary General of the Organizational Committee of the EMAN 2018 conference.

In the Conference Proceedings of the EMAN 2018 conference **106 double peer reviewed papers** and **65 abstracts** have been published on more than **1.000 pages**. Besides that, **79 papers** accepted for EMAN 2018 conference have been accepted for publication in conference partner journals also, namely:

1. **Management: Journal of Sustainable Business and Management Solutions in Emerging Economies** is a diverse journal with a wide range of management disciplines. It is published in three issues per year (May, September, and December). PDF of papers

is freely available online. The Journal is being published since 1996 by the University of Belgrade. It has the highest national rank (M24 – 4 points) and currently is indexed/ranked/abstracted in EBSCO, DOAJ, Google Scholar, MIT library, CEEOL, UTS library, Periodicos CAPES, National Library of Serbia Digital Repozitory, Serbian Citation Index and Ulrich Periodicals - http://management.fon.bg.ac.rs

2. **The Facta Universitatis, Series: Economics and Organization (FU Econ Org)** is an open access peer-reviewed international journal published by the University of Niš (Republic of Serbia). FU Econ Org publish high quality, refereed papers four times a year. Papers for publication are selected through peer reviewing to ensure originality, relevance, and readability. The aim of FU Econ Org is to publish peer reviewed research and review articles fast without delay in the developing field of economics and organization. This journal provides immediate open access to its content on the principle that making research freely available to the public supports a greater global exchange of knowledge. FU Econ Org has been published since 1993. The journal has high national rank in Serbia (M51 – 3 points) and currently, it is being indexed in DOAJ, ERIH PLUS - European Reference Index for the Humanities and Social Sciences, Index Copernicus International, CEEOL, EconBiz, SCIndex (Serbian Citation Index), CiteFactor, OAJI - Open Academic Journals Index, DRJI - Directory of Research Journals Indexing, JournalTOCs, EZB - Die Elektronische Zeitschriftenbibliothek, Google Scholar, BASE - Bielefeld Academic Search Engine, ROAD - Directory of Open Access scholarly Resources, SUNCAT and INFOBASE INDEX (India) - http://casopisi.junis.ni.ac.rs/index.php/FUEconOrg/index

3. **Journal of Innovative Business and Management** is referred in international scientific journal bases DOAJ, EconPapers, ResearchGate and RePec. It has been published since 2009 and since then it has been attracting more and more interest among the readers, who predominantly come from academia and business practice - http://journal.doba.si/

4. **Journal of Sustainable Development (JSD)** is an international journal published by the Integrated Business Faculty – Skopje, Macedonia. JSD area includes three pillars of economic, social and environmental development issues. All these aspects are considered relevant for publishing in the JSD. The Journal is officially listed in the respected EBSCO database, CEEOL database, as well as the databases of Business Source Complete and Sustainability Reference Center. All articles published in the Journal are also indexed in these databases - http://fbe.edu.mk/josd

5. **Serbian Journal of Engineering Management** is a new scientific journal, published by the School of Engineering Management and Society of Engineering Management of Serbia. This international journal is dedicated to the wide scope of themes in engineering management and industrial engineering and is published semi-annually. The papers are presented in English, Serbian and other former Yugoslavian languages - http://fim.edu.rs/en/serbian-journal-of-engineering-management/

6. **Megabiznis** is an scientific-professional and international journal published by the Faculty of Management – Zaječar, Serbia. It aims at publishing papers from all fields of economics, business and management. The journal is especially focused on publication of research results in the field of economics and management in countries in transition.

Megabiznis publishes papers in Serbian and English twice a year - http://fmz.edu.rs/novi/casopis/index.html

7. **Balkans Journal of Emerging Trends in Social Sciences (Balkans JETSS)** - new scientific journal, published by the Association of Economists and Managers of the Balkans. Aims and scope are economics, management, law and tourism. After publication of first issues of the journal, Balkans JETSS will be submitted for indexation in all relevant scientific databases: Scopus, EBSCO, DOAJ, Google Scholar, etc.

Participation in the conference took a total of **280 researchers with the paper** representing:

- 21 different countries,
- 99 different universities,
- 66 eminent faculties,
- 8 scientific institutes,
- 13 colleges,
- Various ministries, local governments, public and private enterprises, multinational companies, associations, etc.

1. Albania
2. Austria
3. Bosnia and Herzegovina
4. Bulgaria
5. Croatia
6. Czech Republic
7. Hungary
8. India
9. Italy
10. Macedonia
11. Montenegro
12. Poland
13. Romania
14. Russia
15. Saudi Arabia
16. Serbia
17. Slovakia
18. Slovenia
19. Turkey
20. Ukraine
21. United Kingdom



Participating Universities:

1. Alexander Dubček University in Trenčín, Trenčín, Slovakia
2. Bayburt University, Turkey
3. Bogazici University, Bebek - Istanbul, Turkey
4. Budapest University of Economics, Budapest, Hungary
5. Budapest University of Technology and Economics, Budapest, Hungary
6. Çanakkale Onsekiz Mart University, Çanakkale, Turkey
7. Corvinus University of Budapest, Budapest, Hungary
8. Cracow University of Economics, Kraków, Poland
9. Cumhuriyet University, Sivas-Turkey
10. Eotvos Lorand University, Budapest, Hungary
11. Eszterhazy Karoly University of Applied Sciences, Eger, Hungary
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IS THE RATE OF ECONOMIC CONVERGENCE IN CENTRAL, EASTERN AND SOUTHEASTERN EUROPEAN COUNTRIES REALLY HIGH?

Dimitar Eftimoski[1]
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Abstract: *This paper uses both - the augmented framework of the Solow growth model and the "determinants-of-growth" approach, to examine the convergence in standards of living among the Central, Eastern, and Southeastern European (CESEE) countries. The results of our exercise indicate that per capita incomes of CESEE countries converge to their steady-state levels at unexpectedly high rate of approximately 8% per year. In this regard, we provide some plausible explanations.*

Key words: *Economic convergence, CESEE countries, first-differenced GMM estimator.*

1. INTRODUCTION

To estimate the magnitude of economic convergence in Central, Eastern, and Southeastern European (CESEE) countries (Albania, Belarus, Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Macedonia, Moldova, Montenegro, Poland, Romania, Russian Federation, Serbia, Slovak Republic, Slovenia, Turkey and Ukraine), we use two standard theoretical frameworks - the augmented Solow growth model, that is, its Mankiw-Romer-Weil (M-R-W) version, and the "determinants-of-growth" approach.

We consider panel-data including five 5-years non-overlapping periods, from 1997 to 2016. The used variables, their definitions and sources, are presented in the appendix, Table A1.

2. THEORETICAL BACKGROUND

Our first theoretical framework is the M-R-W's version of the Solow growth model. It is well known that this model uses a Cobb-Douglas production technology with decreasing returns to scale, with physical capital, human capital and labour, where the rates of population growth n, labour-augmenting technological progress g, depreciation d and saving s, are exogenous and constant.[2] It is also well known that: 1) approximating around the steady-state M-R-W's model results with the equation where the GDP per capita growth is a function of the steady-state determinants and the initial level of GDP per capita (see Mankiw et al., 1992; Islam, 1995), and 2) the convergence in M-R-W's model appears only in conditional sense, with a magnitude of approximately 2% (see Baro, 2001; Barro and Sala-i-Martin, 1992).

Our second theoretical framework is the "determinants-of-growth" approach. It is worth noting that this approach is consistent with the M-R-W's growth model, as well as with any other neoclassical growth model that accepts similar log-linearization around the steady state (for more details see, Caseli et al., 1996).

[1] Integrated Business Faculty – Skopje, Macedonia and St. Clement of Ohrid University – Bitola, Macedonia
[2] Note that M-R-W assess the value of $(g + d)$ to 0.05.

3. EMPIRICAL BACKGROUND

To address the growth regressions' problems, such as the problems of endogeneity and omitted variables bias, we use the first-differenced generalized method of moments (GMM) estimator, proposed by Arellano and Bond (1991). In this respect, we apply the following three-step procedure: *first*, we write the growth regression as a dynamic panel-data model; *second*, we take first-differences in order to eliminate unobservable time-invariant country specific effects, and *third*, we instrument the right-hand-side variables using their lagged levels.

Our baseline specification takes the following form:

$$y_{i,t} = v_i + \gamma y_{i,t-1} + \theta x'_{i,t} + \eta_t + \varepsilon_{i,t} \text{ for } \quad i = 1, \dots, N \text{ and } t = 2, .., T \tag{1}$$

where $\varepsilon_{i,t}$ represents the idiosyncratic error term; $y_{i,t}$ is the logarithm of real GDP per capita over a 5-year period t; $y_{i,t-1}$ is the logarithm of real GDP per capita at the beginning of that period; $x'_{i,t}$ is a vector of the steady-state determinants measured during, or at the start of the period; v_i represents the country-specific time-invariant effect (that is, the differences in technology among countries)[3], while the period-specific effect η_t is introduced to capture global shocks, while.[4]

In M-R-W's version of the Solow growth model, the logarithm of the initial level of GDP per capita $y_{i,t-1}$, and the logarithm of the secondary-school enrolment rate (which is used as a proxy for the rate of investment in human capital) are measured at the start of the period, while the logarithm of the investment rate in physical capital and the logarithm of the population growth rate are measured during the period. The lagged real GDP per capita and the enrolment variable are assumed as predetermined variables, and are instrumented with their first and all further lagged levels, while the investment rate and population growth rate variables are treated as potentially endogenous variables, and are instrumented with their second lagged level and all further lagged levels.

In the "determinants-of-growth" approach, we use two sets of explanatory variables: 1) the state variables (the logarithm of the initial level of GDP per capita $y_{i,t-1}$, and the secondary-school enrolment rate) - that are measured at the start of each period, and 2) the other control variables such as: the investment rate, democracy, financial development, government consumption, population growth, trade and inflation – that are measured as annual averages for each period. The lagged real GDP per capita, enrolment, financial development, government consumption, population growth, trade and inflation variables are assumed as a predetermined variable, and are instrumented with their first and second lagged levels. The investment rate variable is treated as potentially endogenous variable and is instrumented with its second and third lagged levels, while the democracy variable is assumed to be strictly exogenous, and is used as its own instrument.[5]

[3] Note that $\theta x'_{i,t} + v_i$ is a proxy for the steady-state output.

[4] Note that eq.(1) can be written equivalently with a growth rate as a dependent variable.

[5] Note that, in our "determinants-of-growth" regressions, we keep the number of instruments to the minimum, and "collapse" them (just as in the M-R-W's model), when their number is large. However, in this respect, it has to be noted that there is no precise guidance on what is a relatively safe number of instruments. Keeping the instrument count below *N* (number of groups) does not safeguard the Hansen test (see Roodman, 2009).

4. RESULTS

In this section we discuss the outcomes of our exercises. Table 1 displays the results of unrestricted version of the M-R-W's growth model.

Table 1. M-R-W model (unrestricted version)

$\ln(y_{i,t-1})$	-0.136***
	(0.046)
$\ln(s_{i,t}^{k})$	0.315***
	(0.060)
$\ln(s_{i,t}^{h})$	0.245
	(0.176)
$\ln(n_{i,t}+g+d)$	-0.164
	(0.547)
Implied λ	0.029***
	(0.010)
Observations	76
Countries	20
AR(1): p-value	0.073
AR(2): p-value	0.932
Hansen test: p-value	0.540
Test of restriction: p-value	0.567
Instruments	14

Notes: Dependent variable: growth rate of real GDP per capita.
Standard errors in parenthesis below the coefficients. The estimation method is two-step first-differenced GMM with Windmeijer (2005) finite-sample correction. s^k and s^h denote the rates of investment in physical and human capital. λ is the convergence rate.

The coefficient on the initial value of the GDP per capita variable (-0.136) has a negative sign, and is statistically significant. The Hansen test of over-identifying restrictions confirms the validity of instruments. Moreover, the Arellano – Bond test of autocorrelation shows that there is no second-order autocorrelation in the first-differenced residuals. The implied value of the convergence rate is 2.9 per cent, and suggests that the CESEE countries converge to their steady-state levels of GDP per capita at rate of 2.9 percent per year. It is also obvious that all right-hand variables have the right sign, as predicted by the augmented Solow growth model.

In addition, we have conducted two tests of the M-R-W's model. First, we have tested the restriction that the coefficients on $\ln(s_{i,t}^{h})$, $\ln(s_{i,t}^{h})$ and $\ln(n_{i,t}+g+d)$ sum to zero, and, second, we have run a restricted version of the model where λ, α and β are just identified.[6] We have found that we cannot reject the hypothesis that the sum of the aforementioned three coefficients equals to zero (see Table 1, p-value 0.567), while, our second test has shown that the estimate of the implied value of the physical capital share is larger than expected (0.475),

[6] Note that, α and β are the shares of physical and human capital in GDP, respectively, while λ is the rate of convergence.

as well as that the estimate of the implied value of the human capital share is insignificant, which implies an instant rejection of the M-R-W's model (see Table 2).

Table 2. M-R-W model (restricted version)

$\ln(y_{i,t-1})$	-0.117* (0.065)
$\ln(s_{i,t}^{k}) - \ln(n_{i,t} + g + d)$	0.323*** (0.087)
$\ln(s_{i,t}^{h}) - \ln(n_{i,t} + g + d)$	0.240 (0.256)
Implied λ	0.024* (0.014)
Implied α	0.475* (0.262)
Implied β	0.353 (0.238)
Observations	76
Countries	20
AR(1): p-value	0.055
AR(2): p-value	0.967
Hansen test: p-value	0.565
Instruments	10

Notes: Dependent variable: growth rate of real GDP per capita. Standard errors in parenthesis below the coefficients. The estimation method is two-step first-differenced GMM with Windmeijer (2005) finite-sample correction. α and β are the shares of physical and human capital in GDP, respectively. s^k and s^h denote the rates of investment in physical and human capital. λ is the convergence rate.

From aforementioned, one can conclude that the M-R-W's model is not consistent with the data, and that cannot explain the differences in standard of living among the CESEE countries.

Once we have rejected the augmented version of the Solow growth model, we have proceeded with a more general specification, based on the "determinants-of-growth" approach. The results are displayed in Table 3.

*Professor **Dimitar Eftimoski** earned his PhD in 2002 in the field of macroeconomic and development theory. He is full-time professor in economic theory and economic development at the Integrated Business Faculty – Skopje and at the St. Clement of Ohrid University – Bitola, Republic of Macedonia. He has participated to a number of international scientific conferences and projects. Professor Eftimoski is author of a number of scientific papers, books and textbooks. He is also the author of the introductory textbook "Economic growth". His specific fields of interest are: economic growth, economic development, poverty, inequality, quality of life and econometrics.*



Table 3. "Determinants-of-growth" regressions

	(1)	(2)	(3)	(4)
$\ln(y_{i,t-1})$	-0.338***	-0.285***	-0.202**	-0.191**
	(0.090)	(0.111)	(0.111)	(0.086)
Investment	1.282***	1.523***	1.566**	1.455***
	(0.305)	(0.312)	(0.724)	(0.339)
Education	0.185***	0.175*	0.160	0.221**
	(0.079)	(0.102)	(0.182)	(0.121)
Democracy	0.095***	0.105***	0.096***	0.066***
	(0.027)	(0.032)	(0.027)	(0.020)
Financial sector development	0.201***	0.250***	0.227**	0.176***
	(0.056)	(0.078)	(0.089)	(0.066)
Government consumption	-1.558*	-2.063***	-1.893**	-1.673***
	(0.900)	(0.765)	(0.766)	(0.528)
Population growth	7.974**	7.911	-	-
	(4.267)	(5.954)		
Trade	0.138	-	-	-
	(0.094)			
Inflation	-0.093***	-0.100***	-0.077	-
	(0.028)	(0.038)	(0.047)	
Implied λ	0.082***	0.067***	0.045*	0.042**
	(0.027)	(0.031)	(0.028)	(0.021)
Observations	68	68	68	68
Countries	20	20	20	20
AR(1): p-value	0.059	0.100	0.034	0.046
AR(2): p-value	0.130	0.154	0.222	0.233
Hansen test: p-value	0.672	0.358	0.339	0.982
Instruments	17	15	13	11

Notes: Dependent variable: growth rate of real GDP per capita. Standard errors in parenthesis below the coefficients. The estimation method is two-step first-differenced GMM with Windmeijer (2005) finite-sample correction. λ is the convergence rate.

Column 1 represents our benchmark specification. The rate of convergence is approximately 8 percent per year, which takes about nine years for the economy to cover half of the distance between its starting position and its steady-state, on average. One can realize that this rate of convergence is unexpectedly high, and that is at odds with the prevailing "wisdom" that the speed of convergence should range between 2 and 3 percent.

In the remaining models (columns 2, 3 and 4), first we drop the trade variable, and then we "refine" our specifications. This causes the rate of convergence to fall by approximately 4 percentage points.

There are two plausible explanations for the high rate of convergence that appears in our study. The first explanation emanates from the economic theory and argues that the high convergence rates are typically associated with open economy models, which implies that the open economies converge faster than the closed ones (see, Barro and Sala-i-Martin, 1995. Ch.3: 105-

106). The second explanation is more technical, and is related with the use of the first-differenced GMM estimator. Namely, this estimator may exhibit a poor behavior when the number of time series observations is small, and the time series are highly persistent or close to random walk processes. In these cases the instruments for the subsequent first-differences, that is, the lagged levels of the variables might be weak, which can result with undesirable finite sample properties, in terms of bias and imprecision (see Staiger and Stock, 1997; Blundell and Bond, 1998; Bond et al., 2001).

5. CONCLUSION

To assess the magnitude of economic convergence in CESEE countries, we have applied two standard theoretical frameworks: the M-R-W's version of the Solow growth model, and the "determinants-of-growth" approach. We have found that the country's GDP per capita converges to its steady-state at a rate of approximately 8 percent per year.

We propose two plausible explanations for the high rate of convergence that appears in our exercise. The first explanation is based on the idea that the high convergence rates are typically associated with open economy models, while the second explanation is related with the possibly poor performance of the first-differenced GMM estimator. Consequently, the answer of the question: Is the rate of economic convergence in CESEE countries really high?, - stays ambiguous. The use of a more sophisticated estimator (such as the system GMM estimator) might improve the analysis.

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APPENDIX

Table A1. Definition and sources of the variables

Variables	*Definition*	*Source*
Real GDP per capita	Logarithm of real GDP per capita, constant 2010 US$	World DataBank
Growth rate of real GDP per capita	First difference of the logarithm of real GDP per capita, constant 2010 US$	
Investment	Gross capital formation, (% of GDP), constant 2010 US$	
Inflation	Consumer price index, annual (%)	
Financial sector development	Domestic credit to private sector (% of GDP)	
Trade	The sum of exports and imports of goods and services (% of GDP)	
Education	Logarithm of enrolment in secondary education.	
Government consumption	General government final consumption expenditure (% of GDP)	
Population	Population growth, annual (%).	
Democracy	Freedom House Political Rights Index. Ranging from 1 to 7, where 1 is most free and 7 least free.	Freedom House

VEZA IZMEĐU ULAGANJA U OBRAZOVANJE I EKONOMSKOG RASTA

RELATIONSHIP BETWEEN EDUCATION INVESTMENT AND ECONOMIC GROWTH

Silvia Golem[7]
Andrea Begonja[8]
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Sadržaj: *Glavni cilj ovog rada je ispitati utječe li ulaganje u obrazovanje na ekonomski rast; te, preciznije, dati odgovor na pitanje je li veza između javne potrošnje za obrazovanje i stope rasta BDP-a linearna ili nelinearna. Polazeći od teorijskog uporišta u endogenim modelima rasta, te korištenjem prikladnih panel ekonometrijskih tehnika, a na temelju relevantnih podataka za 34 OECD zemlje u periodu od 1960 do 2014 godine, glavni nalaz ovog istraživanja je postojanje pozitivne, statistički značajne nelinearne veze između javne potrošnje za obrazovanje i stope rasta BDP-a, što potvrđuje naša a priori očekivanja. Kako bi potvrdili da su naši rezultati pouzdani i nepromjenjivi, urađena je i provjera robusnosti. Iako je područje ekonomske znanosti koje se bavi teorijskim istraživanjem determinanti ekonomskog rasta poprilično razvijeno i uključuje neke od najvećih ekonomista našeg vremena, još uvijek ne postoji jasan odgovor na pitanje koji to faktori potiču dugoročni ekonomski rast i u kojoj mjeri. Također, empirijski dokazi su još uvijek poprilično neuvjerljivi. To se također odnosi i na pitanje uloge ulaganja u obrazovanje u poticanju ekonomskog rasta. U tom smislu, ovo istraživanje doprinosi rasvjetljavanju odnosa između obrazovanja i ekonomskog rasta, te dvije, sa makroekonomskog stajališta, ključne varijable, a s ciljem davanja jasnih smjernica nositeljima ekonomskih politika koji imaju za cilj poticanje ekonomskog rasta.*

Ključne riječi: *Javna potrošnja, obrazovanje, stopa rasta BDP-a, panel procjenitelji*

Abstract: *The main research aim of this paper is to investigate the effects of education investments on economic growth; and, more precisely, to test whether the relationship between government spending on education and GDP growth is linear or nonlinear. Starting from endogenous growth models as the theoretical underpinning for this research and by employing appropriate econometric panel techniques on our sample which covers 34 OECD countries during the period from 1960 to 2014, the main finding of this research is a positive, statistically significant nonlinear relationship between government spending on education and GDP growth rates, which confirms our a priori expectation. To ensure that our results are invariable and robust, a variety of robustness checks is undertaken that confirm reliability of our results. Despite the fact that some of the major and well-known researchers in economics are working within the area of economic development, there is still not clear-cut answer as to which factors and in what magnitude stimulate the long-term economic growth. Likewise, the empirical evidence is still very inconclusive. This also applies to the role that education investments play in stimulating economic growth. In that light, this research contributes to the existing literature by enlightening the relationship between education and economic growth, which are, from macroeconomic point of view, two crucial variables, with the ultimate aim to provide clear guidance to policy makers aiming to stimulate economic growth.*

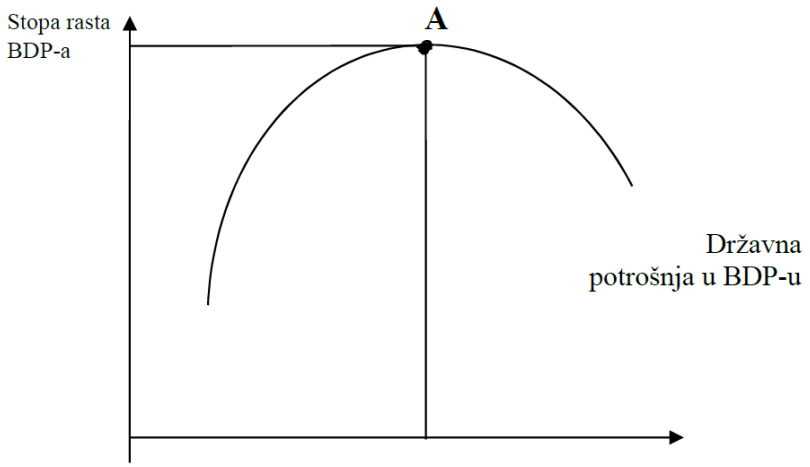
[7] Ekonomski Fakultet Split, Sveučilište u Splitu, Cvite Fiskovića 5, 21000 Split, Republika Hrvatska
[8] Ekonomski Fakultet Split, Sveučilište u Splitu, Cvite Fiskovića 5, 21000 Split, Republika Hrvatska

Key words: *government spending, education, GDP growth, panel estimators*

1. UVOD

U području ekonomije, posebno je interesantno i za nositelje ekonomskih politika važno pitanje odnosa između ulaganja u obrazovanje i ekonomskog rasta. No, pitanje da li ulaganje u obrazovanje može potaknuti ekonomski rast još uvijek ostaje kontroverzno, kako u teorijskoj tako i empirijskoj literaturi. U empirijskoj literaturi o povezanosti ulaganja u obrazovanje i ekonomskog rasta, brojni autori su nastojali objasniti svoja stajališta i dobivene rezultate svojih istraživanja.

Pozitivni učinci državne potrošnje na ekonomski rast svoje uporište imaju u endogenim modelima rasta. Povezano s uzročno-posljedičnom vezom između državne potrošnje i ekonomskog rasta, [3] je došao do zaključka kako stopa ekonomskog rasta i stopa štednje rastu sukladno s povećanjem udjela državne potrošnje u BDP-u do neke određene točke, a zatim opadaju, što je prikazano na Grafu 1. Javne investicije nadopunjavaju privatne investicije, raste produktivnost privatnog investiranja, te naposljetku dolazi do većeg ekonomskog rasta. Međutim, državni budžet se financira iz poreza, koji smanjuju profitabilnost privatnih investitora pa se, posljedično, smanjuje i ekonomski rast.



Graf 1: Odnos između državne potrošnje i ekonomskog rasta

U empirijskoj literaturi o povezanosti ulaganja u obrazovanje i ekonomskog rasta, brojni autori su nastojali objasniti svoja stajališta i dobivene rezultate svojih istraživanja. [1], na primjer, nastoje objasniti uzročnost između te dvije varijable koristeći podatke za Indiju u relativno dugom vremenskom razdoblju od 1951-2009. Autori koriste linearnu i nelinearnu Granger-Causality metodu, a rezultati pokazuju snažnu dvosmjernu vezu od ekonomskog rasta ka ulaganjima u obrazovanje i od ulaganja u obrazovanje ka ekonomskom rastu. [2] se bave pitanjem može li promjena u strukturi državne potrošnje potaknuti ekonomski rast. Njihovi rezultati pokazuju kako je generalno teško pronaći statistički značajne i robusne dokaze o povezanosti promjene strukture državne potrošnje i ekonomskog rasta. Štoviše, oni preciziraju da realokacija državne potrošnje između slijedećih stavki javne potrošnje - nacionalna obrana, gospodarska infrastruktura, zdravstvo i socijalna zaštita - nema utjecaja na ekonomski rast. Međutim, kad promjene strukture uključuju povećanje ulaganja u obrazovanje onda postoje robusni dokazi o povezanosti s ekonomskim rastom.

Autori smatraju kako je obrazovanje moglo puno više potaknuti ekonomski rast u proteklih 40 godina kroz akumulaciju ljudskog kapitala. [7] na temelju podataka za Tursku u razdoblju 1973-2009 nastoje objasniti uzročno-posljedičnu vezu između obrazovanja i ekonomskog rasta. Dok je indirektne efekte teže izmjeriti (kako osobni dohodak utječe na socijalni status), direktni efekti ulaganja u obrazovanje su lako prepoznatljivi - obrazovaniji radnici su efektivniji i produktivniji. [4] je proveo istraživanje na uzorku od 100 zemalja u razdoblju 1965-1995. Došao do zaključka kako je ekonomski rast u pozitivnoj korelaciji s početnim razinama prosječnog školovanja odraslih muškaraca. Suprotno tomu, ekonomski rast je nesignifikantno povezan s školovanjem žena u srednjim i višim nivoima. Također, zaključuje kako visokoobrazovane žene nisu dobro raspoređene na tržištu rada u brojnim zemljama, te zbog toga ne doprinose ekonomskom rastu. [5] objašnjavaju kako veza između obrazovanja i ekonomskog rasta ovisi o državnoj potrošnji, strukturi poreza te parametrima proizvodne tehnologije, te da je veza nelinearna, odnosno da rast ulaganja u obrazovanje nije popraćen povećanjem ekonomskog rasta. [8] dolazi do rezultata kako je ulaganje u obrazovanje pozitivno korelirano s budućim ekonomskim rastom, a negativno povezano sa sadašnjim ekonomskim rastom, sugerirajući kako se efekti ulaganja u obrazovanje na ekonomski rast mogu realizirati sa vremenskom pomakom. Rezultati njegovog istraživanja također pokazuju kako je veza između ulaganja u obrazovanje i ekonomskog rasta jača u OECD zemljama, a slabija u manje razvijenim zemljama. [6] zaključuju, na temelju istraživanja provedenog u Kini u 29 provincija u razdoblju 1978-1989, da je visokoškolsko obrazovanje najznačajniji faktor ekonomskog rasta. Među ostalim, predlažu politiku nagrađivanja u sektoru obrazovanja, odnosno nagrađivanje najboljih pojedinaca, kako bi se na taj način motivirali ostali pojedinci da više i efektivnije ulažu u svoje obrazovanje.

Silvia Golem *je rođena i odrasla u Splitu. Nakon završene 1. jezične gimnazije, upisuje i uspješno završava Ekonomski fakultet u Splitu. Po završetku studija zapošljava se kao znanstveni novak na Ekonomskom fakultetu u Splitu. 2004. uspješno magistrira na sveučilištu Staffordshire University u UK, na temu: Stated Preferences - Choice Modelling: Teaching Practices in Staffordshire University (MA with distinction). 2010. na istom sveučilištu doktorira na temu: The Determinants of the Size of Government in Developed Market Economies (Ph.D.) Trenutno je zaposlena na Ekonomskom fakultetu u Splitu kao docent, te je CERGE-EI Foundation Teaching Fellow.*



2. EMPIRIJSKO ISTRAŽIVANJE

U empirijskom dijelu rada koji slijedi procijeniti ćemo utjecaj ulaganja u obrazovanje na ekonomski rast koristeći slijedeći model:

$$Y_{i,t} = \alpha_i + \beta_1 I_{i,t} + \beta_2 POP_{i,t} + \beta_3 G_{i,t} + \beta_4 EDU_{i,t} + \beta_5 EDUsq_{i,t} + \beta_6 INFL_{i,t} + u_{i,t} \quad (1)$$

gdje je *i* država, *t* vremenski period; $Y_{i,t}$ stopa rasta BDP-a u određenoj državi i određenoj godini; $I_{i,t}$ investicije u određenoj državi i određenoj godini; $POP_{i,t}$ stopa rasta populacije u određenoj državi i određenoj godini; $G_{i,t}$ udio ukupne javne potrošnje u BDP-u u određenoj državi i određenoj godini; $EDU_{i,t}$ udio ulaganja u obrazovanje u ukupnoj javnoj potrošnji u određenoj državi i određenoj godini, $EDUsq_{i,t}$ je kvadrat varijable EDU; $INFL_{i,t}$ je stopa inflacije u određenoj državi i određenoj godini; $u_{i,t}$ standardna greška; α_i konstanta; β_1, β_2, β_3, β_4, β_5 i β_6 parametri koje valja procijeniti.

Uzorak na kojem će se provesti testiranje uključuje sljedeće OECD zemlje: Australija, Austrija, Belgija, Kanada, Čile, Češka, Danska, Estonija, Finska, Francuska, Njemačka, Grčka, Mađarska, Island, Irska, Izrael, Italija, Japan, Korea, Luksemburg, Meksiko, Nizozemska, Novi Zeland, Norveška, Poljska, Portugal, Slovačka, Slovenija, Španjolska, Švedska, Švicarska, Turska, Ujedinjeno Kraljevstvo, Sjedinjene Američke Države, u periodu 1960-2014. Tablica 1 dalje detaljan prikaz i opis korištenih varijabli, zajedno sa izvorima, a Tablica 2 njihovu deskriptivnu statistiku.

Varijabla	**Pokazatelji**	**Izvor**
Y	Stopa rasta BDP-a (godišnja %)	Svjetska banka
I	Stopa rasta investicija (% BDP-a)	Svjetska banka
POP	Stopa rasta populacije (godišnja %)	Svjetska banka
G	Ukupna javna potrošnja (% BDP-a)	Svjetska banka
EDU	Ulaganje u obrazovanje(% javne potrošnje)	OECD
EDUsq	Kvadrat varijable EDU	Izrada autora
INF	Stopa inflacije (godišnja %)	Svjetska banka

Tablica 1: Prikaz promatranih varijabli u modelu za OECD zemlje u periodu 1960-2014

Varijabla	opservacije	srednja vrijednost	standardna devijacija	minimum	maksimum
Y	1499	2.44	3.15	-14.57	18,62
I	1476	23.36	4.25	11,21	37,56
POP	1834	0.81	0.78	-2.57	6,01
G	1613	17.67	5.01	5,71	43,40
EDU	643	12.24	2.97	5,00	23,64
EDUsq	643	158.68	79.47	25.07	559.08
INF	1569	8.98	23.73	-4.47	555.38

Tablica 2: Deskriptivna statistika

U onome što slijedi, testirat ćemo model (1) koristeći statičke panel procjenitelje: združeni OLS (Pooled OLS), fiksni efekt (fixed effect - FE) i efekt slučajnog odabira (Random effect - RE), a njihovu adekvatnost procijeniti pomoću Hausmanovog testa.

U tablici 3 prikazani su rezultati procjene našeg modela do kojih smo došli koristeći tri spomenuta procjenitelja (FE, RE i Pooled OLS).

Varijabla	**FE**	**RE**	**Pooled OLS**
I	0.21	0.16	1.16
	(0.000)***	0.000)***	0.000)***
POP	-1.95	-1.38	-0.38
	(0.000)***	(0.000)***	(0.000)***
G	-0.77	-0.29	0.71
	(0.000)***	(0.000)***	(0.000)***
EDU	0.77	0.41	1.41
	(0.014)**	(-0.127)	(-0.127)
EDUsq	-0.02	-0.01	0.99
	(0.062)*	(-0.213)	(-0.213)

INF	-0.03	-0.01	0.99
	(-0.188)	(-0.465)	(-0.465)
CONS	7.19	1.70	2.70
	(0.005)***	(-0.398)	(-0.398)

*U zagradama je p-vrijednost; statistička značajnost: *statistički značajno na 10%; **statistički značajno na 5% i 10%; *** statistički značajno na 1%, 5% i 10%*

Tablica 7.: Usporedba rezultata dobivenih korištenjem FE, RE i Pooled OLS procjenitelja

U sljedećem koraku primijenili smo Hausmanov test kako bismo odlučili koji je model adekvatniji. Nultom hipotezom postavljamo da je preferirani model s efektom slučajnog odabira, i alternativnom hipotezom postavljamo da je preferirani model s fiksnim efektom. Hausmanov test pokazuje kako je model testiran pod fiksnim efektom postojan, konzistentan i pod H_0 i H_1 hipotezom, a model testiran pod efektom slučajnog odabira nije konzistentan pod H_1 hipotezom, a učinkovit je pod H_0 hipotezom. Na temelju dobivene *p*-vrijednosti (0.0000) zaključujemo da je primjerenije koristiti fiksni efekt, stoga, u narednom paragrafu, kratko interpretiramo rezultate koje smo dobili koristeći ovaj procjenitelj.

Andrea Begonja, *27 godina. Rođena i odrasla u Zadru. Studirala na Ekonomskom fakultetu u Splitu, uspješno završila diplomski studij 2016. godine, smjer Ekonomska politika i financijska tržišta. Nakon fakulteta, dodatno se obrazovala na Sveučilištu u Zadru i Libertas međunarodnom sveučilištu. Zadnje dvije godine radi kao voditelj prodaje u privatnoj tvrtki u Zadru.*

Varijabla investicija statistički je značajna na svim razinama signifikantnosti - 1%, 5% i 10% statističke značajnosti. Kad se investicije povećaju za 1 postotni bod, stopa rasta BDP-a porasti za 0.21 postotnih bodova, što je opravdalo naša početna očekivanja da porast investicija pozitivno utječe na stopu rasta BDP-a. Varijabla stopa populacije statistički je značajna na svim razinama, te prema očekivanjima negativno utječe na stopu rasta BDP-a. Veličina države statistički značajno i negativno utječe na stopu rasta ekonomskog sustava. Naša varijabla od interesa - udio obrazovanja u ukupnoj državnoj potrošnji - statistički je značajna na razinama od 5% i 10% statističke značajnosti. Sukladno početnim očekivanja i cilja ovog rada, dokazali smo da ulaganje u obrazovanje pozitivno utječe na stopu rasta BDP-a. Također, postoji indikacija, na 10 % statističke značajnosti, da je ta veza nelinearna. Kontrolna varijabla - stopa inflacije - nema statistički značajan utjecaj na stopu rasta BDP-a.

Robusnost korištenog modela provjerili smo tako što smo najprije isključili kontrolnu varijablu inflacija. Potom smo koristili logaritamske transformaciju modela, i konačno smo, kao dodatnu provjeru modela, varijablu od interesa - udio obrazovanja u ukupnoj državnoj potrošnji - zamijenili drugom varijablom - udio upisanih u sekundarne programe obrazovanja u populaciji onih koji službeno udovoljavaju minimalnim zahtjevima za upis na te programe - kako bismo provjerili dobivamo li slične rezultate ako koncept obrazovanja izmjerimo na drugačiji način. Naime, konvencionalne metode mjerenja ljudskog kapitala dijele se na tri dijela: 1. mjerenje pomoću outputa (stopa upisanih u škole, stopa pismenosti odraslih, prosječan broj godina školovanja); 2. mjerenje pomoću troškova (trošak dobivanja obrazovanja) 3. mjerenje pomoću prihoda, u koje spada prihod pojedinca koji proizlazi iz upotrebe obrazovanja [9]. Nakon testiranja robusnosti zaključili smo kako je model robustan, odnosno rezultati koje smo dobili su pouzdani.

3. ZAKLJUČAK

Velik broj ekonomista i drugih znanstvenika proučavaju vezu između ulaganja u obrazovanje i ekonomskog rasta, no ova tema još je uvijek predmet rasprave u ekonomskim krugovima. Cilj ovog rada je pokušati ekonometrijskim metodama utvrditi postoji li pozitivna (nelinearna) veza između ulaganja u obrazovanje i ekonomskog rasta. Istraživanje je provedeno na temelju podataka za OECD zemlje u razdoblju od 1960.-2014.godine. Procjenom modela različitim procjeniteljima u kojem su uključene varijable koje utječu na ekonomski rast, došli smo do zaključka da postoji pozitivna veza između ulaganja u obrazovanje i ekonomskog rasta. Također, postoji indikacija, na 10 % statističke značajnosti, da je ta veza nelinearna. Među ostalim relevantnim studijama koji također potvrđuju pozitivnu vezu između navedenih varijabli mogu se izdvojiti: [1]; [7]; [8] i [6] čija istraživanja dokazuju pozitivnu vezu između ulaganja u obrazovanje i ekonomskog rasta.

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RELATIONSHIPS IN TRENDS IN THE DEVELOPMENT OF ECONOMIC FREEDOM AND ECONOMIC GROWTH IN EU COUNTRIES

Monika Daňová[9]
Roman Vavrek[10]
Vierka Ivanková[11]
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Abstract: *Several published opinions consider economic growth as one of the conditions for economic freedom. At the same time, economic freedom is seen as a condition for the future growth of the economy. The Heritage Foundation, on the basis of the quantification of economic freedom, classifies countries as free - mostly free - moderately free - mostly unfree - repressed. It argues that in a group of countries classified as free, economic growth will be faster than in less-free economies. It can be assumed that the presented opinion is the result of empirical observations, according to which there is a positive relationship between the two characteristics.*
Within the article, we analyse the possibility of generalizing the conclusion about the character and the closeness of the relation of the indicator of economic freedom with the indicators considered as a prerequisite for economic independence and the ability of self-development.
The first part examines the relationship between economic freedom and economic growth. We analyse the possibilities of using historical data on the economic freedom of the country to predict its economic growth. The objective is to obtain evidence to support the theory of the positive relationship between economic freedom and economic growth.
Subsequent verification of the nature and strength of the relationship between an economic freedom indicator and a set of factors of independence, development assumptions and resilience is based on the quantification of the degree of their dependence through correlation and regression analysis of economic freedom characteristics. The sources of the analysed data are Fraser Institute and The Heritage Foundation databanks, as well as Eurostat and World Bank data.
The results of the analysis reveal the differences in the closeness of the assessed economic variables with the indicator of economic freedom. The regression model concludes that economic freedom has no equally significant impact on economic growth in all groups of countries.

Key words: *economic freedom, economic growth, factors of economic freedom, fiscal freedom, investment freedom, trade freedom*

INTRODUCTION

Determinants of economic growth are the focus of economic policy makers and academics. According to many, economic freedom is an important factor in economic growth. At the same

[9] University of Prešov in Prešov, Faculty of Management, Department of Economics and Economy, Konštantínova 16, 080 78 Prešov, Slovakia
[10] University of Prešov in Prešov, Faculty of Management, Department of Management, Konštantínova 16, 080 78 Prešov, Slovakia
[11] University of Prešov in Prešov, Faculty of Management, Department of Economics and Economy, Konštantínova 16, 080 78 Prešov, Slovakia

time, it is assumed that economic growth creates an environment for the economically free behaviour of individuals and the social system.

***Ing. Monika Daňová, PhD**., graduated of the Faculty of Economics and management of the Slovak University of Agriculture in Nitra. Nowdays, she works as a university teacher at University of Prešov in Prešov. Expertise in scientific research is focused on economics and economic security of entrepreneurial subjects and issues of factors influencing the economic and environmental efficiency and security of business activities and regions.*



She has many participated in the solution of institutional and grant research tasks. She is the author and co-author of many articles, 3 monographs and university textbooks. Within her pedagogical practice, she has been teaching lectures, seminars and exercises in the fields of economic theory and applied economics, as well as conducting bachelor and diploma theses.

The reason for identifying the interrelation of economic freedom and economic growth is the identification of the notion of economic freedom with the ability of the socio-economic system to create and use the resources necessary for its economic and social goals. [1] - [3] consider following the conditions for economic freedom: economic independence, self-development capacity, institutional conditions and guarantees and relations with the external environment that do not threaten the autonomy of the country. Similarly, [4] refer the main elements of economic freedom to freedom of decision, competitiveness of environment and protection of the rights of persons and their property. According to [5] more than two-thirds of published studies show faster economic growth, a better standard of living and happiness as the source of economic freedom, less than 4% of economic freedom associated with increased income inequality and 28% of the results were mixed. There is a predominance of consensus on the negative impact of regulatory measures on economic freedom. Contrary to the above-mentioned [6], based on his findings, he notes only slightly better results of freedom and prosperity in wealthy, low-regulated countries than rich countries with average regulation. He requires a more rigorous identification of "undesirable" regulations.

The approach presented by the Heritage Foundation and the Fraser Institute appears as a response to the presented differences of opinion. In both cases, economic freedom is explained as a multidimensional characteristic, which is the result of the simultaneous operation of economic (economic) and non-economic (institutional and social factors). According to the Heritage Foundation, freedom of enterprise includes freedom of enterprise, freedom of trade, fiscal freedom, public sector, monetary freedom, freedom of investment, financial freedom, protection of property rights, freedom from corruption and freedom of labour [7]. Similarly, Fraser Institute considers the size of government spending, taxes and investments, the structure of the legal system and safeguarding of property rights, a non-inflationary environment; freedom of trade in international markets, regulation of the credit market, labour markets and business, and the scope of the regulatory framework as the main factors of economic freedom [8].

Different approaches between the two institutions in choosing or naming the factors of economic freedom, as well as the different ways of its quantification result in a different assessment of its level [9]. The question arises as to whether economic freedom ratings can be used to draw conclusions and adopt economic policy instruments. Alternatively, whether there is a variable that has a direct impact on economic freedom. Different authors deal with the

problem in their work. [10] - [13] conducted research to identify the existence and strength of the relationship between economic freedom and some economic characteristics, most often the rate of economic growth. They have confirmed the relationship between economic growth and economic freedom. Confirm this result did not [14]. They have only confirmed the positive impact of economic freedom on economic growth.

DATA AND METHODS

The analysis of the possibilities of using quantitative economic freedom in deciding on the use of economic and social policy instruments is based on the assumption that the economic security of the socio-economic system is shaped by the state of the economy and governmental institutions that protect national interests, social policy orientation and sufficient defence potential for given internal and external conditions for development. We prioritize basing the state of economic security on the existence of economic prerequisites for achieving the objectives of the reference subject. For this purpose, the nature and the relationship between the indicator of economic freedom and selected macroeconomic indicators are monitored and evaluated in this material. Analyses are carried out on a set of EU countries. This set of countries (excluding Croatia, which joined the EU in 2013) is divided into 5 groups for needs of the analysis: Founding members (1957), Northern enlargement (1973), Southern enlargement (1981/1986), Neutral enlargement (1957), Eastern enlargement (2001/2007). The spatial distribution of these countries is shown in Chart 1.

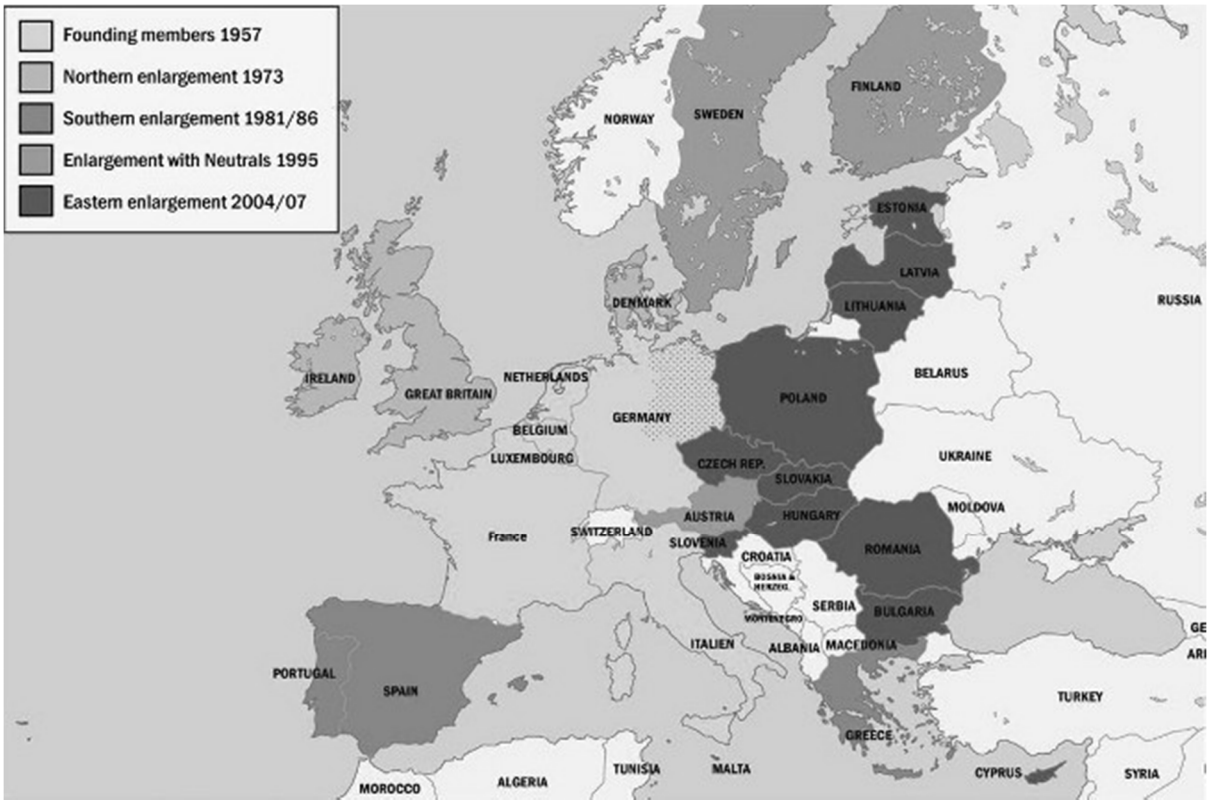


Chart 1: Groups of EU countries based on individual EU enlargements
Source: www.eu.euroiuris.sk

In the first step we observe the linear relationship of economic growth (year-on-year GDP growth) and indicator of economic freedom (Index of Economic Freedom) at country level. Based on the research of multiple author's ([6], [9], [14]), we do not expect it to be confirmed. However, economic growth may be related to the values of sub-indices that depend directly on

indicators that result in economic growth. For this reason, the relationship between the growth of the economy (annual GDP growth) and the sub-indices – Fiscal Freedom, Investment Freedom, Trade Freedom is monitored. The abovementioned relationships between the selected components are monitored using Kendall's sequence correlation coefficient ("Kendall's coefficient").

$$r_K = \frac{n_c - n_d}{n(n-1)/2} \quad (1)$$

where: n – number of observations of a pair of variables, n_c – the number of agreeable pairs in a pair, n_d – the number of non-agreeable pairs in a pair

The EU as a basic grouping of countries, whose objectives also include the creation of a market economy with high competitiveness, in our opinion, affects the assessment of the countries expressed by using the individual indicators mentioned. We anticipate the differences resulting from EU membership between the individual enlargements identified at the beginning of this chapter. As a result of the rejection of the ANOVA analysis assumptions, these differences are tested using the Kruskal-Wallis test.

$$Q = \frac{12}{n(n-1)} \sum_{i=1}^{I} \frac{T_i^2}{n_i} - 3(n+1) \quad (2)$$

where: n – number of observations, file range, n_i – the number of observations in the i-th group, T_i^2 - the total number of rows in the i-th group

The above-identified methods are also described and used [15], [16] or [17].

In order to increase the objectivity of the results obtained, the analyses were carried out separately in 2000, 2005, 2010, 2015 and the obtained results were mutually compared. The whole process of statistical analyses is carried out in MS Excel, Statistica 12 and Statgraphics.

FACTORS OF RELATIONSHIP BETWEEN ECONOMIC FREEDOM AND ECONOMIC GROWTH

In the article, we assume that economic freedom is determined by the cumulative effect of many economic and non-economic factors. We rely on the published conclusions of economic growth and economic freedom analyses ([10], [11], [12], [13], [18], [19]).

The choice of indicators to assess the fulfilment of economic freedom criteria is based on the requirement to analyse the real situation and the level of system security, identify the potential and actual hazards, its impact and causes, critical situations and the occurrence of other risks and threats. I.e. through parameters that describe the structure of the system and its subsystems, their relation, status, quality, function, location and role in the system In practice this means selecting indicators that represent sufficiency of resources for economic activities and for the implementation of an effective social policy, the efficiency of financial and capital markets, a degree of economic openness that does not jeopardize its autonomy [20].

For this purpose, our analysis has included:

a) growth of the economy, expressed in the year-on-year growth of GDP. Economic growth is a complex indicator, representing a real increase in the aggregate economic indicator, such as GDP, points to the dynamics of the economic system and its dynamics. It points to changes

that occur when increasing macroeconomic results expressed not in isolation but in close association with their determinants [21].

b) economic freedom indicators - according to our empirical findings, both the overall index scores and the variability of the values of its sub-indices has influence on the strength of the relationship between the index and economic growth. The overall index score as well as the variability of its sub index values has significant influence on the possibility of identifying the relationship according to our earlier findings [22]. Among the groupings of countries created by us, there are differences in the value of the economic freedom index.
   - Fiscal Freedom - The sub index quantifies the tax burden imposed by the government. It includes direct taxes in terms of the upper boundary tax rates on individual and corporate income and total taxes, including all forms of direct and indirect taxation at all levels of government as a percentage of GDP. In this way, it describes the degree of restriction of the economic activity of the subjects of the social system.
   - Investment Freedom - evaluates the set of limitations that are usually imposed on investments. Investments (the scope and limitations of domestic and foreign direct investment) are assessed to promote prosperity and economic development in home and recipient countries. That's why Investment Freedom is a major factor in economic growth.
   - Trade Freedom - is a complex measure of the absence of tariff and non-tariff barriers that affect the import and export of goods and services, coupled with the restrictions to buy and sell at international level. This will ultimately be reflected both in the volume of exports and in their share within GDP.

RESULTS AND DISCUSSION

The results of the test of the linear correlation between the growth of the economy (expressed in GDP growth) and the economic freedom index as well as the indicators of fiscal freedom, investment freedom and trade freedom are shown in Table 1.

	year		EF	FF	TF	IF
GDP growth	2000	r_K	0,1686	0,2486	0,0728	0,1900
		p-value	0,2187	0,0697	0,6168	0,4283
	2005	r_K	0,0657	0,6066	-0,0564	-0,0748
		p-value	0,6316	0,0000	0,7230	0,6465
	2010	r_K	0,2206	-0,1660	0,2526	0,0732
		p-value	0,1084	0,2266	0,3376	0,6168
	2015	r_K	0	0,2454	0,3326	-0,0314
		p-value	1	0,0730	0,3590	0,8349

Table 1: Economic growth relation with indices of economic freedom, fiscal freedom, investment freedom and trade freedom

Source: Own calculations

Based on the above results, we note that the growth of the economy, expressed in the year-on-year growth of GDP with the economic freedom index, does not linearly correlate, i.e. there is not a linear relationship between these two indicators. The only one, confirmed at the level of significance $\alpha = 0.05$, is a statistically significant correlation with fiscal freedom in 2005. We therefore take the view that the growth of the EU economy is not determined by its assessment through the indices of economic freedom, fiscal freedom, trade freedom or investment freedom. In terms of the length of EU membership, however, we can observe the following differences.

Group	EF	FF	TF	IF
Founding members				0,883(2015)
Northern enlargement				
Southern enlargement				
Neutral enlargement				
Eastern enlargement		0,679(2000) 0,773(2005)		0,694(2005)

Table 2: Economic growth relation with the index of economic freedom, fiscal freedom, investment freedom, trade freedom
Source: Own calculations

The economic freedom index as well as the trade freedom index are not linearly related with the growth of the economy. The link between the growth of the economy and the fiscal freedom index was statistically significant only in the group of Eastern enlargement of the EU in the years 2000 and 2005. The link with the investment freedom index was also only reflected in two groups of countries (Table 2). As well as assessing all EU countries together, even in their allocation according to the EU approach, we note the linear non-correlation of the indicators in question.

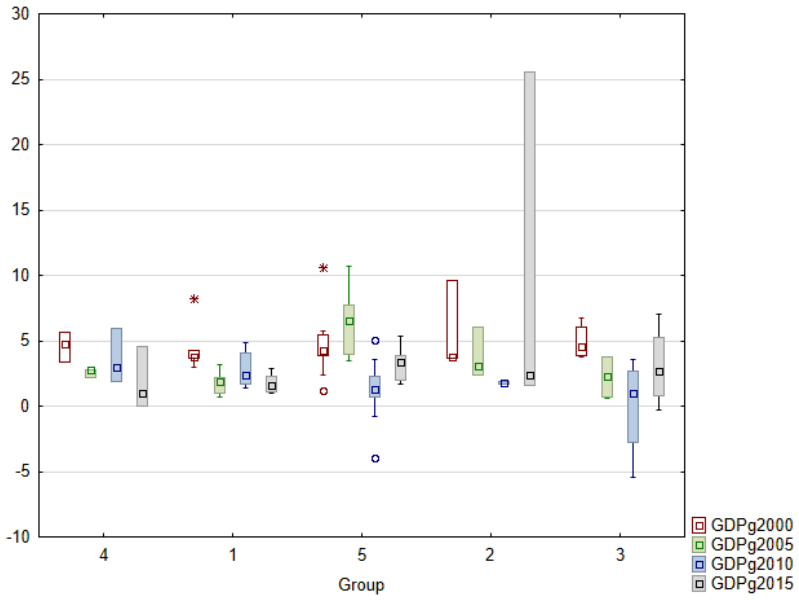


Chart 1: Comparison of economic growth in 2000, 2005, 2010 and 2015
1 – Founding members, 2 – Northern enlargement, 3 – Southern enlargement, 4 – Neutral enlargement, 5 – Eastern enlargement
Source: Own calculations

Comparing the growth of individual economies at the level of the formed clusters (Chart 1), statistically significant differences were found only in 2005 ($Q = 12{,}269$, $p \leq 0{,}01$). The fastest growth this year has been shown by the eastern enlargement countries ($\bar{x} = 6{,}19\%$). In the other years under review, growth in the economy was not determined by EU membership.

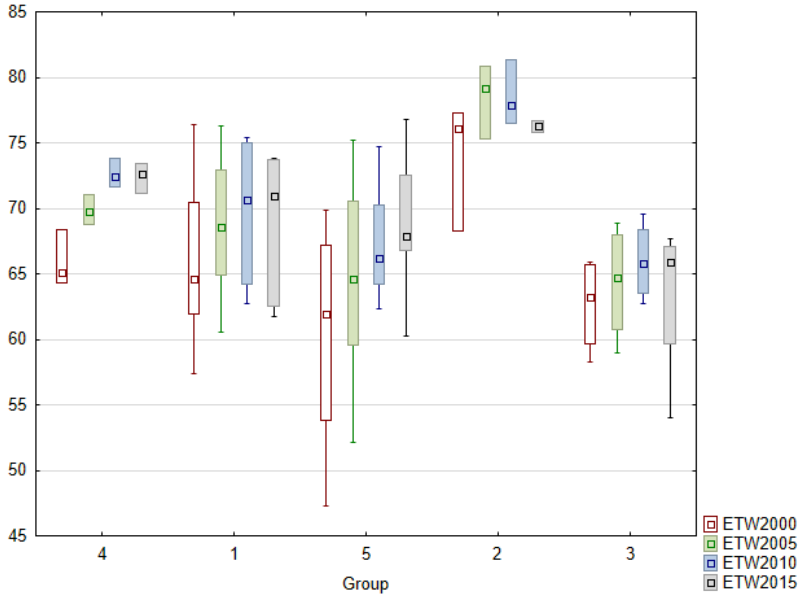


Chart 2: Comparison of economic freedom index in 2000, 2005, 2010 and 2015
1 – Founding members, 2 – Northern enlargement, 3 – Southern enlargement, 4 – Neutral enlargement, 5 – Eastern enlargement
Source: Own calculations

The assessment of the groups of countries using the economic freedom index was statistically different in 2010 (Q = 12,530, p = 0,014) and in 2015 (Q = 11,025, p = 0,026). In both years, the differential countries were those of the northern enlargement with an average rating of 78.57 or 75.26 respectively, in 2015. In addition to the differences described above, the countries in each cluster were assessed homogeneously. The differences in the evaluation of the fiscal freedom, trade freedom and investment freedom indices are shown in Table 3.

	FF	TF	IF
2000	12,815*	8,014	1,256
2005	15,812*	1,399	9,156
2010	17,623*	1,463	10,174*
2015	16,554*	3,770	13,650*

* at a level $\alpha \leq 0,05$

Table 3: Differences between groupings of countries in individual years
Source: Own calculations

EU membership is a significant factor in assessing the fiscal freedom indicator, with a difference in the comparison of the founding countries and countries of eastern enlargement, i.e. countries that have become the last members of the EU. The important fact is that in each of these years the founding countries were rated worse. In 2000, 2005 and 2010, the same difference in favor of the countries of eastern enlargement was demonstrated in the comparison of neutral enlargement countries. Differences compared to the investment freedom indicator have been statistically proven, but there has been no distinction between specific groupings of countries.

CONCLUSION

The retrospective economic freedom assessments published by the Heritage Foundation document the positive link between economic freedom and the long-term improvement in economic performance and overall developments. This is documented by the fact that out of a total of 180 countries in the index, more than 100 countries have achieved a higher level of economic freedom in the 2018 index than in the previous year. According to the published findings, these countries have generally seen higher rates of gross domestic product growth than countries where the overall index score has fallen.

However, the assessment of the country's performance and economic freedom can be carried out through a number of core macroeconomic indicators as indicators that take several aspects of the economy into account. Further, some partial component of economic policy can be considered a significant source of economic growth. Therefore, when looking for the variable that best expresses the relationship between economic freedom and the economic growth assumptions of countries in this article, year-on-year GDP growth, the EFW indicator as well as its partial indicators of fiscal freedom, trade freedom and investment freedom were chosen.

We note that the growth of the economy, expressed in year-on-year growth of GDP, is not linearly related to the selected indicators of competitiveness. This relationship as well as the growth of the economy are not determined by the membership of the countries in the EU (in terms of the five enlargements under review). Comparing the competitiveness of the countries expressed using the FF indicator; membership is a significant factor influencing the values of this indicator. The eastern enlargement countries, thus the countries that have become EU members as the last, were rated the best in all the years under review. Tracking the differences using trade freedom and investment freedom indicators has not been demonstrated as statistically significant.

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INEQUALITY PROBLEMS IN MIDDLE-INCOME COUNTRIES

Gyorgy Andor[12]
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Abstract: *Income inequality progresses of five post-socialist countries currently members of the European Union (EU) from Central and Eastern Europe (CEE) – the Czech Republic, Hungary, Poland, Slovakia, and Slovenia – are examined in this paper. The similar political and economic changes of these countries allow an integrated analysis of their income inequality developments. Moreover, as these countries represent a unique group around the border between high-income and upper-middle-income countries the paper can contribute also the debate of inequality problems in countries of different levels of economic development. The study focuses on the several relating and often contradictory theories and empirical evidences from the past few years trying to offer a comprehensive picture of progress if inequality of this region.*
After a short introduction, the theories about the relationship between inequality and growth are summarized. Then the empirical evidences about income inequality in CEE countries are presented and also compared with EU-wide data. Finally, some concluding remarks close the paper.

Key words: *inequality, economic growth, middle-income countries*

1. INTRODUCTION

The relation between economic growth and income inequality is far from straightforward. Inequality can be a positive impact on economic growth because income differentials provide incentives and reward personal effort, risk-taking and innovation. It also promotes growth by stimulating higher level accumulation of savings. Nevertheless, income inequality can against growth by reducing aggregate demand (Carvalho and Rezai 2014); fueling financial instability (Rajan 2011; Acemoglu 2011); hampering investment (Bardhan 2005; Dabla-Norris et al. 2015) and middle class risk-taking (Boushey 2011); impeding the swift upgrade of skills and education, reducing productivity (Stiglitz 2012); delay socioeconomic mobility (Krueger 2012; Corak 2013). (Bubbico and Freytag, 2018) The cumulative effect has been debated.

Inequality in Europe is an especially complex question because it has at least three different dimensions: within member states, between member states and in the European Union (EU) as a whole.

Finally, inequality issues among CEE countries are particularly difficult to understand because of the parallel effects of transition from a centrally planned economy to a market economy, globalization, and EU's convergence mechanisms.

[12] Eotvos Lorand University, 1053 Egyetem tér 1–3. Budapest, Hungary

2. CONTRADICTORY THEORIES ABOUT THE RELATIONSHIP BETWEEN INEQUALITY AND GROWTH

2.1 Kuznets curve

As Nobel Prize winner Simon Kuznets originally said, as an economy develops, a natural pattern of economic inequality occurs, driven by market forces which, at first, increase inequality, and then decrease it. The simple explanation for this phenomenon is that in order to grow countries have to shift from agricultural to industrial sectors. While there are little variations in agricultural incomes industrialization leads to large differences in incomes. However, in a growing economy education offers greater opportunities to learn for anyone by which the inequality decreases. Beside of this, the part of the population with lower income gains enough political power to force anti-inequality and welfare policies to governments. Kuznets believed that inequality followed an inverted U-shape: the Gini coefficient rises with the economic development and then falls with increased per-capita income.

In the light of new evidences, the pioneering work of Kuznets has been questioning. The period of about 1950 to 1960, when Kuznets' work was born, has been seen as exceptional from several aspects, and these resulted in, at least in part, false conclusions. The decrease of inequalities measured at that time in the most-developed countries does not necessarily continue.

2.2 Piketty's theory

Works by Piketty gave a new impulse to research of economic inequality and growth. His works focus on wealth concentrations and distribution mostly over the past century in high-income countries, and the long-term evolution of inequality. He argues that the rate of capital return in developed countries is persistently greater than the rate of economic growth, and that this will cause wealth inequality to increase in the future (Piketty, 2014).

Piketty and Saez (2014) build their review and interpretations of their observations on three basic time-series (Fig. 1, 2, and 3). First, they find that whereas income inequality was larger in Europe than in the USA a century ago, it is currently much larger in the States (this is true for every inequality metric not only for the share of total income going to the top decile in Fig. 1)

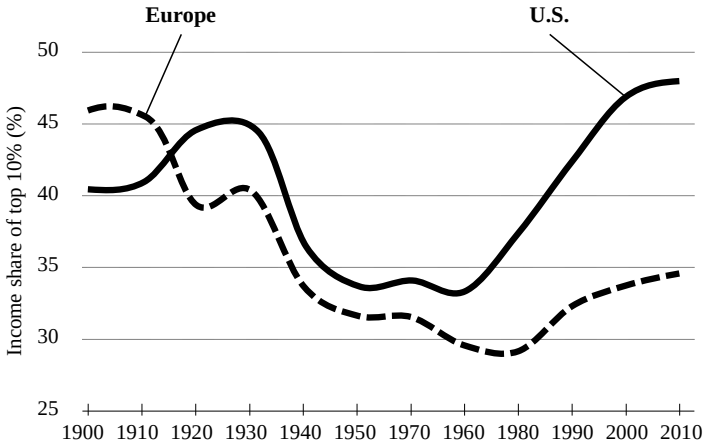


Figure 1: **Income inequality in Europe and the United States, 1900 to 2010.** The share of total income accruing to top decile income holders was higher in Europe than in the United States from 1900 to 1910; it was substantially higher in the United States than in Europe from 2000 to 2010. (Piketty and Saez, 2014)

On the eve of World War I (WWI), in the early 1910s, the top decile income share was between 45 and 50% of total income in most European countries. At the same time, the top decile income share was slightly above 40% in the United States. In the early 2010s, the inequality ordering between Europe and the United States is reversed. That is, the top decile share in Europe is currently almost one-third smaller than what it was one century ago. In the United States, where the top decile income share in 1910 was lower than in Europe, it is now close to 50%, higher than it has ever been in U.S. history. (Piketty and Saez, 2014)

Regarding wealth inequality, they observe the same inequality reversal between Europe and the United States. That is, the share of total net private wealth owned by the top 10% of wealth holders was notably larger in Europe than in the USA one century ago, while the opposite is true today (Fig. 2).

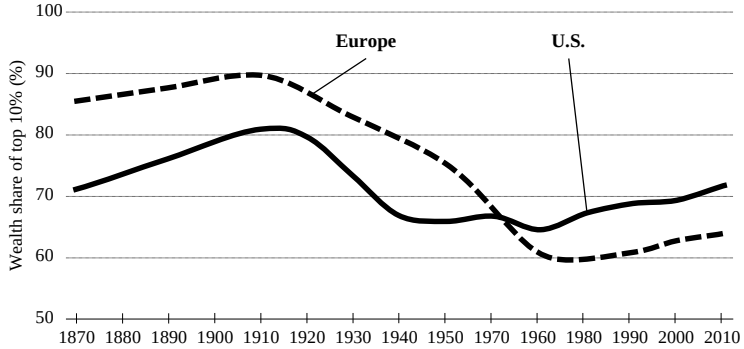


Figure 2: **Wealth inequality in Europe and the United States, 1870 to 2010.** The share of total net wealth belonging to top decile wealth holders became higher in the United States than in Europe over the course of the 20th century. (Piketty and Saez, 2014)

According to Fig. 2, the top decile wealth share typically falls in the 60 to 90% range, whereas the top decile income share is in the 30 to 50% range. While the bottom 50% wealth share is always less than 5%, the bottom 50% income share is generally between 20 to 30%. Or, in other words, members of the bottom half of the population (wealth-wise) own less than one-tenth of the average wealth, while members of the bottom half of the population (income-wise) earn about half the average income. Next, in contrast to income inequality, US wealth inequality levels have still not regained the record levels observed in Europe before WWI. Although wealth concentration has been high throughout U.S. history, there has always been a large fraction of U.S. aggregate wealth – about 20 to 30% – that did not belong to the top 10%. As wealth share of the bottom 50% has always been negligible, the remaining 20 to 30% fraction corresponds to the share owned by the 40% "wealth middle class", that is, there has always been a wealth middle class in the United States. In contrast, wealth concentration was so extreme in pre-WWI Europe (the top decile wealth share was close to 90%) that there was basically no wealth middle class. The middle 40% wealth holders in Europe were almost as poor as the bottom 50% wealth holders. However, between 1914 and about 1970, the top decile wealth share fell dramatically in Europe, from about 90% to 60%. It has been rising since the 1970s-80s, and is now close to 65%. In other words, the wealth middle class now commands a larger share of total wealth in Europe than in the United States – although this share has been decreasing lately on both sides. According to Piketty and Saez, modern US inequality is based more on a very large rise of top labor incomes than upon the extreme levels of wealth concentration that characterized the wealth-based societies of the past. In 1913 Europe, top incomes were predominantly top capital incomes (rent, interest, and dividends) coming from the very large concentration of capital ownership. Top US incomes today are composed about

equally of labor income and capital income. This generates approximately the same level of total income inequality, but it is not the same form of inequality. (Piketty and Saez, 2014)

Third, as to wealth-to-income ratios, they also find large historical variations, again with striking differences between Europe and the United States (Fig. 3). This ratio is of critical importance for the analysis of inequality, as it measures the overall importance of wealth in a given society, as well as the capital intensity of production.

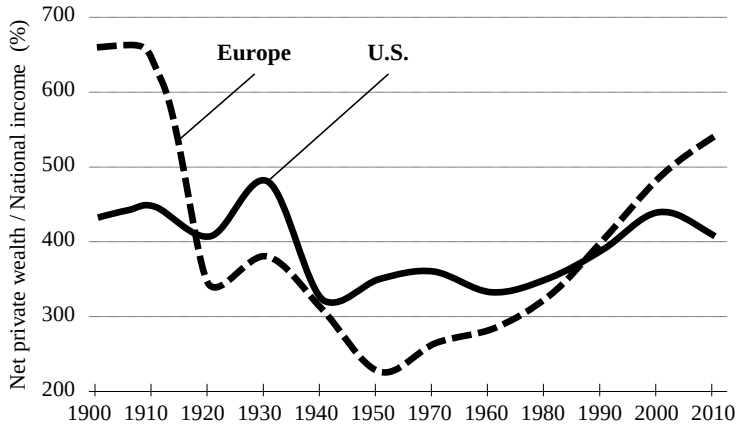


Figure 3: **Wealth-to-income ratios in Europe and the United States, 1900 to 2010.** (Piketty and Saez, 2014)

In Europe, the aggregate wealth-income ratio has followed a typical U-shaped pattern over the past century: on the eve of WWI, net private wealth was about equal to 6 to 7 years of national income; then fell to about 2 to 3 in the 1950s; finally it is now back to about 5 to 6. The US pattern is also slightly U-shaped but it is flatter: net private wealth has generally equaled about 4 to 5 years of national income. The fall of European wealth-income ratios following the 1914–1945 shocks can be well accounted for by three main factors: direct war-related physical destruction of domestic capital assets; lack of investment (a large fraction of 1914–1945 private-saving flows was absorbed by the enormous public deficits induced by war financing); and a fall in relative asset prices (real estate and stock market prices were both historically very low in the immediate postwar period, partly due to rent control, nationalization, capital controls, and various forms of financial repression policies). (Piketty and Saez, 2014)

The comparison between Figs. 1 and 3 is underlined by Piketty and Saez. Although both figures have two U-shaped curves, these are clearly different. The United States is the land of booming top labor incomes: the U-shaped pattern for income inequality is mostly driven by the large rise of top labor incomes in recent decades. Europe is the land of booming wealth: the U-shaped pattern for aggregate wealth-income ratios comes from concentration of wealth. These are two distinct phenomena, involving different economic mechanisms and different parts of the developed world. (Piketty and Saez, 2014)

2.3 Kuznets waves

Milanovic (2016) has introduced the concept of ‘Kuznets waves’, with cycles of increase and decrease of inequality with development. Milanovic identifies a second Kuznets curve in the US, with inequality still rising. This process is driven by technological change, disruption of organized labor and globalization, with decline of middle class and lower taxes on capital.

Milanovic offers an alternative to the before mentioned two theories. While Kuznets argues that high levels of inequality are the temporary side-effect of the developmental process, Piketty says that high levels of inequality are the natural state of modern economies. Milanovic suggests that both are mistaken. He thinks that inequality tends to flow in cycles. In the pre-industrial period inequality rises as countries enjoys a spell of good fortune and high incomes, then fall as war or famine dragged average income back to subsistence level. With industrialization, the forces creating Kuznets waves changed. The technological advance, globalization and policy shift all works together in mutually reinforcing ways to produce dramatic economic change. Workers are reallocated from farms to factories, average incomes and inequality soared and the world becomes unprecedentedly interconnected. Since then, the rich world has been riding a new Kuznets wave, propelled by another era of economic change. Technological progress and trade work together to squeeze workers, he says; cheap technology made in foreign economies undermines the bargaining power of rich-world workers directly, and makes it easier for firms to replace people with machines. Workers' declining economic power is compounded by lost political power as the very rich use their fortunes to influence candidates and elections. (Economist, 2016)

Milanovic expects rich-world inequality to keep rising, in the USA especially. This can be followed by pro-inequality trends built on a combination of inequality stabilizers like political change, pro-unskilled labor technological innovations, dissipation of rents acquired during the technological change, and greater attempts to equalize ownership of assets. (Bubbico and Freytag, 2018)

2.4 Other recent contributions

Nowadays many studies argued that the relation between inequality and growth is various: it changes over time and with level of development. For example, Alesina and Rodrik (1994), Bertola (1993), Persson and Tabellini (1994) argued that more inequality causes lower level of economic growth, through highly distortionary taxations. (Bubbico and Freytag, 2018)

Ostry et al. (2014) do not find evidence of a trade-off between growth and equality, showing that redistributive policies have no adverse effects on growth. Dabla-Norris et al. (2015) show that growth is more robust if income share of lower quintiles increases, compared to an increase of the top quintile. The poor and the middle class matter the most for growth via a number of interrelated economic, social, and political channels. (Bubbico and Freytag, 2018)

Some results suggested that in the short and medium term, an increase of income inequality has a significant positive relationship with subsequent economic growth (Forbes 2000; Barro 2000), while in other cases the negativity of this relationship has been confirmed (Aghion et al 1999). (Bubbico and Freytag, 2018)

World Bank (2016) shows that while levels of inequality at a global scale have gone down, the average person lives now in a more unequal country than in the late 1980s. This view looks at inequality as the price developed countries have to pay for growth in poor countries through trade and globalization channels. Due to effects of globalization and technological changes, returns for skilled occupations and returns on capital are higher (Krueger 2012) because technological changes have been skill-biased, increasing the wage gap. (Bubbico and Freytag, 2018) Violante (2008) also argues that the main reasons to explain the growing inequalities in wages are skills-biased technical change, by which new technologies increase the relative productivity of high-skilled workers, and also their demand and wages. Blau and Kahn (2009)

claim that trade specialization also may have a dampening effect on the wages of low-skilled workers in developed countries.

Increasing inequality is also seen as the result of declining labor market regulation and minimum wage compression. Finally, reduced distributive capacity and effort by governments under severe budget constraints can also contribute to this phenomenon (Nolan 2016). (Bubbico and Freytag, 2018)

3. CONTRADICTORY EMPIRICAL EVIDENCES ABOUT INCOME INEQUALITY – EVERYTHING DEPENDS ON THE PERIOD OF TIME AND/OR THE COUNTRIES OBSERVED

If we see back to Piketty's evidences (see Fig. 1) it is obvious that inequality has been growing during the last 50 year both in the USA and in Europe. However, we cannot be as confident as we look at the last 100 year. During this period income inequality has been either growing or declining, maybe growing in the USA and declining in Europe.

Taking shorter periods of time, empirical results are also a bit contradictory. Fig. 4 shows the recent results (Darvas 2016) about the developments of inequality in 28 countries of the EU comparing with of the similar results for the USA. This is an example of a reference into the main text of the paper (Beck & Ralph, 1994).

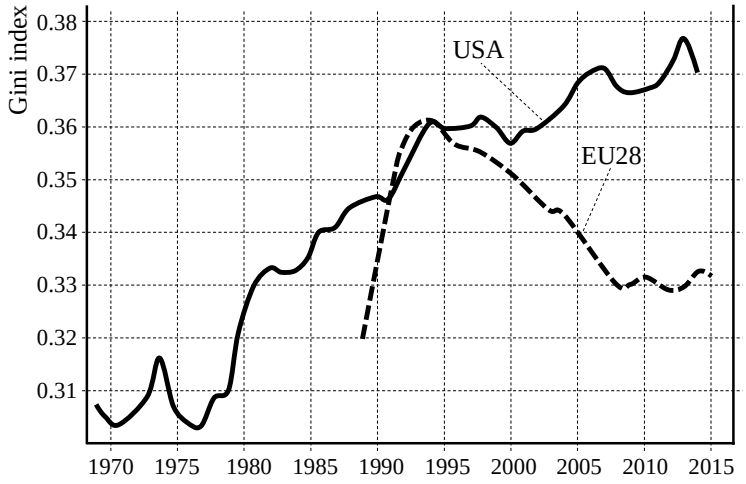


Figure 4: **Gini index for disposable household income for the USA and for 28 countries of EU, 1970 to 2015.** Darvas (2016) Sources: US data is from the Standardised World Income Inequality Database (SWIID) from Solt (2016), EU28 data is from Darvas (2016)

Fig. 4 indicates that there was a sharp increase in income inequality in 28 EU countries in between 1989 and 1993 reaching the inequality level in the USA at that time. It was caused by the significant output declines in the CEE countries during their transition from socialist to market-based economies. As their income declined, people in these countries became even poorer relative to citizens in the rest of EU, and EU-wide income inequality therefore increased. After 1994, inequality declined steadily until 2008, since when it has remained relatively stable. In contrast, income inequality in the USA increased almost continuously from the late 1970s until 2013.

However, Gini index increased considerably (more than 1 Gini point) in 15 EU countries and practically did not change in other 6 countries from 1994 to 2008, the EU-wide Gini index could decrease duo to 7 countries in which Gini indexes declined by more than 1 point. More

importantly, the EU-wide income inequality deceasing was almost entirely due to the convergence of average incomes: people in poorer regions of the EU increased their income relative to richer regions. According to Darvas (2016), this process has stopped with the crisis, mostly because of some falling of some southern European member states (e.g. Italy and Greece).

As far as the CEE countries concern, the EU-SILC data (and results of Eurofound 2017 study) are used in the rest of the paper. EU-SILC is a database on income, poverty, social exclusion and living conditions in the EU, coordinated by Eurostat, with data drawn from different sources at the national level. This paper (like Eurofound 2017) uses EU-SILC data over the period 2005–2014 (income referring to 2004–2013), which is available for 24 EU countries (all EU Member States except Bulgaria, Croatia, Malta and Romania). The EU-SILC is a survey conducted yearly of all private households and their current members residing in the territory of the countries at the time of data collection. Following the Eurofound's classification we examine Czech Republic, Hungary, Poland, Slovakia, Slovenia as Central and Eastern European (CEE) countries.

First of all, Fig. 5 shows an impressive picture about the economic convergence of the CEE region.

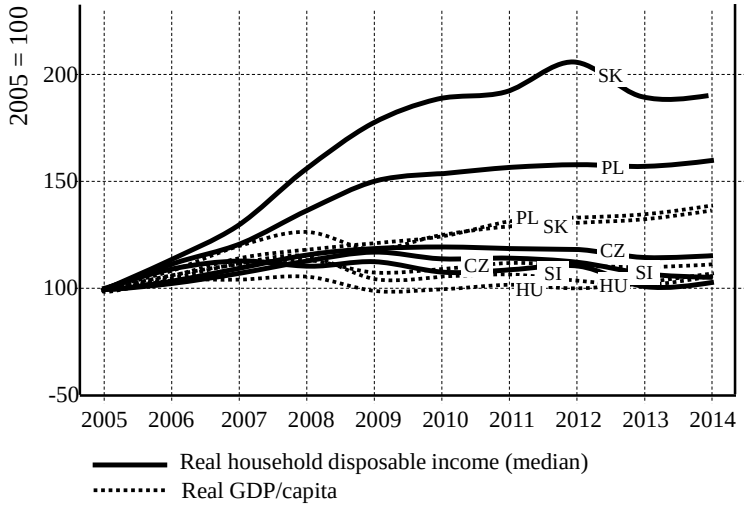


Figure 5: **Changes of real household disposable median incomes and real GDP per capita for CEE countries, 2005=100** (HU: Hungary, PL: Poland, SI: Slovenia; SK: Slovakia; CZ: the Czech Republic), 2005 to 2014. Sources of data: EU-SILC, Eurofound (2017)

In CEE countries, in general, the household disposable income grew relatively more than GDP per capita. The discrepancies between the two indicators may be due to a combination of factors. Nolan et al (2016) identified some of them: price adjustments (since GDP is adjusted by the GDP deflator and household income by the consumer price index); the national income concept (since GDP refers to domestic output and household income to income inflows to resident households); data sources (since GDP arising from national accounts and household income typically come from surveys); household size (given that GDP is divided by the total population and household income is divided by – equalized – household size); levels of inequality (since growth in median household disposable income will be more modest than in GDP per capita or average household income if incomes grow relatively faster at the top of the income distribution). (Eurofound 2017)

Fig. 6 provides a more detailed picture of the process of income convergence between EU Member States using country-level data on average household disposable income from the EU-SILC. It confirms the view that convergence between EU Member States is mainly driven by the catch-up of eastern European countries. (Eurofound 2017)

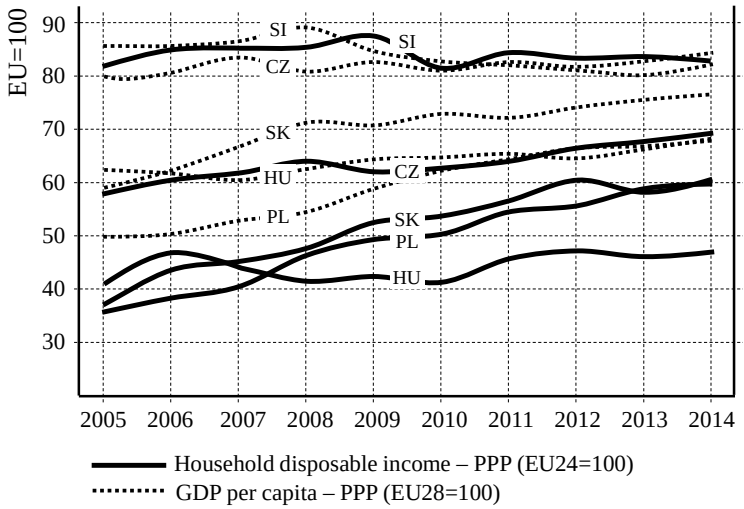


Figure 6: **Changes of real household disposable median incomes and real GDP per capita of CEE countries to those of EU24 and EU28** (HU: Hungary, PL: Poland, SI: Slovenia; SK: Slovakia; CZ: the Czech Republic), 2005 to 2014. Sources of data: EU-SILC, Eurofound (2017)

Results shown in Fig. 5 and Fig 6 are in line with classical theories of economic growth, which would predict a process of convergence in GDP per capita and income levels due to higher investments in lower income countries (a catch-up effect), where capital is scarcer and therefore returns to capital investment are more profitable and productive. This process of convergence should be stronger among countries that share a similar economic and institutional setting, such as is the case in the EU (Sachs and Warner, 1996). Eurofound (2017)

Next figure shows the development of unemployment in CEE countries and in the whole EU. The labor market trends were strongly shaped by the impact of the Great Recession. Before the crisis, when CEE countries experienced a rapid catch-up process with fast economic growth, employment levels also rose in CEE countries. With the Great Recession economic activity was negatively affected across all countries but especially in the CEE countries. However, some CEE countries recovered rapidly and managed to continue their catch-up process. Eurofound (2017)

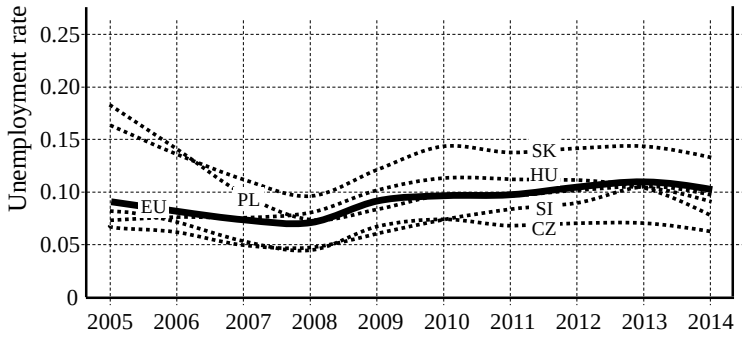


Figure 7: **Changes of unemployment rate of CEE countries and EU as a whole** (HU: Hungary, PL: Poland, SI: Slovenia; SK: Slovakia; CZ: the Czech Republic), 2005 to 2014. Sources of data: EU-SILC, Eurofound (2017)

Next figures introduce a panoramic view of inequalities across CEE countries comparing their progresses to of EU-wide progresses. EU-SILC data and Eurofound (2017) not only maps inequality trends in household disposable income, but also in the different sources of income, and the role played by changes in unemployment, the family pooling of resources, and the redistribution carried out by the welfare state. The following income measures are used in this paper (Eurofound 2017):

1) Monthly labour income among workers: This refers to the monthly labour earnings of workers, without adjusting for hours worked.
2) Annual labour income among active individuals: This adds those currently unemployed to the picture and therefore it includes individuals with no labour income. Inequality levels will increase notably depending on unemployment rates.
3) Annual labour income among all working-age individuals: This adds those currently inactive to the picture and further increases the possibility of including individuals with no labour income. Inequality levels will increase even further and this will be highly influenced by the inactivity rates.
4) Market income among households: This measure adds the income from capital and also private transfers between households. Inequalities are expected to be higher since capital is generally more unevenly distributed than labour income (the effect of private transfers is less clear).
5) Disposable income among household: This measure takes into account the effects of the welfare state through the tax and benefit system. Since the welfare state redistributes income across individuals and families in a generally progressive way, inequalities should be notably lower than in the previous measure.

Gyorgy Andor *is an associate professor of Institute of Business at Eotvos Lorand University, Budapest, Hungary (ELTE). He graduated in Engineering at Budapest University of Technology and Economics, then in Economics at the Corvinus University of Budapest. He also has got dr. univ. degrees from both universities. He got his PhD in Economics from the Budapest University of Technology and Economics.*
He teaches business economics and public economics courses in several bachelor and master programs in ELTE. Besides teaching he is the head of Department of Finance and Accounting, Institute of Business, ELTE.
His main research area is the corporate finance, investment, public finance, inequality, and higher education. He is member of several scientific committees and boards, and often presenter at international conferences. He published books and journal articles, e.g., in journals like Emerging Markets Review, Energy Efficiency, Engineering Economist, Finance Research Letters or Quantitative Finance.



Of course, inequality levels vary across countries, but the different sources of income are similarly related everywhere: inequality is lower for monthly earnings among workers and widens notably when unemployed and especially inactive people are added, to be reduced again when income is pooled at the household level and especially when it is redistributed by the state. Fig. 8 presents inequality data for CEE countries and for the EU as a whole among three different populations: workers, the active population and the whole working age population. Inequalities in monthly earnings among workers are relatively low in CEE countries. As expected, labor income inequalities widen notably once the analysis includes active and inactive people who do not earn labor income, with cross-country differentials mainly depending on the number of unemployed and inactive people. (Eurofound 2017)

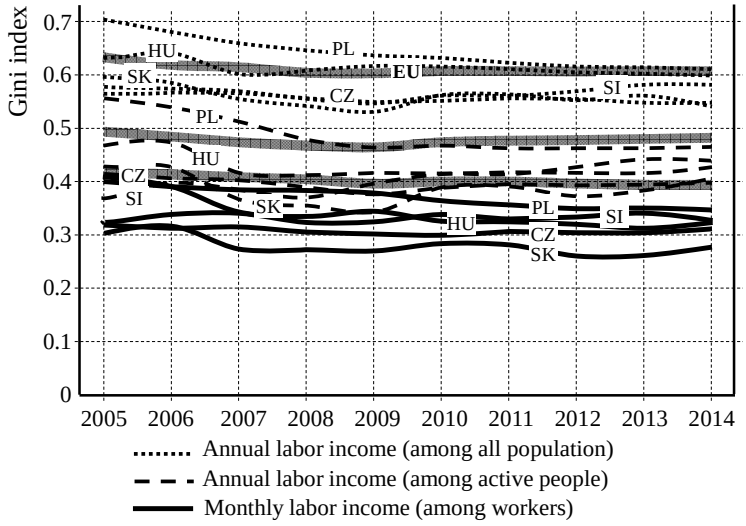


Figure 8: **Gini indexes (annual labor income for all and active population, and monthly labor income for workers) and EU averages** (HU: Hungary, PL: Poland, SI: Slovenia; SK: Slovakia; CZ: the Czech Republic), 2005 to 2014. Sources of data: EU-SILC, Eurofound (2017)

The inequalities in annual labor earnings among working age individuals have defined in the last figure (Fig. 8). In Fig. 9 such curves are presented where the fact is taking also into account that most individuals pool their income at the household level. In EU as a whole, pooling of personal annual labor income at household level reduces the inequality indicator by around 22% during the period 2005-2014 (Eurofound 2017). This effect is larger in CEE countries (except Hungary which is on the average) by around 27-32%.

Beside the effect of household pooling, the household-level analysis also considers the capital income of the households. Nevertheless, the capital incomes have hardly any practical effect on results. (Eurofound 2017)

Finally, the redistributive effect of the welfare states are taken into consideration. Welfare states are able to correct inequalities in market income through taxes and benefits that redistribute income across individuals and households. European welfare states, in average, reduce market income inequality by almost 30%. The CEE states typically play an even bigger role, except Poland below the EU average. It is particularly true in the cases of Slovenia and Hungary where welfare states reduce inequality almost by 42%. Eurofound (2017)

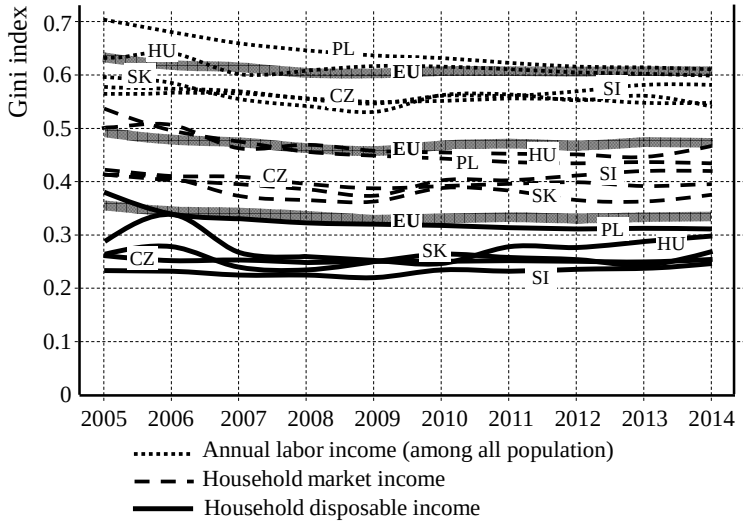


Figure 9: **Gini indexes (annual labor income for all population, household market and disposable income) and EU averages** (HU: Hungary, PL: Poland, SI: Slovenia; SK: Slovakia; CZ: the Czech Republic), 2005 to 2014. Sources of data: EU-SILC, Eurofound (2017)

Curves in Fig. 9 can be grouped into two levels: for Poland and Hungary where household disposable income inequality is intermediate, and for Slovenia, the Czech Republic and Slovakia where household disposable income inequality is relatively low. Comparing to the whole Europe, the CEE countries have relatively low inequality levels among the workforce, but they generally move up the inequality ranking once unemployed and inactive people are included in the analysis. The family pooling of resources generally plays a strong role in reducing inequalities, while the state has a relatively important role in Slovenia, Hungary and the Czech Republic. (Eurofound 2017)

Summarizing the results presented in the above figures we can conclude that no notable inequality problem is detectable in the CEE region using EU-SILC data in the period of 2005 to 2014. .

However, partly different results come from Inchauste and Karver's (2018) study. They claim that within-country inequality has increased in most of today's EU countries, particularly in CEE. They divide CEE countries into three groups: CEE South (Romania and Bulgaria), CEE North (Estonia, Latvia and Lithuania), and CEE Continental (Slovenia, Slovakia, Hungary, Czech Republic, Poland and Croatia) which is almost the same as defined in the Eurofound (2017) study except Croatia. They use own estimation using the Standardized World Income Inequality Database (SWIID) version 6.1 (2017). Inchauste and Karver examine data from 1989 to 2015. They find that Gini index of CEE Continental countries has increased from about 24.5 to about 28.0 during 1989 to 2015.

4. CONCLUSION

The relation between economic growth and income inequality is very complex. It is true for Europe as a whole with the three dimensions of its inequality: within member states, between member states and in the European Union (EU) as one country. However, it is especially valid for the CEE countries where the transition process and EU convergence are running parallel

with the general effects of globalization which also influences the inequality developments of the countries.

Taking into consideration the empirical evidences of recent studies we cannot detect any deep inequality problem in the CEE region, nevertheless, there are slightly different research results depending on the examined period, the used dataset and the analyzed income indexes.

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INTERREGIONAL INTERACTION AS A FACTOR TO REDUCE THE UNEVEN SPATIAL DEVELOPMENT OF THE ECONOMY

Julia Dubrovskaya[13]
Elena Kozonogova[14]
Julia Karpovich[15]
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Abstract: *High interregional differentiation in the levels of the well-being of the population and divergence of territories are urgent problems for many countries including Russia, which has experienced serious problems of economic growth in recent years. Thus, according to official statistics, only 5 of the largest Russian regions form about 40% of the country's GRP. As it was noted by many researchers, these difficulties are largely determined by the uneven spatial organization of the territories. It negatively affects the level of innovative development of the country, which determines the pace and quality of economic growth in the modern world. According to the INSEAD calculations, Russia ranks only 45th out of 127 countries present in The Global Innovation Index in 2017. In the experts' view, the most negative factor in this regard is integral index includes the following subindicators: university/industry research collaboration; state of cluster development; etc.*
It is obvious, that the low level of interaction between economic entities has a negative impact on the index of innovation development of our country. Therefore, regulatory influences of the authorities should ensure the development of mutually beneficial ties between the territories.
The purpose of this study is to assess the influence of the intensity of interregional interaction on the uniformity of the spatial development of the economy. Methods of mathematical statistics and cluster analysis, system and hierarchical approaches, methods of visualization of the analyzed data were used to obtain the research results. To assess the strength of interregional interaction, the authors used also a gravitational model.
As the results of the work it is worth to note the following ones: the determination of the factors of the country's spatial development; substantiation of the possibilities to reduce the uneven spatial development of the economy on the basis of intensifying interregional interaction; development of methods for analyzing the effectiveness of interregional interaction; assessment of the impact of interregional interaction on indicators of spatial development of the economy.

Key words: *Interregional interaction, spatial development, the gravity model, interregional differentiation, economic mathematical methods.*

1. INTRODUCTION

Spatial development of the country is a complex process of transforming the spatial organization of its constituent territories. Spontaneous, inertial spatial development can cause serious economic consequences. Therefore, appropriate management decisions based on a scientifically based spatial development strategy are an objective necessity. The main objects of management in this case are the following subsystems: population settlement, distribution of production capacities, location of transport, engineering and social infrastructure.

[13] Perm National Research Polytechnic University, 614990, Perm, Russia,
[14] Perm National Research Polytechnic University, 614990, Perm, Russia
[15] Perm National Research Polytechnic University, 614990, Perm, Russia

Failures in the work of these subsystems lead, firstly, to the uneven distribution of the population; secondly, to the complication of internal mobility of the population; thirdly, to the increase in the economic activity concentration. All of the foregoing objectively leads to a polarization of spatial economic development, to an increase in interregional differentiation in the levels of welfare of the population and divergence of territories.

Julia Dubrovskaya *is a candidate of economic sciences (since 2011); PhD – candidate in Russian State Pedagogical University named after A. Herzen, Sankt-Petersburg, Russia (since 2012) and assistant professor of Perm National Research Polytechnic University, Perm, Russia (since 2006). Her scientific interests are regional socio-economic development, cluster policy, regional innovation policy. Since 2005 she published more than 30 articles in Russian federal and international journals; participated in more than 20 International scientific – practical conferences.*



These problems are relevant for Russia, which has experienced serious problems of economic growth in recent years. As it was noted by many Russian researchers, these difficulties are largely determined by the uneven spatial organization of the territories.

A non-optimal spatial organization causes great contrasts between separate regions of the country, the level of differentiation of which reaches critical values. Thus, according to official statistics, only 5 of the largest Russian regions form about 40% of the country's GRP. It negatively affects the level of innovative development of the country, which determines the pace and quality of economic growth in the modern world.

According to the INSEAD calculations, Russia ranks only 45th out of 127 countries present in The Global Innovation Index in 2017 [2]. In the experts' view, the most negative factors in this regard are: unstable political environment (ranked 100th), inefficient regulatory environment (94th), ecological sustainability (83rd), low level of investments (95th), underdevelopment of intangible assets (87th). Separately we need to mention here the index called "innovation linkages", for this parameter Russia got 105th rank only. Meanwhile, this highly important today integral index includes the following subindicators: university/industry research collaboration; state of cluster development; R&D financed from abroad; number of joint venture–strategic alliance enterprises etc.

It is obvious, that the low level of interaction between economic entities has a negative impact on the index of innovation development of our country. Therefore, regulatory influences of the authorities should ensure the development of mutually beneficial ties between the territories.

The issues of interregional cooperation have been studied by the representatives of many schools of economic thought: within the theory of "core – periphery" (J. Friedmann), theory of production location (A. Weber, W. Laundhart, J. von Thunen), theory of growth poles and development centers (F. Perroux, J. Boudeville) and also theory of innovations' diffusion (T. Hagerstrand). With the development of new directions and tools for the implementation of innovation policy, the attention of scientists is increasingly attracted by research on such areas of interregional interaction as the theory of cluster development [3]-[6], benchmarking of territories [7]-[9], smart specialization [10]-[12].

The most significant contribution to the formation of the fundamental foundations of the theory of interregional economic interaction is the following:
1. There is a direct relationship between the efficiency of factor placement and productivity.
2. The division of labor is the basis of the wealth of the population.
3. The lower alternative cost of production underlies the competitive advantage of the territory.

The purpose of this study is to assess the influence of the intensity of interregional interaction on the uniformity of the spatial development of the economy.

Elena Kozonogova *is a post graduate student of Perm National Research Polytechnic University, Perm, Russia (since 2014). Her scientific interests are mathematical modelling in economics, clusters, innovative development. Since 2011 she published more than 20 articles in Russian federal and international journals; participated in more than 10 International scientific – practical conferences.*



2. DATABASE AND METHODOLOGY

The empirical part of the work proceeds from the model of the triple helix, which substantiates three types of interaction between economic subjects (university-industry-government)**Error! Reference source not found.**.

To calculate the interaction forces, a system of indicators characterizing the levels of development of the scientific, infrastructural and industrial potentials of individual territories was developed. Thus, the list of indicators of scientific potential includes such indicators as the number of students; the number of personnel engaged in research and development; costs of research and development; volume of innovative goods, works, services, etc. The list of indicators of the infrastructure potential included such indicators as the density of highways with a hard surface; total area of living quarters per inhabitant; emissions of pollutants into the atmosphere, etc. The list of industrial capacity indicators included such indicators as the turnover of small enterprises; investments in fixed assets; coefficient of renewal of fixed assets, etc.

Three integral indexes were calculated based on this system of indicators: the index of scientific, technical and educational potential, the index of quality of life and infrastructure, the index of production potential. All indicators were reduced to a single scale using a linear transformation. Integral indices were obtained by finding the arithmetic mean of the corresponding indices.

We built the interaction force matrixes using the formula (1) for 78 regions of Russia on the base of statistical data for 2015.

$$F_{ij} = G\frac{q_i q_j}{d_{ij}^2} \quad (1)$$

where F_{ij} – the index of the interaction force between the objects i and j, G - the interaction constant; q - a measure of the significance of objects j and i, d_{ij}^2 – the distance between objects i and j.

Formula 1 represents a gravity model that describes the interaction between spatial objects (cities, regions, countries). This model is widely used in regional and spatial analysis of the economy in the study of urbanization processes, industry location, export-import relationships, population migration [14]-[16].

In our study, the application of the gravitational model is based on the assumption that the magnitude of the interaction is proportional to the product of the significance indicators (quantities, quantities) of objects and inversely proportional to the distance between them.

Julia Karpovich *is a candidate of economic sciences (since 2017); assistant professor at economics and finance department of Perm National Research Polytechnic University, Perm, Russia (since 2017). Scientific interests include sustainable socio-economic development of regions and enterprises, health-saving policy, import substitution. Since 2004 she published more than 50 articles in Russian federal and international journals; participated in more than 15 Russian and international scientific and practical conferences.*



The matrix of the shortest distances D between administrative centers of Russian regions is also used for calculations**Error! Reference source not found.**. At the next step we assessed the impact of interregional interaction on the differentiation of territories. At the same time, we took into account the nature of the forces of interaction.

Interregional differentiation is assessed based on the GRP per capita. The integral index of differentiation is calculated by the formula of the coefficient of variation:

$$\vartheta = \frac{1}{N}\frac{\sum(x_i - \bar{x})^2}{\bar{x}} \quad (2)$$

where ϑ – the coefficient of variation, x_i – the GRP per capita value in region i; $\bar{x}$ – the average GRP per capita in the country, N - the number of regions.

Average forces were calculated for each region to build the model, based on the values of interaction force matrices. In Russia in 2015 the level of differentiation was more than 70%. To assess the "contribution" of the region to the integral index of GRP differentiation per capita, it is necessary to calculate the "contribution" of regions to the integral indicator of differentiation:

$$s_i = \frac{1}{N}\left(\frac{x_i}{\bar{x}} - 1\right)^2 / \vartheta^2 \quad (3)$$

where s_i – estimation of the "contribution" of region i to the integral index of differentiation (coefficient of variation) GRP per capita, ϑ^2 – the square of the coefficient of variation. In this case, it is obvious that $\sum s_i = 1$.

3. RESULTS

Table 1 presents the results of correlation-regression analysis.

Dependent variable		
"Contribution" of the region to the GRP differentiation per capita		**RDR** Error! Reference source not found.
	Model 1	Model 2
Absolute term	-0.0356 (0.0236)	-0.4655* (0.2329)
ln_FID	-0.0088* (0.0042)	
ln_GDP		0.0634** (0.0184)
N	156	156
R2	0.05	0.14

Standard errors in brackets
** p <0.01, * p <0.05

Table 1: Results of correlation regression analysis

Model 1 estimates the total influence of forces of interaction of different nature between regions on differentiation (FID). From the evaluation of the coefficients of the model, it can be seen that the overall increase in interactions of different nature will lead to a decrease in differentiation. Further, we assume that a decrease in differentiation will lead to an increase in the spatial development of both the regions separately and the entire national economy.

Model 2 assesses the relationship between the logarithm of GRP per capita and the regional development rating (RDR). The connection is positive, i.e. the increase in GRP will lead to an increase in RDR. However, it should be taken into account that the differentiation of regions is reduced by "smoothing" the GRP per capita value in the regions. That is, the reduction in differentiation will occur only with an increase in GRP per capita in lagging regions. This, in turn, will entail an increase in the economic development potential of the entire country.

The study confirmed the assumption that a productive interregional interaction can reduce the differentiation of territories. During the evaluation of the influence of these positive externalities on the spatial development of the economy, a positive relationship was also established.

The practical significance of the author's methodology lies in the possibility of applying the results obtained in the development of regional policies with a view to improving the spatial organization of the country's economy.

ACKNOWLEDGEMENTS

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THE IMPACT OF CLUSTERS ON REGIONAL DEVELOPMENT

Katarína Kráľová[16]
Jana Sochuľáková[17]
Dagmar Petrušová[18]
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Abstract: *The development of countries and regions is conditioned by the ability of business entities to succeed in global markets. The competitiveness of businesses is now being achieved and maintained mainly through innovation. Innovative business activities are considered to be a highly interactive process. Intense contacts and business cooperation have a major impact on the ability of businesses to offer competitive solutions. Therefore, clusters can operate with a higher degree of efficiency and use the specialist assets of suppliers with shorter response times than if they operate in isolation. Spill over effects and business interaction with other stakeholders and customers increase economies of scale, reduce costs, expand small and medium-sized businesses, increase specialization, increase competitiveness, improve information transfer, and more. The cluster environment also has a positive effect on the emergence of new and innovative businesses that can connect to existing relationships between individual cluster actors. The mutual cooperation of enterprises with each other, but also with other actors and their location in geographic proximity, leads to an increase in the competitiveness of enterprises, which is also reflected in the overall economic performance and prosperity of the regions and countries. Clusters are currently considered to be a significant factor that increases the prosperity of the regions, increases the inflow of foreign direct investment, creates an environment conducive to innovation and knowledge creation. Therefore, the aim of our contribution through a questionnaire survey is to determine the impact of clusters on the development of regions in the Slovak Republic and small and medium-sized enterprises in the regions.*

Key words: *regional development, small and medium enterprises, the cluster, competitiveness*

1. INTRODUCTION

A favorable business environment is a prerequisite for the long-term growth and development of the regions of every market economy. The primary source of region development is well-functioning small and medium-sized enterprises because they are both business and socially connected with their region. The performance and competitiveness of business entities is an important factor in the development of the regions. If the regions are competitive, they create the right conditions for economic operators that create new jobs and opportunities. Competitive regions generate income and maintain employment at a high level. The Slovak Republic has long been addressing problems with interregional disparities. Habánik, Koišová, [4], Gajdoš, P. [1] states that "regional disparities are the product due to several factors, depend on the quality and developing disposable potentials but also different

[16] Alexander Dubček University in Trenčín, Faculty of Social and Economic Relations, Študentská 3, 91150 Trenčín, Slovakia
[17] Alexander Dubček University in Trenčín, Faculty of Social and Economic Relations, Študentská 3, 91150 Trenčín, Slovakia
[18] Alexander Dubček University in Trenčín, Faculty of Social and Economic Relations, Študentská 3, 91150 Trenčín, Slovakia

positions from which each region entered the transition process." Balancing these differences is one of the primary objectives of the SR regional policy. However, under the influence of market forces, globalization and other economic activities, it is natural that business activities are concentrated only in selected regions where appropriate business conditions are ensured, thereby further enhancing regional disparities. One of the effective solutions of regional disparities is support the development of clusters in regions such as Havierniková, Strunz [5] says: One possibility how to contribute to the regional development is interconnection between businesses, educational institutions and local government entities into the purpose-built configurations – clusters. Cluster business collaboration can take the form of joint innovations that maintain the viability and prosperity of the region, thereby creating the preconditions for reducing regional disparities. Thus, an effective cluster policy that is involved in regional policy is a tool for increasing economic growth, sustainable social and economic development and a better quality of life for the regions. (Kordoš, Vojtovič) [7]

2. THE EVALUATION OF THE RESULTS OF THE QUESTIONNAIRE SURVEY

The following part of paper is a survey of the questionnaire survey with we have implement in the VEGA, entitled "Evaluating the Impact of Clusters on Regional Development". The questionnaire was intended only for cluster companies. As a first step, we have collected information on all clusters in the territory of the Slovak Republic. We have found that not every cluster is still functional today. That is why we have created a list of functional clusters in the SR as can be seen in table 1.

Table 1: List of functional clusters in the Slovak Republic

Bratislava	1	Danube Knowledge Cluster	**Žilina**	1	Cluster of Liptov
	2	National energy cluster		2	Cluster Orava
Trnava	1	Car cluster Slovakia		3	Cluster Turiec
	2	Electrotechnical cluster - Western Slovakia		4	Z@ict
	3	Energy cluster - Western Slovakia	**Banská Bystrica**	1	Slovak engineering cluster
	4	Cluster to support innovative and green technologies		2	Cluster of border castles
Trenčín	1	Slovak IT cluster	**Prešov**	1	The energy cluster of Prešov region
	2	Cluster Váh		2	Rail transport cluster
Nitra	1	Bioeconomy cluster	**Košice**	1	BITERAP
				2	AT+R cluster
	2	Cluster Topoľčany		3	Cluster of tourism Košice
	3	Slovak plastic cluster		4	RADAR cluster
				5	IT Valley Košice

Source: *www.siea.sk*

When composing the questionnaire, we focused on small and medium-sized enterprises that are technological in nature. Questions in the questionnaire were divided into several sections. The first part of the questions to have found out basic business information about small and medium-sized enterprises. The questions were focused on the name of the small and medium-sized enterprise, the region in which the company operates and the size of the enterprise based on the number of its employees and the turnover. The second part of the questions was focused on identifying the motives and reasons for entering the cluster. For these motives, respondents assigned weight to the motif's significance in his decision to enter the cluster. The significance of the decision scale has six values:

0 - insignificant,
1 - almost insignificant,
2 - not very significant,
3 - significant,
4 - very important,
5 - the most significant.

In the third part of the questionnaire, we identified the benefits for clusters of small and medium enterprises in networking, human resources, collaboration and promotion, using the same range (0-5) as in the second part of the questionnaire. In the last question, respondents expressed their opinion on the impact of the cluster on the development of the region in which they operate. On this issue, respondents have selected from the following options as a clusters contributes to the region's development:

a) with the targeted support for growth firms active in prospective sectors,
b) with the effective public-private partnerships,
c) with the regional specialization,
d) with making the region more attractive for investors,
e) with the better knowledge of the needs of entrepreneurs,
f) employment growth in the region.

Ing. Katarina Kráľová, Ph.D. *works at the Department of Economy and Economics of Faculty of Social and Economic Relations, A. Dubcek University in Trencin. During her pedagogical activity she has been involved in work on scientific research projects of faculty and departmental character as an effective project leader, deputy head of the project, co-worker. In her teaching and research work focuses on the problems of the economy of small and medium-sized enterprises, corporate finance and in the area of financial and economic analysis of the company.*

Subsequently, we prepared a questionnaire to send on e-mail to individuated small and medium-sized enterprises from our cluster list (Table 1) in the Slovak Republic. Municipalities, cities, schools, interest groups and tourism businesses did not participate in our survey questionnaire. Overall, we have achieved a return of 249 questionnaires. This number represents 249 technology companies that are part of the real-world clusters in the Slovak Republic, so we consider our survey with respect to the number of technologist's clusters and their members relevant. We also verified the relevance of the questionnaire through statistical methods. Because of limited capacity, we only dealt with the factors we considered key areas in the cause of entry and benefit of cluster entry.

Then, we worked out basic information about respondents and descriptive characteristics. We divided the number of respondents by region. Most respondents of the questionnaire survey were from Trenčín Region - TN (106), followed by Zilina region - ZA (41), Prešov region - PO and Bratislava region - BA (27), Trnavský region - TT (25), Nitriansky region - NR (10), The Košice region - KE (9) and the least of respondents from the Banskobystrický region - BB (4). The questionnaire survey was attended by 89 micro-enterprises, ie enterprises with a maximum of 10 employees. The largest number of micro enterprises was in the Trenčín region (46) and least in the Nitra region (4). Due to the ratio of the number of micro enterprises to the total number of enterprises in the region, the Nitriansky Region (50%) have the largest representation and Trnava region (12%) have the lowest. The survey was attended by the same number of small businesses. The largest number of enterprises with employees ranging from 10 to 49 employees is located in the Trenčín Region (26) and least in the Nitra Region (1). The largest

number of small businesses in the region is located in the Trnava region (60%) and least in the Banskobystrický Region (25%). Medium-sized enterprises with a total of 50-249 employees represent 71 respondents. Most of them are again in the Trenčín Region (28) and least in the Nitra Region (1). The largest representation in terms of the ratio of medium-sized enterprises to the total number of enterprises in the region is located in the Žilina Region (39%) and east in the Nitra Region (10%).

The first statistical method we used was the Cronbach alpha test. This test tells us the correlation of questions in the questionnaire, so we determine their reliability. The Cronbach alpha test values are in the range of 0-1, with a minimum desirable value of at least 0.7. However, the resulting values beyond the 0.9 level may not be desirable, as the response scale is likely to be too narrow. In connection with this information, we applied the item's reliability analysis to selected variables. STATISTICA has produced the output shown in Table 2.

Ing. Jana Sochuľáková, PhD. *works as assistant professor in the Department of Economy and Economics of Faculty of Social and Economic Relations, A. Dubcek University in Trencin. During the educational activities at the university she has been in work on research projects of faculty or departmental character as an effective cooperator. She focuses on issues of financial and management accounting business on the area of financial and economic analysis of the company and the issue of foreign direct investment in her teaching and research work.*

Table 2: Cronbach's alpha test

Souhrn pro měř.: Prům=40,8353 SmOdch =10,2847 Plat. N:249
Cronbach. alfa: ,830238 Standardiz. alfa: --,821443
Prům. kor. mezi prvky:--

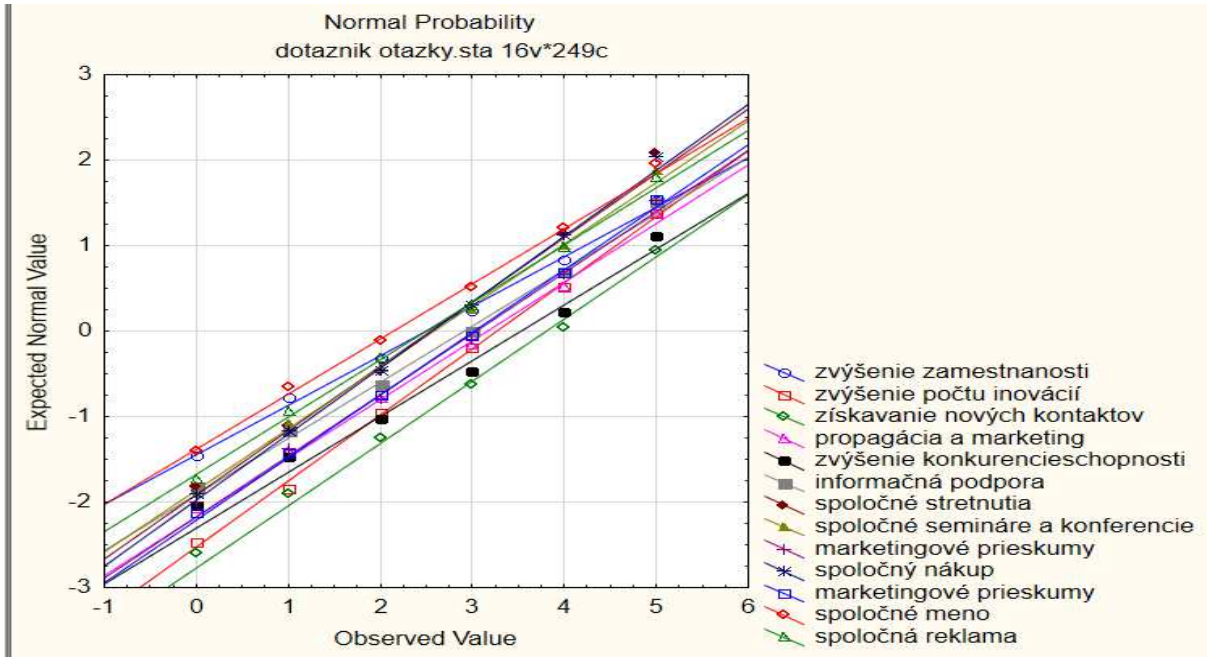
proměnná	Prům. po odstr.	Rozptyl po ods.	SmOdch po ods.	Prv-Celk Korel.	Alfa po odstr.
Počet zamestnancov	38,90763	102,6461	10,13144	0,127775	0,834796
Ročný obrat	39,32932	103,2409	10,16076	0,113672	0,834664
zvýšenie zamestnanosti (motív)	38,33333	90,2945	9,50234	0,422711	0,823399
zvýšenie počtu inovácií (motív)	37,57831	95,5933	9,77718	0,364729	0,825295
získanie nových kontaktov (motív)	37,08434	92,3182	9,60824	0,504458	0,816978
lepšia propagácia a marketing (motív)	37,68675	91,3477	9,55760	0,480472	0,818238
zvýšenie konkurencieschopnosti (motív)	37,35341	91,3369	9,55704	0,470850	0,818902
zvýšenie informačnej podpory (prínos)	37,94378	89,3543	9,45274	0,531684	0,814624
spoločné stretnutia (prínos)	38,29317	92,0225	9,59283	0,503109	0,816953
spoločné semináre a konferencie (prínos)	38,24900	90,4762	9,51190	0,539901	0,814354
vzdelávanie a príprava zamestnancov (prínos)	37,79920	89,7589	9,47412	0,572947	0,812173
spoločný nákup (prínos)	38,28112	93,1659	9,65225	0,463030	0,819480
marketingové prieskumy (prínos)	37,82731	90,0545	9,48971	0,572632	0,812337
spoločné meno a značka (prínos)	38,68675	91,2754	9,55381	0,444773	0,820876
spoločná reklama (prínos)	38,34137	90,3855	9,50713	0,497709	0,817051

Source: the program Statistics

The resulting Cronbach alpha test is 0.830238. Since the resulting value exceeds the required value (0.7), we claim that the collected data is reliable and can be processed without any further changes.

Another statistical method we have used to find basic information about our questionnaire is the N-P plot. Thanks to this graph, we can judge whether the data come from a normal division.

Graph 1: Normal probability graph (N-P plot)



Source: the program Statistics

From graph 1, it had revealed that the variables come from the normal distribution because the points do not nearly departed from the straight line. The analyses described above have shown us that we could continue in evaluating the questionnaire survey because the data was statistically relevant. Subsequently, we analysed the selected answers from the questionnaire survey. We analysed the answers received from the respondents, through selected statistical methods, both from a territorial and national point of view.

Regarding the size of the enterprises, we decided by the Paersons Chi Quadrant method to determine whether there is a dependence between the size of the enterprise and the region where the enterprise is located. To begin with, we have developed the hypothesis H0 and an alternative hypothesis H1.

H0: There is no dependence between the region and the size of the business in which it operates.
H1: There is a dependence between the region and the size of the business in which it operates.

Table 3: Calculation of Paerson's Chi Quadrate (Region x Enterprise Size)

Souhrnná tab.: Očekávané četnosti (dotaznik otazky.sta)
Četnost označených buněk > 10
Pearsonův chí-kv. : 17,8008, sv=14, p=,216028

kraj	Mikro podnik	Malý podnik	Stredný podnik	Řádk. součty
1	9,65060	9,65060	7,69880	27,0000
2	8,93574	8,93574	7,12851	25,0000
3	37,88755	37,88755	30,22490	106,0000
4	3,57430	3,57430	2,85141	10,0000
5	14,65462	14,65462	11,69076	41,0000
6	1,42972	1,42972	1,14056	4,0000
7	9,65060	9,65060	7,69880	27,0000
8	3,21687	3,21687	2,56627	9,0000
Vš.skup.	89,00000	89,00000	71,00000	249,0000

Source: the program Statistics

The p-level value is 0.2216028. At the fourteen degrees of freedom, we can not reject the H0 hypothesis at a significance level of α = 95%. There is no dependence between the region and the size of the enterprise in which it operates. We also decided to verify the results of Paerson's chi quadrate through a correlation analysis.

Table 4: Calculation of Correlation Analysis (Region x Enterprise Size)

	Korelace (dotaznik otazky.sta) Označ. korelace jsou významné na hlad. p < ,05000 (Celé případy vynechány u ChD)										
Prom. X & prom. Y	Průměr	Sm.Odch.	r(X,Y)	r^2	t	p	N	Konst. záv.: Y	Směr. záv: Y	Konst. záv.: X	Směrnic záv.: X
kraj	3,714859	1,875946									
kraj	3,714859	1,875946	1,000000	1,000000			249	0,000000	1,000000	0,000000	1,000000
kraj	3,714859	1,875946									
Počet Zcov	1,927711	0,799947	0,069506	0,004831	1,095017	0,274576	249	1,817607	0,029639	3,400648	0,162997
Počet Zcov	1,927711	0,799947									
kraj	3,714859	1,875946	0,069506	0,004831	1,095017	0,274576	249	3,400648	0,162997	1,817607	0,029639
Počet Zcov	1,927711	0,799947									
Počet Zcov	1,927711	0,799947	1,000000	1,000000			249	0,000000	1,000000	0,000000	1,000000

Source: the program Statistics

The absolute value of the Pearson correlation coefficient was 0.069506. Based on the results of the correlation analysis, we were able to confirm the results of Paerson's chi quadrate that there is no dependence between the size of the business and the region in which it operates.

From other collected data, we have find out that 153 enterprises have a turnover of up to two million euros. This figure represented 61.45% of the total number of respondents. Most of these businesses were located in the Trencin region (75) and least in the Banskobystrický region (1). Given the ratio of the number of enterprises with a turnover of up to two million Euros to the total number of enterprises in the region, the Trenčín region (70.75%) and the smallest Banskobystrický region (25%) were the largest ones. On our survey was attended by 66 companies with a turnover of between two and ten million euros. Most of them were again in the Trenčín region (22) and least in the Banskobystrický region (1).

Most of the businesses with a turnover of between two and ten million Euros to the total number of businesses in the region are located in the Nitra region (40%) and least in the Trenčín Region (20.75%). Most of the businesses that exceeded the turnover of 10 million and did not exceed 50 million euros were 30% of the total number of respondents. Most of them were in Trenčiansky and Žilinský region (9). Least of to them were in the Nitra region (1). The largest representation in terms of the ratio of the number of enterprises, with the turnover to the total number of enterprises in the region, was in the Banskobystrický region (50%) and least in Bratislava and Prešovský region (7.41%).

RNDr. Ing. Dagmar Petrušová, PhD. *works at the Department of Economy and Economics of Faculty of Social and Economic Relations, A. Dubcek University in Trencin. During her pedagogical activity she has been involved in work on scientific research projects of faculty and departmental character as an effective project leader, deputy head of the project, co-worker. In her teaching and research work focuses on the problems of the mathematics, statistics and econometrics.*

In relation to the volume of sales in the enterprise, we chose to use the Paerson´s Chi Quadrate method to determine whether there is a dependence between the two variables mentioned.

Table 5: Calculation of Paerson's chi quadrate (county x sales volume in the enterprise)

Souhrnná tab.: Očekávané četnosti (dotaznik otazky.sta)
Četnost označených buněk > 10
Pearsonův chí-kv. : 20,2411, sv=14, p=,122747

kraj	ročný obrat 1	ročný obrat 2	ročný obrat 3	Řádk. součty
1	16,5904	7,15663	3,25301	27,0000
2	15,3614	6,62651	3,01205	25,0000
3	65,1325	28,09639	12,77108	106,0000
4	6,1446	2,65060	1,20482	10,0000
5	25,1928	10,86747	4,93976	41,0000
6	2,4578	1,06024	0,48193	4,0000
7	16,5904	7,15663	3,25301	27,0000
8	5,5301	2,38554	1,08434	9,0000
Vš.skup.	153,0000	66,00000	30,00000	249,0000

Source: the program Statistics

To begin with, we have again developed the hypothesis H0 and an alternative hypothesis H1.

H0: There is no dependence between the sales volume in the business and the region in which it operates.
H1: There is a dependence between sales volume in the business and the region in which it operates.

The p-level value was at 0.122747. At the fourteen degrees of freedom, we hypothesized H0 at the level of significance α = 95% did not refusing. There is no dependence between the region and the size of the enterprise in which it operates. We also decided to verify the results of Paerson's chi quadrate through a correlation analysis.

Table 6: Calculation of Correlation Analysis (Region x Sales Income)

Korelace (dotaznik otazky.sta)
Označ. korelace jsou významné na hlad. p < ,05000
(Celé případy vynechány u ChD)

Prom. X & prom. Y	Průměr	Sm.Odch.	r(X,Y)	r^2	t	p	N	Konst. záv.: Y	Směr. záv: Y	Konst. záv.: X	Směrnic záv.: X
kraj	3,714859	1,875946									
kraj	3,714859	1,875946	1,000000	1,000000			249	0,000000	1,000000	0,000000	1,000000
kraj	3,714859	1,875946									
ročný obrat	1,506024	0,702073	0,018148	0,000329	0,285268	0,775678	249	1,480793	0,006792	3,641829	0,048492
ročný obrat	1,506024	0,702073									
kraj	3,714859	1,875946	0,018148	0,000329	0,285268	0,775678	249	3,641829	0,048492	1,480793	0,006792
ročný obrat	1,506024	0,702073									
ročný obrat	1,506024	0,702073	1,000000	1,000000			249	0,000000	1,000000	0,000000	1,000000

Source: the program Statistics

The absolute value of the Pearson correlation coefficient was 0.018148. Based on the results of the correlation analysis, we confirmed the results of Paerson's chi quadrate that there is no dependence between the size of the business and the region in which it operates.

Table 7: Descriptive characteristics (whole SR)

Proměnná	Popisné statistiky (dotaznik otazky.sta)														
	N platných	Průměr	Medián	Modus	Četnost modu	Součet	Minimum	Maximum	Spodní kvartil	Horní kvartil	Rozptyl	Sm. odch.	Směrod. chyba	Šikmost	Špičatost
kraj	249	3,714859	3,000000	3,000000	106	925,0000	1,000000	8,000000	3,000000	5,000000	3,519173	1,875946	0,118883	0,674437	-0,33116
Počet Zcov	249	1,927711	2,000000	Vícenás.	89	480,0000	1,000000	3,000000	1,000000	3,000000	0,639914	0,799947	0,050695	0,131109	-1,42463
ročný obrat	249	1,506024	1,000000	1,000000	153	375,0000	1,000000	3,000000	1,000000	2,000000	0,492907	0,702073	0,044492	1,035626	-0,25815
zvýšenie zamestnanosti (motív)	249	2,502008	3,000000	3,000000	64	623,0000	0,000000	5,000000	1,000000	4,000000	2,468746	1,571224	0,099572	-0,076042	-1,00382
zvýšenie počtu inovácií (motív)	249	3,257028	3,000000	3,000000	69	811,0000	0,000000	5,000000	2,000000	4,000000	1,385283	1,176980	0,074588	-0,212250	-0,56049
získavanie nových kontaktov (motív)	249	3,751004	4,000000	5,000000	85	934,0000	0,000000	5,000000	3,000000	5,000000	1,437751	1,199063	0,075988	-0,754076	-0,12717
propagácia a marketing (motív)	249	3,148594	3,000000	4,000000	68	784,0000	0,000000	5,000000	2,000000	4,000000	1,780250	1,334260	0,084555	-0,428908	-0,50618
zvýšenie konkurencieschopnosti (motív)	249	3,481928	4,000000	4,000000	74	867,0000	0,000000	5,000000	3,000000	5,000000	1,839390	1,356241	0,085948	-0,816991	0,04441
informačná podpora (prínos)	249	2,891566	3,000000	3,000000	70	720,0000	0,000000	5,000000	2,000000	4,000000	1,959969	1,399989	0,088721	-0,356373	-0,59519
spoločné stretnutia (prínos)	249	2,542169	3,000000	3,000000	85	633,0000	0,000000	5,000000	2,000000	3,000000	1,507287	1,227716	0,077803	-0,282668	-0,42324
spoločné semináre a konferencie (prínos)	249	2,586345	3,000000	3,000000	74	644,0000	0,000000	5,000000	2,000000	4,000000	1,662877	1,289526	0,081720	-0,124374	-0,65265
marketingové prieskumy (prínos)	249	3,036145	3,000000	3,000000	79	756,0000	0,000000	5,000000	2,000000	4,000000	1,655946	1,286836	0,081550	-0,445500	-0,25636
spoločný nákup (prínos)	249	2,554217	3,000000	3,000000	81	636,0000	0,000000	5,000000	2,000000	3,000000	1,449670	1,204022	0,076302	-0,191295	-0,38680
marketingové prieskumy (prínos)	249	3,008032	3,000000	3,000000	73	749,0000	0,000000	5,000000	2,000000	4,000000	1,596709	1,263610	0,080078	-0,305313	-0,44295
spoločné meno (prínos)	249	2,148594	2,000000	3,000000	64	535,0000	0,000000	5,000000	1,000000	3,000000	2,022186	1,422036	0,090118	0,074385	-0,87764
spoločná reklama (prínos)	249	2,493976	3,000000	3,000000	63	621,0000	0,000000	5,000000	1,000000	4,000000	1,912262	1,382846	0,087634	-0,033518	-0,82590

Source: the program Statistics

As we are dealing with this part of the collected data from the whole Slovak Republic, there are 249 respondents. Table 7 shows a number of important data. Median, that is, the average value of the organized file is located in the Trenčín Region. Thus, we can say that the Bratislavský, Trnava and Trenčín regions represent half of the total number of respondents. Modus is located in the Trenčín Region. It occurs most frequently in the statistical file, so most of the respondents come from enterprises located in the Trenčín Region. In all variables we found all the values from the range offered. We could say that we have a representative sample of respondents from each regions Slovak Republic and from every size of the enterprise (micro-enterprise, small enterprise, medium-sized enterprise). We had a sample to enterprise with small turnover (up to € 2 million), a median turnover (from € 2 to € 10 million) and a sample of at least one technology company with a turnover of up to € 50 million (from 10 to 50 million). In each of the factors we considered key, we found at least once statement about its insignificance for at least one business and at least one statement that it is the most significant for at least one enterprise. For this reason, we considered it important to address separately some of the selected factors that motivate the enterprises to enter the cluster and its benefits from the input. In this post, we only mention two motivational factors with respect to the scope of the contribution and that - increasing employment, increasing the number of innovations

Increasing employment - the cluster entry reason

The average value of the tracked file reached 2.50. This value showed that for the respondents, the increase in employment as a factor for cluster entry at the level was little significant and significant. Because the median and modus were significant, we consider this factor complexly as important to an enterprise as the reason for entering the cluster. The "Significant" option is in the middle of the offered scale.

Table 8: The ratio of respondents' responses to the significance of the increase in employment as a cluster entry factor

	insignificant	**almost insignificant**	**not very significant**	**significant**	**very significant**	**most important**
BA	18,52	14,81	18,52	18,52	14,81	14,81
TT	8,00	4,00	16,00	28,00	28,00	16,00
TN	11,32	16,98	17,92	25,47	16,98	11,32
NR	30,00	20,00	10,00	30,00	10,00	0,00
ZA	24,39	14,63	14,63	24,39	4,88	17,07
BB	0,00	0,00	0,00	75,00	25,00	0,00
PO	7,41	14,81	22,22	25,93	14,81	14,81
KE	22,22	11,11	33,33	22,22	11,11	0,00

Source: the program Statistics

On the basis of the data collected, we found that most respondents from the Trencin region (12) considered the reason for the increase in employment to be the most important factor for entering the cluster. No business considered this factor to be the most important in the Nitra, Banskobystricke and Košice regions. On the other hand, this factor was considering insignificant by the majority of respondents also from Trenčiansky region (12). In the Banskobystrický region, none of the respondents said that this factor be insignificant.

Table 8 shows the percentage of respondents responses to the significance of the increase in employment as the factor of cluster input on the number of enterprises in the region. In this case, the largest ratio is in the Žilinský region (17.07%). The smallest ratio is found in the Nitra, Banskobystrický and Košický regions because in these regions, none of the respondents said that this factor would be the most significant of the offered options. In the Banskobystrický region, none of the respondents expressed the fact that the mentioned factor was insignificant. The largest percentage of enterprises that did not take into account the increase in employment as a reason for entering the cluster are located in the Nitra region (30%).

Increasing the number of innovations - the cluster entry reason

Similarly as in the previous case, we also worked on other motivational factors. The average value of the tracked reason for cluster input is 3.26. This means that for SMEs in the Slovak Republic the increase in the number of innovations was a significant factor. This is evidenced by the value of the modus and the median.

However, other factors of motivation, which, given the limitations of the article's scope, are not discussed in detail, include: - acquiring new contacts, promoting and marketing, increasing competitiveness, We cannot ignore the benefits of, for example, information support, joint meetings, seminars and conferences, joint purchasing, marketing surveys, common name and advertising, etc.

3. CONCLUSION

Clusters are a significant microeconomic factor enhancing the prosperity of the regions. Clusters contribute to an increasing inflow of investment, creating an environment conducive to innovation and knowledge creation. Therefore, regions with strong clusters are considered to be innovative leaders. On the basis of the territorial division of the Slovak Republic, the potential of clustering is relatively good. Based on our questionnaire survey of individual regions of Slovakia, the most promising from the viewpoint of the founding and existence of

clusters are the regions of western Slovakia. The motive for entering small and medium enterprises for cluster based on our survey is:

- increasing the competitiveness of enterprises,
- easier to establish new business contacts,
- joint promotion and marketing of SMEs in clusters,
- increasing the number of innovations and more.

Moreover, as a further benefit for small and medium-sized businesses surveyed included the following: information support, joint meetings, seminars and conferences, joint purchasing, marketing surveys, etc.

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EKONOMSKO-SOCIJALNA STRUKTURA STANOVNIŠTVA U VUKOVARSKO-SRIJEMSKOJ ŽUPANIJI

THE ECONOMIC AND SOCIAL STRUCTURE OF THE VUKOVAR-SRIJEM COUNTY POPULATION

Sandra Mrvica Mađarac[19]
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Sadržaj: *Vukovarsko-srijemska županija nalazi se na samom istoku Republike Hrvatske i jedna je od najnerazvijenijih županija u Republici Hrvatskoj. Ova županija ima lošu i demografsku sliku stanovništva; u prošlom stoljeću bila je poznata kao područje pogodno za život na kojem se stanovništvo doseljavalo (najviše zbog poljoprivrednih kombinata i razvijene industrije), dok je danas ovo područje sa BDP-om na samom začelju svih županija u Republici Hrvatskoj.*
Društveno-gospodarska razvijenost nekog područja ogleda se i kroz ekonomsko-socijalnu strukturu stanovništva; pokazatelj veće gospodarske razvijenosti posljedica je i veće ekonomske aktivnosti stanovništva. Također, što je društvo naprednije, bolja je obrazovna struktura stanovništva tog područja.
U radu je analizirana ekonomsko-socijalna struktura stanovništva Vukovarsko-srijemske županije na temelju Popisa stanovništva 2001. i 2011. godine, Rezultata poslovanja gospodarstva (Hrvatska gospodarska komora) i statističkih podataka Hrvatskog zavoda za zapošljavanje s ciljem analize potencijalne razlike u ekonomskoj aktivnosti stanovnika i socijalnoj strukturi između dva popisna razdoblja te analize ekonomsko-socijalne strukture stanovništva. Stanovništvo je analizirano kroz pokazatelje: stanovništvo prema ekonomskoj aktivnosti, zaposlenost i plaće, zaposleni prema djelatnostima, stanovništvo prema glavnim izvorima sredstava za život, stanovništvo prema završenoj školi, nezaposleni i nezaposleni prema kvalifikacijama.

Ključne riječi: *ekonomsko-socijalna struktura stanovništva, Vukovarsko-srijemska županija, ekonomska aktivnost*

Abstract: *The Vukovar - Srijem County is situated in the very east region of the Republic of Croatia and is one of the most underdeveloped counties in the Republic of Croatia. This county has a poor demographic picture of its population; during the last century this county was known as a region suitable for life where population immigrated and settled (mostly because of the presence of the agriculture combines and developed industrial branches), while today this area with its GDP is at the rear of all counties in the Republic of Croatia.*
Socio - economic development of some particular area is also reflected through the socio - economic structure of the population; the indicator of a greater economic development is reflected in the better economic activity of the population. In addition, as the observed society is more advanced, it has a better population's educational structure of that area.
In this paper we analyse the economic and social structure of the Vukovar – Srijem county population's based on censuses from years 2001 and 2011, we also consider the results of the economics in business (by the Croatian Chamber of Commerce) and the statistical data obtained from the Croatian Employment Service in order to determine potential differences in the economic activities of residents, and differences in social structure among the two aforementioned census periods, but also to proceed with the analysis of the economic and social

[19] Veleučilište „Lavoslav Ružička“ u Vukovaru, Županijska 50, Vukovar, Republika Hrvatska

structure of the population. The observed population has been analysed by the following indicators: population by the economy activity, employment and wages, employed individuals in accordance to the industry sector, population compared to the receiving main resources for life, population in accordance to completed education levels, those unemployed and unemployed in accordance to qualifications.

Key words: *the economic and social structure of the population, The Vukovar - Srijem County, economy activity*

1. UVOD

Jedan od čimbenika razvoja nekog područja je i stanovništvo koje je ujedno nositelj gospodarske aktivnosti; uzročno je posljedična veza stanovništva i gospodarskog razvoja. Vukovarsko-srijemska županija posljednjih je desetljeća doživjela brojne promjene u svom društveno-gospodarskom razvoju što se odrazilo i na ekonomsku aktivnost stanovništva. U radu se stanovništvo Vukovarsko-srijemske županije analiziralo i kompariralo prema obilježjima: aktivnost, djelatnost, stručna sprema, glavni izvori sredstava za život i nezaposlenost. Dat je poseban osvrt na nezaposlenost kao jedno od gorućih problema ove županije te strukturu nezaposlenih osoba. Analizom stanovništva prema navedenim obilježjima dolazi se do spoznaje o ekonomsko-socijalnoj strukturi stanovništva kao posljedice gospodarskog razvoja. Osnovni metodološki pristup u ovom radu je obrada i znanstvena analiza prikupljenih podataka iz Popisa stanovništva i drugih sekundarnih publikacija u kojima su objavljeni podaci potrebni za predmet istraživanja.

2. POJAM EKONOMSKO-SOCIJALNE STRUKTURE STANOVNIŠTVA

Pod ekonomsko-socijalnom strukturom stanovnika podrazumijeva se struktura stanovništva prema ekonomskoj aktivnosti, djelatnosti, zanimanju, položaju u zanimanju, sektor vlasništva, obilježje naselja, obilježje kućanstva prema izvorima i veličini prihoda, obrazovna struktura stanovništva i sl. Polaznu osnovu za proučavanje ekonomsko-socijalne strukture stanovništva čini ekonomska struktura aktivnog stanovništva (radne snage). To proizlazi iz činjenice da se ekonomska struktura ukupnog stanovništva formira preko ekonomske strukture aktivnog stanovništva, jer su neaktivne osobe ovisne i uzdržavane od aktivnih članova njihove obitelji ili kućanstva [1, str. 408].

U ekonomsko aktivno i neaktivno stanovništvo ulaze slijedeće kategorije [1, str. 411]:

grupa I. ekonomski aktivno stanovništvo čine:

1. sve zaposlene osobe (osobe u radnom odnosu), koje rade;
   a) puno radno vrijeme (prosječna duljina radnog dana),
   b) pola radnog dana ili više,
   c) manje od polovice prosječnog radnog dana,
2. sve osobe koje aktivno obavljaju određeno zanimanje, ali nisu u radnom odnosu (aktivni u poljoprivredi, zanatstvu, osobe koje rade za „vlastiti račun“, pomažući članovi obitelji),
3. nezaposlene osobe u određenom razdoblju:
   a) nezaposleni koji su prije bili zaposleni,
   b) osobe koje prvi put traže zaposlenje,

grupa II. Ekonomski neaktivno stanovništvo čine:

1. osobe koje imaju samostalan izvor prihoda:
   a) osobe koje primaju mirovinu (koje više ne rade),
   b) osobe koje se pripremaju za buduće zanimanje, koje se školuju iz stipendije i sl.,
   c) ostale ekonomski neovisne osobe koje ne rade niti traže posao (rentijeri i sl.),
2. ekonomski ovisne (uzdržavane osobe):
   a) djeca ispod 14 godina,
   b) kućanice,
   c) osobe koje se pripremaju za obavljanje određenog zanimanja u budućnosti, koje se školuju na teret roditelja, rođaka i sl.,
   d) osobe nesposobne za rad i bolesni.

U pogledu obilježja ekonomske aktivnosti „status u aktivnosti“, stanovništvo Hrvatske je razvrstano u skupine: aktivno, osobe s osobnim prihodom i uzdržavano stanovništvo [1, str. 415]. Aktivno stanovništvo (radna snaga) odnosi se na aktivno stanovništvo u užem smislu i obuhvaća osobe koje obavljaju zanimanje:

a) osobe koje su u radnom odnosu,
b) osobe koje rade samostalno na svojem ili obiteljskom, pretežno poljoprivrednom imanju,
c) osobe koje su nezaposlene, pod uvjetom da traže posao,
d) osobe koje su prekinule rad zbog ispunjenja vojne obveze ili kazne zatvora.

Osobe sa osobnim prihodom obuhvaćaju:

a) umirovljenike svih kategorija,
b) osobe koje primaju socijalnu pomoć ili imaju prihode od davanja u zakup zemlje, kuće, radnje ili druge imovine.

Uzdržavano stanovništvo (neaktivno u užem smislu) obuhvaća sve one osobe koje nemaju vlastitih prihoda, a uzdržavaju ih roditelji, rođaci ili druge osobe (to su: djeca, kućanice, učenici, redoviti studenti, nesposobni za rad, bolesni i sl.).

Ekonomska struktura stanovništva podrazumijeva podjelu stanovništva prema djelatnostima iz kojih crpe dohodak. Podjela se može napraviti s obzirom na različite kriterije: na poljoprivredne i nepoljoprivredne djelatnosti, prema zanimanju koje se obavlja u trenutku popisa, a često primjenjiva podjela je na primarne, sekundarne i tercijarne djelatnosti.

Ekonomska struktura aktivnog stanovništva (radne snage) čini polaznu osnovu za proučavanje ekonomske strukture ukupnog stanovništva. U podjeli stanovništva na aktivno i neaktivno stanovništvo ogledaju se odnosi između proizvođača i potrošača te između stvarnih mogućnosti proizvodnje i zahtjeva potrošnje [2, str. 4].

„Utjecaj obrazovanja na stupanj ekonomske aktivnosti stanovništva očituje se [1, str. 515]:
a) kroz činjenicu da je razina stope aktivnosti, uz ostale iste uvjete, to viša što je viša razina obrazovanja (školske spreme) ukupnog stanovništva, što se osobito opaža kod ženskog stanovništva,
b) preko stupnja obuhvaćenosti mlađeg stanovništva osnovnim, srednjim i visokoškolskim obrazovanjem što izravno utječe, uz ostalo, na specifične stope aktivnosti stanovništva prema dobi.“

Velika je uloga stanovništva u gospodarstvu nekog područja. U demografiji je poznato da je ekonomska struktura stanovništva jako važan pokazatelj društveno-gospodarske razvijenosti nekog područja. Veća, brojem i udjelom izraženija ekonomska aktivnost stanovništva nekog područja ukazuje i na njegovu jaču gospodarsku aktivnost i vice versa [3, str. 103].

Ekonomski razvoj ne podrazumijeva samo diferenciran rast djelatnosti i grana te stvaranje novih, a s tim u vezi i dalju razgranatost raspodjele ekonomski aktivnog stanovništva već i nestanak nekih djelatnosti i grana koje su u prošlosti imale važne ekonomske funkcije [4, str. 20].

3. STANOVNIŠTVO VUKOVARSKO-SRIJEMSKE ŽUPANIJE PREMA EKONOMSKOJ AKTIVNOSTI, DJELATNOSTI I GLAVNIM IZVORIMA SREDSTAVA ZA ŽIVOT

Međuzavisnost društveno-gospodarskih karakteristika nekog područja i demografskih obilježja najviše se ogleda kroz ekonomsko-socijalnu strukturu stanovništva nekog područja. Države koje imaju istu opću stopu aktivnosti međusobno se demografski razlikuju prema demografskoj i ekonomskoj strukturi zbog specifičnosti u spolu, dobi i djelatnosti ekonomski aktivnog stanovništva.

Vukovarsko-srijemska županija prema Popisu stanovništva iz 2011. godine ima 149 070 stanovnika; a podijeljena je na 5 gradova (Vukovar, Vinkovci, Otok, Županja, Ilok) i 26 općina.
Stanovništvo Vukovarsko-srijemske županije nalazi se u stanju duboke starosti i u procesu sve bržeg sužavanja demografske osnove čije posljedice će se najnegativnije odraziti na biodinamiku stanovništva te na demografske potencijale ekonomske aktivnosti stanovništva ovog područja [5].

Dr.sc. ***Sandra Mrvica Mađarac*** *rođena je 1975. godine u Šibeniku. Diplomirala i magistrirala je na Ekonomskom fakultetu u Osijeku. Doktorirala je na Sveučilištu Hercegovina, Fakultetu društvenih znanosti dr. Milenka Brkića 2017. godine, studij Menadžment. Od 2007. godine zaposlena je na Veleučilištu „Lavoslav Ružička“ u Vukovaru na kojem je obnašala dužnost v.d. dekanice i prodekanice za nastavu. Zaposlena je na Veleučilištu kao viši predavač ekonomske grupe predmeta na stručnom studiju Trgovina. Bila je članicom programskih i organizacijskih odbora i sudionica više znanstveno-stručnih skupova. Autorica je priručnika „Prodajno poslovanje“. Područja njenog interesa su: trgovina, turizam, demografija.*



Iz Tablice 1. se vidi ekonomska aktivnost stanovništva Vukovarsko-srijemske županije 1971., 1991., 2001. i 2011. godine.

Godina	Ukupno	Aktivno	%	S osobnim prihodom	%	Uzdržavano stan.	%
1971.	202905	76980	37,9	14705	7,2	111220	54,9
1991.	214658	89542	41,7	32026	14,9	93090	43,4
2001.	204768	82798	40,4	48287	23,6	73683	36,0
2011.	149070	79462	53,3	43441	29,1	26167	17,5

Tablica 1: Stanovništvo Vukovarsko-srijemske županije prema ekonomskoj aktivnosti 1971., 1991., 2001., 2011. godine
Izvor: [6], [7]

Od 1991. godine u Vukovarsko-srijemskoj županiji se smanjuje broj uzdržavanog stanovništva, a raste postotak stanovništva sa osobnim prihodima (od 7,2% do 29,1%).Opća stopa aktivnosti porasla je na 53,3% 2011. godine.

Iz Tablice 2. se vidi struktura zaposlenih prema djelatnostima u 2016. godini.

Djelatnost	% zaposlenih
Poljoprivreda, šumarstvo, ribarstvo	8,4
Prerađivačka industrija	33,7
Opskrba el. energijom, plinom	1,2
Opskrba vodom, gospodarenje otpadom	5,3
Građevinarstvo	11,4
Trgovina na veliko i malo, popravak motornih vozila	21,9
Prijevoz i skladištenje	3,6
Djelatnosti pružanja smještaja te pripreme i usluživanje hrane	2,6
Informacije i komunikacije	1,5
Financijske djelatnosti i djelatnosti osiguranja	0,04
Poslovanje nekretninama	0,4
Stručne, znanstvene i tehničke djelatnosti	3,7
Administrativne i pomoćne uslužne djelatnosti	2,6
Javna uprava, obrana, obvezno socijalno osiguranje	0,1
Obrazovanje	0,9
Djelatnost zdravstvene zaštite i socijalne skrbi	1,6
Umjetnost, zabava i rekreacija	0,3
Ostale uslužne djelatnosti	0,3

Tablica 2: Broj zaposlenih prema djelatnostima u Vukovarsko-srijemskoj županiji 2016. godine u %
Izvor: [8]

Najveći broj zaposlenih u Vukovarsko-srijemskoj županiji zaposlen je u prerađivačkoj industriji (33,7 %), u trgovini na veliko i malo (21, 9 %), građevinarstvu (11,4 %) i poljoprivredi (8,4 %).

Struktura stanovnika prema obilježju glavni izvori sredstava za život najbolji je pokazatelj životnog standarda na određenom području. U Vukovarsko-srijemskoj županiji najveći broj stanovnika živi bez ikakvih prihoda (39,1%). Prihod od stalnog rada ima 24,1% stanovnika, dok samo od mirovine živi ukupno čak 24,6% stanovnika. Na ovom području veliki je broj korisnika socijalne naknade. 6,0% stanovnika ovog područja 2011. godine navodi socijalnu naknadu kao glavni izvor prihoda (Tablica 3.).

Glavni izvori sredstava za život	Stanovništvo 2011.	%
Prihod od stalnog rada	43 262	24,1
Prihodi od povremenog rada	4 462	2,5
Prihodi od poljoprivrede	4 365	2,4
Starosna mirovina	21 344	11,8
Ostale mirovine	23 129	12,8
Prihodi od imovine	671	0,4

Socijalne naknade	10 850	6,0
Ostali prihodi	4 091	2,3
Povremena potpora drugih	2 434	1,3
Bez prihoda	70 124	39,1
Nepoznato	67	0,03
Ukupno 1)	179 521	100

1) Zbroj podataka prema stupcima veći je od podatka ukupno jer su osobe mogle dati i dva odgovora (dva različita prihoda) i stoga su te osobe iskazane u dva stupca

Tablica 3: Stanovništvo prema glavnim izvorima sredstava za život u Vukovarsko-srijemskoj županiji 2011. godine
Izvor: [7]

Iz Tablice 4. se vidi zaposlenost u Vukovarsko-srijemskoj županiji te plaće u kunama u RH i u Vukovarsko-srijemskoj županiji 2014., 2015. i 2016. godinu.

Naziv	2014.	2015.	2016.
Broj zaposlenih VSŽ	14 798	16 409	17 438
Prosječna mjesečna neto plaća po zaposlenom VSŽ (u kn)	3 690	3 681	3 783
Prosječna mjesečna neto plaća po zaposlenom RH (u kn)	4 878	5 711	5 685

Tablica 4: Zaposlenost i plaće (kn) u RH i Vukovarsko-srijemskoj županiji u 2014., 2015., 2016. godini
Izvor: [8], [9]

Iz Tablice 4. se vidi povećanje broja zaposlenih u 2015. i 2016. godini u odnosu na 2014. godinu (6,3% je povećan broj zaposlenih 2016. godine u odnosu na 2015. godinu). Od 21 županije u RH, Vukovarsko-srijemska županija je pri dnu ljestvice prema veličini neto plaće (iza nje su: Virovitičko-podravska, Ličko-senjska, Bjelovarsko-bilogorska županija).

4. STANOVNIŠTVO VUKOVARSKO-SRIJEMSKE ŽUPANIJE PREMA ZAVRŠENOJ ŠKOLI I NEZAPOSLENOSTI

Pismenost i školska sprema osnovna su obrazovna obilježja stanovništva. S razvojem podjele rada mijenjaju se uvjeti u pogledu pismenosti stanovništva. Obilježje školska sprema važno je za utvrđivanje kontingenta školovanog stanovništva na određenom području. Pod obilježjem školska sprema podrazumijeva se najviša završena škola. Što je društvo gospodarski naprednije veća je pismenost i bolja obrazovna struktura stanovništva.

Struktura stanovništva prema završenoj školi u Vukovarsko-srijemskoj županiji ukazuje na nepovoljnu obrazovnu strukturu stanovništva koja samim time negativno utječe na društveno-gospodarski razvoj ovog područja. Postotak stanovništva bez škole na ovom području je duplo veći od državnog prosjeka (3,5% u odnosu na 1,7%). Sa završenom srednjom školom je 49,7% stanovnika županije, dok je državni prosjek 52,6%. Županija znatno zaostaje i za brojem visokoobrazovanog stanovništva; u Vukovarsko-srijemskoj županiji je 9,5% stanovnika visokoobrazovano, dok je državni prosjek 16,4%. Broj stanovnika sa završenim doktorskim studijem je neznatan, 0,04%. Iz podataka proizlazi kako je mnogo veći postotak žena sa manjim stupnjem obrazovanja u odnosu na muškarce. Bez povećanja udjela visokoobrazovanog stanovništva i općeg stupnja obrazovanosti nema ni gospodarskog oporavka ovog područja.

Stupanj obrazovanja	Ukupno	Muški spol	Ženski spol	%
Bez škole	5 187	871	4 316	3,5
1-3 razreda osnovne škole	1 474	379	1 095	1,0
4-7 razreda osnovne škole	8 813	3 014	5 799	5,9
Osnovna škola	45 156	19 406	25 750	30,3
Srednja škola 1)	74 176	40 471	33 705	49,7
Visoko obrazovanje-ukupno	14 089	6 897	7 192	9,5
Stručni studij 2)	6 403	3 076	3 327	-
Sveučilišni studij 3)	7 624	3 780	3 841	-
Doktorat	65	41	24	0,04
Nepoznato	175	90	85	0.1
Ukupno	149 070	71 128	77 942	100

1) Obuhvaćene su sve srednje škole
2) Obuhvaćene su sve više škole, VI stupnjevi fakulteta te stručni studiji po Bologni
3) Obuhvaćeni su svi fakulteti, umjetničke akademije, svi sveučilišni studiji po Bologni te magistarski znanstveni, stručni i umjetnički studij

Tablica 5: Struktura stanovništva starog 15 i više godina prema završenoj školi u Vukovarsko-srijemskoj županiji 2011. godine
Izvor: [7]

Nezaposlenost je jedna od najvećih problema u Vukovarsko-srijemskoj županiji. Iz Tablice 6. se vidi kako je stopa nezaposlenosti od 2009.- te godine (28,70%) porasla na 30,3% u 2015. godini. 2014. godine prosječna stopa nezaposlenosti na državnoj razini iznosila je 18,8%. Najviša stopa nezaposlenosti 2016. godine u RH zabilježena je u Virovitičko-podravskoj županiji (34,7%) [10].

Godina	Stopa nezaposlenosti
2009.	28,70
2010.	31,80
2011.	32,20
2012.	32,90
2013.	35,80
2014.	33,00
2015.	30,30

Napomena: Godišnji prosjek; stopa nezaposlenosti izračunata je kao omjer broja nezaposlenih i radno aktivnih osoba u promatranoj skupini u zadanom razdoblju

Tablica 6: Stope nezaposlenosti u Vukovarsko-srijemskoj županiji po godinama
Izvor: [11]

Iz Tablice 7. se vidi kretanje broja nezaposlenih po godinama u Vukovarsko-srijemskoj županiji; najveći broj nezaposlenih je bio 2013. godine (21 404 nezaposlene osobe).

Godina	Broj nezaposlenih
2009.	17 269
2010.	18 748
2011.	18 377
2012.	19 768
2013.	21 404
2014.	20 189
2015.	17 047

Tablica 7: Broj nezaposlenih po godinama u Vukovarsko-srijemskoj županiji
Izvor: [11]

Iz Tablice 8. se vidi kako je najveći broj nezaposlenih osoba sa završenom trogodišnjom srednjom školom (33,4%). Najmanje nezaposlenih je bez završene škole (2,4%) te visokoobrazovanih sa završenim fakultetom, magisterijem i doktoratom, 4% od ukupnog broja nezaposlenih, ali njih ima najmanje i u obrazovnoj strukturi stanovništva županije.

Kvalifikacija	Broj nezaposlenih	% u ukupno nezaposlenom stanovništvu
Bez škole	346	2,4
Osnovna škola	3 709	26,1
Srednja škola za zanimanje do 3. godine	4 745	33,4
Srednja škola za zanimanja u trajanju od 4. godine	4 148	29,1
Viša škola, viši stručni studija	682	4,8
Fakulteti, akademije, magisterij, doktorat	576	4,05
Ukupno nezaposlenih	14 206	100

Tablica 8: Nezaposlene osobe u Vukovarsko-srijemskoj županiji po kvalifikacijama 2016. godine
Izvor: [10]

„Ekonomski razvoj mora poticati imigracijsku, a zaustavljati ili usporavati emigracijsku sastavnicu ukupnoga kretanja stanovništva. Lokalna politička, gospodarska, obrazovna, društvena i kulturna zajednica mora provoditi, dakako, uz svesrdnu potporu države mjere poticajne populacijske politike, napose u domeni: politike zapošljavanja, rješavanja stambene politike, porezne politike (olakšica) te svakako pomoći mladim i brojnim obiteljima u uzdržavanju i odgoju djece. To nije lako u kontekstu teških materijalnih prilika, ali je jedini izlaz iz demografske i društveno-gospodarske recesije“ [12, str. 500].

4. ZAKLJUČAK

Posljedica gospodarskog razvoja nekog područja je i ekonomska aktivnost njegova stanovništva. Promjena načina privređivanja u Vukovarsko-srijemskoj županiji odrazila se i na manji broj zaposlenih u nekadašnjim velikim industrijskim subjektima. Iako je i dalje veliki postotak uzdržavanog stanovništva u Vukovarsko-srijemskoj županiji, prema posljednjim popisima stanovništva raste broj stanovnika sa osobnim prihodima. Potrebno je napomenuti da se ova županija nalazi u fazi duboke starosti stanovništva što se samim time odražava i na njegovu ekonomsku strukturu. Zbog svojih prirodnih resursa, najveći broj stanovnika zaposlen je u prerađivačkoj industriji, trgovini na veliko i malo, građevinarstvu i poljoprivredi. Ipak, najveći postotak stanovnika živi bez ikakvih prihoda, a veliki je i postotak korisnika socijalne naknade. Broj zaposlenih se posljednjih godina povećava što je posljedica poticanja poduzetništva i razvoja poduzetničke infrastrukture.

Stanovništvo Vukovarsko-srijemske županije ima nepovoljnu obrazovnu strukturu; postotak stanovništva bez škole je duplo veći od državnog prosjeka, a postotak visokoobrazovanog stanovništva je skoro pa duplo manji od državnog prosjeka. Žensko stanovništvo ima manji stupanj obrazovanja u odnosu na muško. Najveći broj nezaposlenih ima završenu trogodišnju srednju školu. U cilju poboljšanja ekonomsko-socijalne strukture stanovništva Vukovarsko-

srijemske županije i kvalitete života njenog stanovništva potrebno je povećati broj visokoobrazovanog stanovništva te nastaviti sa stvaranjem poduzetničke klime te privlačenja stranog kapitala.

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MEASURING SOCIAL INEQUALITY

Viera Labudová[20]
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Abstract: *The measurement of social inequality is a timely and important topic. Income inequality measure or income distribution measures are used to measure the distribution of income and economic inequality among the participants in a particular economy. Among the most common metrics used to measure inequality are the Lorenz curve and the Gini index (Gini coefficient). Theil's index is part of a special class of inequality measures known as Generalised Entropy measures. An important property of Theil's index is the additive decomposability characteristic, which implies that the aggregate inequality measure can be decomposed into inequality within and between any arbitrarily defined population subgroups. This paper aims to investigate the expenditure inequality in Slovakia. Total expenditure inequality is decomposed into the within-groups and between-groups components using Theil's inequality decomposition technique. The analysis is based on individual data derived from the Household budget survey conducted by the Central Statistical Office in Slovakia.*

Key words: *Generalised entropy measures, inequality, Theil T index, decomposition*

1. INTRODUCTION

Inequality is the difference in the capacity of individuals to follow lives of their choosing [1]. The concept of inequality is quite broad. Inequality can be linked to inequality in opportunities, education, skills, happiness, health, life expectancy, welfare, assets and social mobility. Economists are especially interested in a monetarily measurable dimension of inequality related to individual household income and consumption.

Many researchers study macroeconomic effects and their relationship with inequality [2], [3], [4], [5], [6]. The second framework for the analysis of inequality is the relationship between inequality and microeconomic factors. The aim of their studies is to assess the effect of household and individual characteristics on inequality (income and expenditure inequality).

2. METHODOLOGY

The measurement of income inequality is a timely and important topic. According to [1] inequality measures can be classified into two broad types, the objective and the normative. The normative measures usually deal with inequality from a view of its effect on a social welfare assignation. The objective measures are characterized by the use of statistical and mathematical tools for the estimation of income dispersion among a set of individuals.

There are many ways of measuring inequality. The most commonly used measuring methods in empirical studies include the Gini coefficient, the decile ratio, the variance, the standard deviation of logarithms, the coefficient of variation, the Robin Hood index, The Generalized Entropy Indexes and the Atkinson index [7]. In this paper we used The Generalized Entropy Indexes.

[20] University of Economics in Bratislava, Dolnozemská cesta 1, 852 35 Bratislava, Slovak Republic

2.1 THE GENERALIZED ENTROPY INDEXES

The Generalized Entropy Indexes are based on the concept of entropy. In thermodynamics, entropy is a measure of disorder [8]. When applied to income or expenditure distributions, entropy has the meaning of deviations from perfect equality. The formula of a Generalised Entropy Indexes $GE(\alpha)$ is the following [8]:

$$GE(\alpha)=\frac{1}{\alpha^2-\alpha}\left[\frac{1}{n}\sum_{i=1}^{n}\left(\frac{y_i}{\bar{y}}\right)^{\alpha}-1\right] \tag{1}$$

where α represents the weight given to distances between incomes at different parts of the income distribution, n is the number of individuals in the sample, y_i is the income of individual i, $i \in (1,2,...,n)$ and $\bar{y}$is the mean income of the sample. The value of $GE(\alpha)$ ranges from 0 to ∞, with zero representing an equal distribution (all incomes identical) and higher values representing higher levels of inequality.

The index $GE(\alpha)$ assumes different forms depending on the value assigned to α. A positive α captures the sensitivity of the $GE(\alpha)$ index to a specific part of the income distribution. With positive and large α, the index $GE(\alpha)$ will be more sensitive to what happens in the upper tail of the income distribution. With positive and small α, the index $GE(\alpha)$ will be more sensitive to what happens at the bottom tail of the income distribution.

The commonest values of α are 0 and 1. $GE(0)$, also known as Theil's L, and it is called mean log deviation measure:

$$Theil\ L=GE(0)=\lim_{\alpha\to 0}\frac{1}{\alpha^2-\alpha}\left[\frac{1}{n}\sum_{i=1}^{n}\left(\frac{y_i}{\bar{y}}\right)^{\alpha}-1\right]=\frac{1}{n}\sum_{i=1}^{n}\log\frac{\bar{y}}{y_i} \tag{2}$$

$GE(1)$ is known as Theil's T index and has been calculated using the formula:

$$Theil\ T=GE(1)=\lim_{\alpha\to 1}\frac{1}{\alpha^2-\alpha}\left[\frac{1}{n}\sum_{i=1}^{n}\left(\frac{y_i}{\bar{y}}\right)^{\alpha}-1\right]=\frac{1}{n}\sum_{i=1}^{n}\frac{y_i}{\bar{y}}\log\frac{y_i}{\bar{y}} \tag{3}$$

2.2 DECOMPOSITION OF INCOME INEQUALITY

Many empirical analyses of income inequality rely on measures of inequality which are decomposable in the sense that, if the population of income earners is broken down into a certain number of subgroups, the inequality measure for the total population I can be expressed as a sum of the weighted average of the inequality existing within subgroups of the population I_W and of the inequality I_B existing between them [9]:

$$I=I_W+I_B \tag{4}$$

Thus, decomposable measures differ only by the weights given to the inequality within the subgroups of the population. It is proven [10], [11] that the only zero-homogeneous "income-

weighted" decomposable measure is Theil's T index and that the only zero-homogeneous "population-weighted" decomposable measure is the Theil's L index.

If we define that the overall inequality can be completely and perfectly decomposed into a between-group component T_B and a within-group component T_W, then equation (4) can be decomposed such that [10], [12]

$$TheilL = TheilL_W + TheilL_B \tag{5 a}$$

$$Theil\ L = \sum_{j=1}^{k}\left(\frac{n_j}{n}\right)L_j + \sum_{j=1}^{k}\frac{n_j}{n}\log\frac{n_j/n}{y_j/y} \tag{5 b}$$

Equation (3) can be decomposed into:

$$TheilT = TheilT_W + TheilT_B \tag{6 a}$$

$$Theil\ T = \sum_{j=1}^{k}\left(\frac{y_j}{y}\right)T_j + \sum_{j=1}^{k}\left(\frac{y_j}{y}\right)\log\frac{y_j/y}{n_j/n} \tag{6 b}$$

where j indexes a group, n_j representing the population in group (subgroups) j, and y_j representing the total income in group j (subgroups). The Theil's L (Theil's T) index for each group, L_j (T_j), corresponds to the inequality only between those individuals that are members of group.

The first term (5 b, 6 b) describes inequality within each of the j population subgroups, the second term measures inequality between these subgroups.

The Household budget survey micro data on family characteristics and expenditures (HBS) was used as a data source for this paper. The data were collected in 4 704 randomly selected households from the whole Slovak Republic. International classification of individual consumption by purpose (COICOP – HBS) was applied to the HBS and was published in "Household Budget Surveys in EU: Methodology and recommendations for harmonisation, 2003". The COICOP – HBS classification has 12 divisions: Foodstuffs and non-alcoholic beverages; Alcoholic beverages and tobacco; Garments and shoes; Housing, water, electricity, gas and other fuels; Furniture, dwelling equipment and current maintenance of house; Health; Transport; Communications; Recreation and culture;

Viera Labudová

Education
2014 – associate professor - Faculty of Economic Informatics, University of Economics in Bratislava (Quantitative Methods in Economics)
2005 - philosophiae doctor PhD. – Faculty of Economic Informatics, University of Economics in Bratislava,
1982 – rerum naturalium doctor RNDr. – Faculty of Mathematics, Physics and Informatics, Comenius University in Bratislava

Research specialization:
Analysis of the socio-economic phenomena, poverty analysis, data mining, categorical data analysis, regional statistics

Education; Hotels, cafés and restaurants; Miscellaneous goods and services.
The aim of the analysis presented in this paper is to assess the socioeconomic factors in terms of their impact on inequality in the distribution of consumption expenditures among the households in Slovakia. We take into account the differences between regions of Slovakia and characteristics of the heads of households, which could have an impact on the behaviour of households in consumption.

3. EMPIRICAL RESULTS

Looking at the composition household expenditure by consumption purpose by the 10 COICOP categories figures (see Figure 1), almost a quarter of household expenditure (24.9 % of total) was devoted to Food and non-alcoholic beverages. Other large shares are observed for Housing, water, electricity, gas and other fuels (22.7 % of total). Transport (9.0 % of total), Recreation and culture (8.5 % of total) and Miscellaneous goods and services (7.0 % of total) followed.

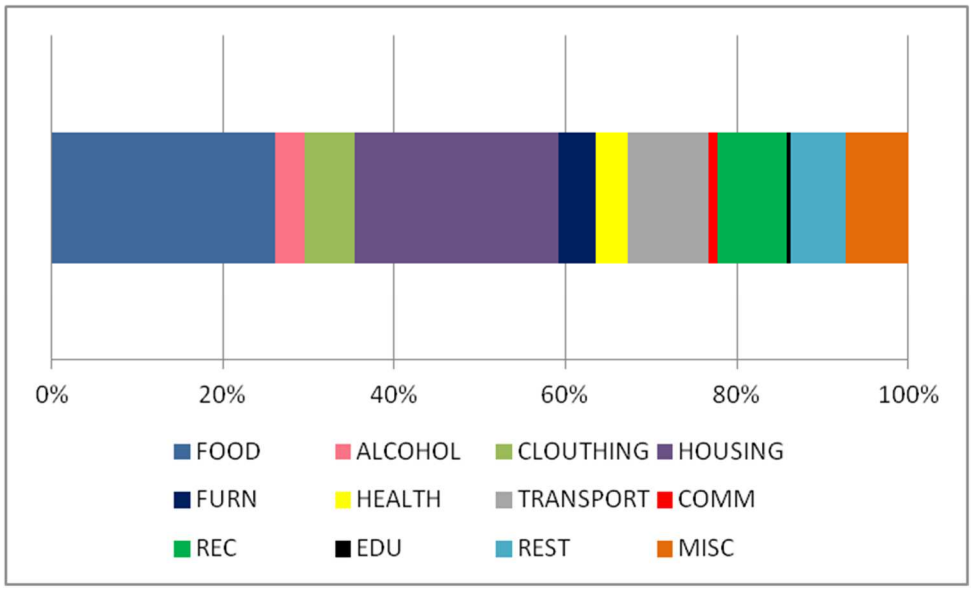


Figure 1: Household expenditure by consumption purpose – COICOP, share of total
Source: Household budget survey, authors' own elaboration

FOOD – Foodstuffs and non-alcoholic beverages, ALCOHOL – Alcoholic beverages and tobacco, OO- Garments and shoes, HOUSING – Housing, wate, electricity, gas and other fuels, FURN – Furniture, dwelling equipment and current maintenance of house, HEALTH – Health, TRANSPORT – Transport, COMM – Communications, REK- Recreation and culture, VZD-Education, REST- Hotels, cafés and restaurants, RTS- Miscellaneous goods and services.

Decomposition of the consumption expenditure on Food and non-alcoholic beverages and on Housing, water, electricity, gas and other fuels was performed according to population subgroups, which are based on the categories of variables that describe the characteristics of households: *Administrative region* (8 categories), *Urbanisation degree* (3 categories), *Type of household* (8 categories) and variables that characterize the household heads: *Gender of the head of household* (2 categories), *Highest completed education of the head of household* (15 categories), *Current activity of the head of household* (9 categories).

Results of decompositions of consumption expenditure of Food and non-alcoholic beverages and of Housing, water, electricity, gas and other fuels are shown in Table 1.

Decomposition of the Theil-T index shows that the most important determinant of inequality of consumption expenditure on Food and non-alcoholic beverages and on Housing, water, electricity, gas and other fuels is a type of households and current activity of head of household. Between-group inequality component for Food and non-alcoholic beverages represents 25.94 percent of total inequality (12.67 percent) and for Housing, water, electricity, gas and other fuels represents 42.07 percent of total inequality (11.66 percent) (Table 1).

Variable	**T index**	**Theil Value (%)**	**Value**	**Value (%)**
	Component	Food and non-alcoholic beverages	Housing, water, electricity, gas and other fuels	Total
Gender	T_B	4.31%	10.58%	1.79%
	T_W	95.69%	89.42%	98.21%
Urbanisation degree	T_B	0.87%	4.37%	3.86%
	T_W	99.13%	95.63%	96.14%
Current activity of head of household	T_B	**12.67%**	**11.66%**	3.87%
	T_W	87.33%	88.34%	96.13%
Administrative region	T_B	2.53%	2.90%	4.85%
	T_W	97.47%	97.10%	95.15%
Education level of head of household	T_B	0.69%	1.87%	5.36%
	T_W	99.31%	98.13%	94.64%
Type of household	T_B	**25.94%**	**42.07%**	22.18%
	T_W	74.06%	57.93%	77.82%

Table 1: Decomposition of the Theil T index (net expenditures (EUR per person per month)) by household characteristics
Source: Household budget survey, authors' own elaboration

4. CONCLUSION

In this paper, we used the method of Generalized Entropy Indexes decomposition to measure the impact of characteristics of households and their members (the type of household, the urbanisation degree, the administrative region, the current activity of head of household, the education level of head of household and gender of head of household) on inequality of

consumption expenditure on "Food and non-alcoholic beverages" and on "Housing, water, electricity, gas and other fuels". Among our findings is that the most important determinant on inequality of consumption expenditure on "Food and non-alcoholic beverages" and on "Housing, water, electricity, gas and other fuels" is the type of household and current activity of head of household.

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KOMPARATIVNA ANALIZA TRŽIŠTA RADA U REPUBLICI HRVATSKOJ I ODABRANIM DRŽAVAMA ČLANICAMA EUROPSKE UNIJE PREMA SPOLU

THE COMPARATIVE ANALYSIS OF LABOR MARKET IN THE REPUBLIC OF CROATIA AND SELECTED EU MEMBER STATES ACCORDING TO GENDER

Anita Kulaš Mirosavljević[21]
Sanja Knežević[22]
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Sadržaj: *Kretanje na tržištu rada je neprekidno i ne može se točno odrediti. Upravo zbog toga mnogi teoretičari i analitičari istražuju kretanje na tržištu rada. Tako je nastao i ovaj rad koji je proizašao iz dijela doktorske disretacije. U ovom dijelu smo istraživali koliko (ne)zaposlenost na tržištu rada ovisi o spolu. Istraživanje teme obavili smo u dvije faze. U prvoj fazi prikupili smo podatke i relevantnu literaturu u cilju stvaranja osnove za daljnje istraživanje. Kao najznačajniji izvor podataka za primjenu znanstvenih metoda koristili smo literaturu i stručne radove iz područja ljudskih potencijala te Internet. Nakon definiranja predmeta istraživanja i određivanja područja na kojem ćemo provesti istraživanje, odredili smo prikladne znanstvene metode kojima ćemo doći od potrebnih saznanja. Prikupljene podatke obrađivali smo i analizirali pomoću računalnih programa u sklopu Windows 7 Professional, MS Office Excel 2007 te programske podrške R 3.0.2 za Windows operacijski sustav.*
Ukupna analiza pokazala je da se Hrvatska znatno razlikuje u gotovo svim kategorijama u odnosu na ostale promatrane države te da postoji potreba za poboljšanjem stanja na tržištu rada bez obzira na raspodjelu prema spolu.

Ključne riječi: *tržište rada, zaposlenost, nezaposlenost, spol*

Abstract: *Labor market trends are continuous and can not be precisely determined. Because of that many theorists and analysts explore the movement in the labor market. That is how this work appear from a part of the doctoral dissertation. In this section we have been researching how much (un)employment in the labor market depends on gender. Research topics conducted in two phases. In the first phase, we collected data and relevant literature in order to create the basis for further research. As the most important source of data for the application of scientific methods, we used literature and professional papers from the human potential area and the Internet. After defining the subjects of the research and determining the area where we will conduct the research, we have determined the appropriate scientific methods that will come from the necessary knowledge. Collected were analyzed using computer programs in Windows 7 Professional, MS Office Excel 2007, and R 3.0.2 for Windows operating system. The overall analysis has shown that Croatia differs considerably in almost all categories compared to the other observed countries and that there is a need to improve the labor market status regardless of sex distribution.*

Key words: *labor market, employment, unemployment, gender*

[21] Veleučilište u Slavonskom Brodu, Dr. Mile Budaka 1, 35000 Slavonski Brod, Hrvatska
[22] Veleučilište u Slavonskom Brodu, Dr. Mile Budaka 1, 35000 Slavonski Brod, Hrvatska

1. UVOD

Tržište rada jest mjesto na kojem se može procijeniti stanje nacionalnoga gospodarstva neke države jer cilj svakog gospodarstva jest blagostanje njegovih građana. Na tržištu rada susreću se potražnja za radom i ponuda rada. Potražnja proizlazi iz tražitelja posla, a ponuda od samih poslodavaca. Ako je ponuda rada veća od potražnje, tada su tražitelji posla, odnosno radnici u boljem položaju jer mogu birati između više poslodavaca i osigurati si bolje radne uvjete. Vrijedi i obrnuto.

Kretanje na tržištu rada je neprekidno i ne može se točno odrediti. Upravo zbog toga mnogi teoretičari i analitičari istražuju kretanje na tržištu rada. Tako je nastao i ovaj rad koji je proizašao iz dijela doktorske disretacije. U ovom dijelu smo istraživali koliko (ne)zaposlenost na tržištu rada ovisi o spolu.

Ključni dio u analizi nezaposlenosti bila je usporedba Hrvatske sa državama iz regije (Austrija, Češka i Bugarska) prema podacima za cjelokupnu (ne)zaposlenost i stopu nezaposlenosti, kao i usporedba prema do sada navedenim kategorijama. Analiza je napravljena samo na usporedivim vrijednostima što znači da su uspoređivane samo relativne vrijednosti, odnosno podaci koji su skalirani prema broju stanovnika (za nezaposlenost i zaposlenost) te stopa nezaposlenosti koja je univerzalno usporediva zbog njenog načina definiranja.

Anita Kulaš Mirosavljević



Rođena je 22.10.1984. godine u Slavonskom Brodu. Završila je Ekonomsko-birotehničku školu u Slavonskom Brodu, smjer: "Upravni referent" 2003. godine te odmah potom upisala Ekonomski fakultet u Osijeku gdje je 2007. godine diplomirala na smjeru Financijski management. Godine 2009. upisala je poslijediplomski doktorski studij Management na Ekonomskom fakultetu u Osijeku, gdje i doktorira 15.6.2015.
Godine 2008. zaposlila se na Veleučilištu u Slavonskom Brodu na radnom mjestu asistenta na stručnom studiju „Menadžment“. Godine 2012. stekla je nastavno zvanje i radno mjesto predavača, a 2016.g. nastavno zvanje i radno mjesto višeg predavača na Veleučilištu u Slavonskom Brodu, gdje i danas radi. Godine 2016. je stekla i znanstveno zvanje znanstveni suradnik na Ekonomskom fakultetu u Osijeku.
Informatički je obrazovana te se aktivno služi engleskim i pasivno njemačkim jezikom.
Sudjelovala je na preko 15 međunarodnih konferencija i simpozija iz područja ekonomije i menadžmenta te je kao autor/suautor do sada objavila preko 30 znanstvenih radova.

Prema Državnom zavodu za statistiku, “zaposleni su sve osobe koje su zasnovale radni odnos s poslodavcem, na određeno ili neodređeno vrijeme, neovisno o duljini radnog vremena i vlasništvu pravne osobe. U zaposlene su uključeni pripravnici (vježbenici), osobe na porodnom dopustu i bolovanju te osobe koje su iz bilo kojeg razloga odsutne s posla do prekida radnog odnosa. Zaposlenima pripadaju i osobe koje rade u vlastitome trgovačkom društvu, poduzeću, obrtu ili slobodnoj profesiji.” [2] Zaposleni za svoj rad primaju naknadu u novcu ili naturi.

Nezaposlenom osobom smatra se osoba sposobna ili djelomično sposobna za rad koja je evidentirana u Hrvatskom zavodu za zapošljavanje kao nezaposlena osoba u dobi od 15 do 65 godina, nije u radnom odnosu i redovito se prijavljuje i dr. “Nezaposleni su osobe koje zadovoljavaju sljedeća tri kriterija: a) u referentnom tjednu nisu obavljale nikakav posao za novac ili plaćanje u naturi b) u posljednja četiri tjedna prije anketiranja aktivno su tražile posao c) ponuđeni posao mogle bi početi obavljati u iduća dva tjedna. Toj skupini pripadaju i osobe koje su našle posao i u skoroj budućnosti nastupit će na posao.” [2]

Stopa nezaposlenosti jest postotni udio nezaposlenih u aktivnom stanovništvu, odnosno radnoj snazi koju obuhvaćaju zaposlene i nezaposlene osobe.

Prikupljene podatke obrađivali smo i analizirali pomoću računalnih programa u sklopu Windows 7 Professional, MS Office Excel 2007 te programske podrške R 3.0.2 za Windows operacijski sustav.

2. USPOREDBA TRŽIŠTA RADA HRVATSKE I AUSTRIJE

Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Austriju dana je u Tabeli 1. Vidimo da postoji statistički značajna razlika u nezaposlenosti prema svim kategorijama (ukupno, muškarci i žene).

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Austrija	
nezaposlenost po broju stanovnika prema spolu			
ukupno	6,20 (5,30 – 7,125)	2,80 (2,70 – 2,90)	< 0,05
muškarci	6,85 (5,35 - 7,575)	3,10 (2,70 – 3,50)	< 0,05
žene	5,65 (4,90 – 6,725)	2,40 (2,30 – 2,70)	< 0,05

†Wilcoxonov test

Tabela 1. Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Austriju

Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Austriju dana je u Tabeli 2., a za stopu nezaposlenosti u Tabeli 3.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Austrija	
zaposlenost po broju stanovnika prema spolu			
ukupno	43,35 (41,62 – 43,7)	57,50 (56,30 – 58,40)	< 0,05
muškarci	50,85 (49,10 – 51,35)	64,80 (64,60 – 65,30)	< 0,05
žene	36,70 (35,42 – 37,02)	50,80 (48,60 – 52,30)	< 0,05

†Wilcoxonov test

Tabela 2. Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Austriju

Prema podacima iz Tabele 2. zaključuje se da postoji statistički značajna razlika u svim kategorijama.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Austrija	
stopa nezaposlenosti prema spolu			
ukupno	13,00 (10,72 – 14,25)	4,70 (4,30 – 4,80)	< 0,05
muškarci	11,80 (9,425 – 13,325)	4,60 (4,00 – 5,10)	< 0,05
žene	13,50 (11,93 – 15,60)	4,50 (4,30 – 5,10)	< 0,05

†Wilcoxonov test

Tabela 3. Usporedba stope nezaposlenosti za Hrvatsku i Austriju

Slična situacija jest i s podacima u Tabeli 3. gdje također postoji statistički značajna razlika u svim kategorijama.

U usporedbi Hrvatske i Austrije generalno možemo zaključiti kako su vrijednosti za nezaposlenost po svim kategorijama veće u Hrvatskoj. Također, očito je zaposlenost veća u Austriji, a stopa nezaposlenosti u Hrvatskoj.

3. USPOREDBA TRŽIŠTA RADA HRVATSKE I BUGARSKE

Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Bugarsku dana je u Tabeli 4. Ovdje uočavamo da za razliku od Austrije, nema statistički značajne razlike za neke kategorije, preciznije za ukupnu nezaposlenost te nezaposlenost muškaraca. U kategoriji nezaposlenost žena postoje statistički značajna razlika između Hrvatske i Bugarske.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Bugarska	
nezaposlenost po broju stanovnika prema spolu			
ukupno	6,20 (5,30 – 7,125)	5,90 (4,60 – 6,90)	0,2238
muškarci	6,85 (5,35 - 7,575)	7,00 (4,90 – 7,90)	0,6563
žene	5,65 (4,90 – 6,725)	4,80 (4,30 – 5,80)	< 0,05

†Wilcoxonov test

Tabela 4. Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Bugarsku

Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Bugarsku prikazana je u Tabeli 5.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Bugarska	
zaposlenost po broju stanovnika prema spolu			
ukupno	43,35 (41,62 – 43,7)	46,60 (44,50 – 46,70)	< 0,05
muškarci	50,85 (49,10 – 51,35)	50,80 (49,10 – 51,80)	0,5186
žene	36,70 (35,42 – 37,02)	42,00 (40,00 – 42,60)	< 0,05

†Wilcoxonov test

Tabela 5. Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Bugarsku

Statistički značajne razlike postoje u kategorijama ukupna zaposlenost i zaposlenost žena dok u kategoriji zaposlenosti muškaraca ne postoji statistički značajna razlika.

Stopa nezaposlenosti za Hrvatsku i Bugarsku analizirana je u Tabeli 6. Kao i kod nezaposlenosti, statistički značajne razlike ne postoje u ukupnoj stopi nezaposlenosti te stopi nezaposlenosti muškaraca. Kategorija zaposlenost žena pokazuje statistički značajnu razliku između Hrvatske i Bugarske.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Bugarska	
stopa nezaposlenosti prema spolu			
ukupno	13,00 (10,72 – 14,25)	11,30 (9,00 – 13,70)	0,1954
muškarci	11,80 (9,425 – 13,325)	12,30 (8,60 – 14,20)	0,5301
žene	13,50 (11,93 – 15,60)	10,10 (9,30 – 12,20)	< 0,05

†Wilcoxonov test

Tabela 6. Usporedba stope nezaposlenosti za Hrvatsku i Bugarsku

Konkretna usporedba Hrvatske i Bugarske pokazuje raznolike rezultate. Tako možemo zaključiti kako je nezaposlenost (a time i stopa nezaposlenosti) žena u Hrvatskoj veća u odnosu na Bugarsku.

4. USPOREDBA TRŽIŠTA RADA HRVATSKE I ČEŠKE

Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Češku dana je u Tabeli 7. Ovdje uočavamo da statistički značajna razlika postoji za sve kategorije.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Češka	
nezaposlenost po broju stanovnika prema spolu			
ukupno	6,20 (5,30 – 7,125)	4,20 (3,90 – 4,50)	< 0,05
muškarci	6,85 (5,35 - 7,575)	4,00 (4,00 – 4,40)	< 0,05
žene	5,65 (4,90 – 6,725)	4,30 (3,90 – 4,90)	< 0,05

†Wilcoxonov test

Tabela 7. Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Češku

Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Češku prikazana je u Tabeli 8. Statistički značajne razlike postoje u svim kategorijama.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Češka	
zaposlenost po broju stanovnika prema spolu			
ukupno	43,35 (41,62 – 43,7)	54,80 (54,50 – 55,00)	< 0,05
muškarci	50,85 (49,10 – 51,35)	64,30 (63,70 – 64,60)	< 0,05
žene	36,70 (35,42 – 37,02)	46,00 (45,70 – 46,20)	< 0,05

†Wilcoxonov test

Tabela 8. Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Češku

Stopa nezaposlenosti za Hrvatsku i Češku analizirana je u Tabeli 9. Kao i kod nezaposlenosti, statistički značajne razlike postoje u svim kategorijama.

	med (25%-75%*)		$p^{\dagger}$
	Hrvatska	Češka	
stopa nezaposlenosti prema spolu			
ukupno	13,00 (10,72 – 14,25)	7,10 (6,70 – 7,50)	< 0,05
muškarci	11,80 (9,425 – 13,325)	5,90 (5,80 – 6,50)	< 0,05
žene	13,50 (11,93 – 15,60)	8,50 (7,90 – 9,60)	< 0,05

†Wilcoxonov test

Tabela 9. Usporedba stope nezaposlenosti za Hrvatsku i Češku

Usporedba Hrvatske i Češke ukazuje na to da stopa nezaposlenosti u Hrvatskoj u prosjeku pokazuje više vrijednosti nego u Češkoj prema svim kategorijama. Naravno, zaključujemo kako je zaposlenost u Hrvatskoj manja u svim kategorijama u odnosu na Češku.

5. ZAKLJUČAK

Usporedba nezaposlenosti Hrvatske i Austrije pokazala je da postoji statistički značajna razlika u nezaposlenosti prema svim kategorijama Statistički značajne razlike postoje također i u svim kategorijama zaposlenosti po broju stanovnika. Generalno se može zaključiti kako su vrijednosti za nezaposlenost po svim kategorijama veće u Hrvatskoj. Također, očito je zaposlenost veća u Austriji, a stopa nezaposlenosti u Hrvatskoj.

Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Bugarsku pokazala je da nema statistički značajne razlike za neke kategorije, preciznije za ukupnu nezaposlenost te nezaposlenost muškaraca. U ostalim kategorijama postoje statistički značajne razlike između Hrvatske i Bugarske. Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Bugarsku pokazala je da postoje statistički značajne razlike u svim kategorijama, osim u kategoriji zaposlenosti muškaraca. Kao i kod nezaposlenosti, statistički značajne razlike postoje u ukupnoj stopi nezaposlenosti te stopi nezaposlenosti muškaraca. Ostale kategorije ne pokazuju statistički značajnu razliku između Hrvatske i Bugarske. Prema tome, konkretna usporedba Hrvatske i Bugarske pokazuje raznolike rezultate. Tako možemo zaključiti kako je nezaposlenost (a time i stopa nezaposlenosti) žena u Hrvatskoj veća u odnosu na Bugarsku.

Sanja Knežević



Rođena je 08.08.1985. godine u Slavonskom Brodu. Završila je jezičnu gimnaziju Matija Mesić u Slavonskom Brodu, 2004. godine te odmah potom upisuje Ekonomski fakultet u Osijeku gdje 2008. godine diplomira na smjeru Financijski management. Godine 2010. upisuje poslijediplomski doktorski studij Management na Ekonomskom fakultetu u Osijeku gdje i doktorira 28.06.2016.
Godine 2009. zapošljava se na Veleučilištu u Slavonskom Brodu na radnom mjestu asistenta na stručnom studiju „Menadžment“. Godine 2013. stječe nastavno zvanje i radno mjesto predavača na Veleučilištu u Slavonskom Brodu. Godine 2017. stječe nastavno zvanje viši predavač gdje i danas radi.
Informatički je obrazovana te se aktivno služi engleskim i njemačkim jezikom.
Sudjelovala je na preko 15 međunarodnih konferencija i simpozija iz područja ekonomije i menadžmenta te je kao autor/suautor do sada objavila preko 30 znanstvenih radova.

Usporedba nezaposlenosti po broju stanovnika za Hrvatsku i Češku pokazala je da statistički značajna razlika postoji za sve kategorije. Usporedba zaposlenosti po broju stanovnika za Hrvatsku i Češku pokazala je da statistički značajne razlike postoje u svim kategorijama. Jednako je i sa stopom nezaposlenosti. Naime, i kod nezaposlenosti, statistički značajne razlike postoje u svim kategorijama. Usporedba Hrvatske i Češke ukazuje na to da stopa nezaposlenosti u Hrvatskoj u prosjeku pokazuje više vrijednosti nego u Češkoj prema svim kategorijama. Naravno, zaključujemo kako je zaposlenost u Hrvatskoj manja u većini kategorija u odnosu na Češku.

Ukupna analiza pokazala je da se Hrvatska znatno razlikuje u gotovo svim kategorijama u odnosu na ostale promatrane države te da postoji potreba za poboljšanjem stanja na tržištu rada bez obzira na raspodjelu prema spolu.

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ZNAČAJ SEKTORA MSPP ZA PRIVREDNI RAZVOJ REPUBLIKE SRBIJE

THE IMPORTANCE OF THE SME SECTOR FOR THE ECONOMIC DEVELOPMENT OF THE REPUBLIC OF SERBIA

Silvana Ilić[23]
Anđelija Radonjić[24]
Nenad Andrić[25]
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Rezime: *Sektor malih i srednih preduzeća i preduzetnika predstavlja najefikasniji segment privreda u gotovo svim zemljama sveta. Njihova uloga posebno je značajna u zemljama u tranziciji koje se suočavaju sa problemima visoke nezaposlenosti, niskog stepena privredne aktivnosti, nedovoljne konkurentnosti i nedostatka investicija.*
U Srbiji MSPP raspoređena su u brojnim sektorima i granama nacionalne ekonomije i zauzimaju veoma značajnu ulogu u ekonomskom razvoju i predstavljaju važan faktor u procesu približavanja srpske privrede razvijenim tržišnim ekonomijama Ovaj sektor je jako bitan faktor u procesu približavanja i integracije srpske ekonomije u EU.

Ključne reči: *Mala i srednja preduzeća i preduzetnici, privredni razvoj, investicije*

Apstract: *The sector of small and medium-sized enterprises and entrepreneurs is the most efficient economy segment in almost every country. Their role is especially important in the transition countries which face the problems of high unemployment rate, low level of economic activity, insufficient competitiveness and lack of investments.*
In Serbia, SMEs and entrepreneurs are allocated in numerous sectors and areas of national the economy and they play a very important role in the economic development and represent an important factor in the process of approaching the Serbian economy to the developed market economies. This sector is an extremely important factor in the process of approaching and integration of the Serbian economy in the EU.

Key words: *Small and medium-sized enterprises and entrepreneurs, economic development, investments*

1.UVOD

Mala i srednja preduzeća imaju dugu istoriju, a najveću ekspanziju doživljavaju u novije vreme. Ona su postala sve više konkurentna velikim preduzećima, a uspešno se uključuju i u savremenu globalizaciju poslovanja. Na osnovu različitih pokazatelja, mala i srednja preduzeća su postala najtemeljniji izvor privrednog rasta i povećanja broja radnih mesta, što dovodi do smanjenja nezaposlenosti.

[23] Fakultet za menadžment Zaječar, Park šuma Kraljevica bb, Srbija
[24] Fakultet za menadžment Zaječar, Park šuma Kraljevica bb, Srbija
[25] student master studija, Fakultet za menadžment Zaječar, Srbija

Sektoru MSPP u našoj zemlji se posebna pažnja posvećuje poslednjih dvadesetak godina. U Srbiji, sektor MSPP je značajno doprineo privrednom rastu ostvarenom u periodu od političkih promena 2000. godine do pojave prelivanja efekata svetske finansijske krize 2008. godine. U tom periodu, ostvaren je dinamičan rast zaposlenosti, bruto dodate vrednosti i izvoza. Podsticanje razvoja ovog sektora je definisano kao jedan od prioritetnih ciljeva ekonomske politike Srbije.

Silvana Ilic *rođena je 1967.godine u Zaječaru. Od oktobra 2001. godine zaposlena na Fakultetu za menadžment u Zaječaru. Redovni profesor za užu naučnu oblast Ekonomske nauke. Oblast interesovanja i rada: ekonomija, investicije, energetika. 2013-2016 član Odbora za društvene delatnosti Skupštine grada Zaječara.*



Komparativna analiza razvijenosti sektora malih i srednjih preduzeća i preduzetnika u Srbiji i u zemljama EU, pokazuje da je prema učešću u broju preduzeća i zaposlenosti, kao i prema ostvarenom prometu i BDP, sektor MSPP Srbije je na nivou proseka EU. Međutim, veliko je zaostajanje sektora MSPP u odnosu na prosek EU ako se posmatraju promet po zaposlenom, BDP po zaposlenom i profit po zaposlenom.

2.SPECIFIČNOSTI MALIH I SREDNJIH PREDUZEĆA

Mala preduzeća postoje u skoro svim privrednim oblastima i delatnostima. Ova preduzeća imaju mali obim poslovanja, mali uloženi kapital i mali broj zaposlenih radnika. Mala preduzeća, po pravilu osniva pojedinac, preduzetnik koji je istovremeno vlasnik i menadžer preduzeća. Malo preduzeće karakteriše relativno nizak stepen specijalizacije poslova, upravljačkih i poslovnih funkcija.

Najveći broj malih preduzeća osniva se i posluje u oblasti maloprodaje, velikoprodaje i sektoru usluga. Visok stepen tržišne fleksibilnosti i niski fiksni troškovi predstavljaju značajnu karakteristiku i komparativnu prednost malih preduzeća. Ona su izvor inovacija i kao takva doprinose bržem razvoju privrede. U tim preduzećima dolazi do izražaja preduzetnička inicijativa, profitabilnost kretanja kapitala, inovativnost i kreativnost. [1]

Sektor malih preduzeća dobija poseban značaj u zemljama koje ostvaruju ubrzani tehnološki razvoj, jer se preko malih preduzeća lakše prenosi savremena tehnologija. Mala preduzeća imaju izuzetno značajnu ulogu u lokalnom i regionalnom razvoju jedne zemlje. Ona su često glavni izvor nove zaposlenosti i inovativnosti. Mala preduzeća mogu imati i značajnu ulogu u spoljnoj trgovini jedne zemlje, kao kooperanti velikih multinacionalnih preduzeća i kompanija.

Jedan od najvećih problema malih preduzeća je nedostatk kapitala. Upravo iz tog razloga veliki broj novoosnovanih preduzeća ne preživi duže od četiri godine. Jedan od uzroka brzog prestanka rada malih preduzeća je i bankrotstvo velikih korporacija sa kojima su male firme povezane sistemom ugovornih odnosa. [2]

Za razliku od malih preduzeća čiji su problemi relativno jednostavni i vezani uglavnom za tekuće poslovanje i u kojima je donošenje odluka sasvim koncentrisano na vlasnike, preduzeća srednje veličine sreću se sa mnogo složenijim problemima tekućeg poslovanja i rasta, čije rešavanje zahteva profesionalno upravljanje preduzećem. [3]

U srednjim preduzećima postoji relativno viši stepen specijalizacije poslova, pa je i njihova ukupna efikasnost veća. Primena nauke i savremenih dostignuća tehnike i tehnologije kod srednjih preduzeća je veća nego kod malih preduzeća, ali manja nego kod velikih preduzeća. Prednosti srednjih preduzeća u odnosu na velika su u većoj fleksibilnosti i rentabilnosti na tržišne i tehnološke promene, kao i bolje i efikasnije korišćenje raspoloživih resursa.

Anđelija Radonjić *rođena je 1981. godine 2005. diplomirala na Fakultetu za menadžment u Zaječaru i stekla zvanje diplomirani ekonomista. Godine 2008. završila je master studije na Tehničkom fakultetu u Boru, i stekla zvanje diplomirani inženjer za menadžment – master. Godine 2015. završila specijalističke akademske studije na Kriminalističko – policijskoj Akademiji, stekavši zvanje specijalista kriminalista. Godine 2016. doktorirala na Fakultetu za menadžment u Zaječaru, stekavši zvanje doktora nauka – menadžment i biznis*



Srednja preduzeća imaju veću moć prilagođavanja potrebama tržišta i drugim spoljnim faktorima nego velika preduzeća. Organizacija rada u ovim preduzećima se razvija na bazi naučnih principa. Srednja preduzeća su obično preovlađujuća u strukturi privrede jedne srednje ekonomski razvijene zemlje.

3. ZNAČAJ I OGRANIČENJA U RAZVOJU MSP

Sektor malih i srednjih preduzeća je pojedinačno posmatrano najznačajniji segment u privredama gotovo svih zemalja sveta. Postojanje zdravog i dinamičnog sektora malih i srednjih preduzeća predstavlja stabilan izvor novih radnih mesta, povećanja zaposlenosti, inovacija, kreiranja poreskih prihoda kroz doprinos smanjenju neformalne i sive ekonomije.

Značaj malih i srednjih preduzeća za privredni rast ogleda se u tome što ona utiču na konkurentnost, odnosno rivalitet između preduzeća. Značaj malih i srednjih preduzeća za lokalne zajednice ogleda se u kreiranju mogućnosti za zapošljavanje pre svega niskokvalifikovanih radnika, žena i mladih koji inače imaju dominantan udeo u strukturi ukupne nezaposlenosti. Mala i srednja preduzeća ostvaruju značajnu ulogu na lokalnom, ali još izraženije na nacionalnom nivou. Ova preduzeća doprinose privrednom razvoju i smanjenju siromaštva u nacionalnim ekonomijama i značajan su faktor u globalnom poslovanju.

U Srbiji, u periodu od 2000. godine do pojave prvih efekata svetske finansijske krize 2009. godine, sektor malih i srednjih preduzeća je bio najefikasniji segment privrede. U periodu od 2004. do 2008. godine, u sektoru malih i srednjih preduzeća je ostvaren dinamičan rast zaposlenosti (24,9%), što je u određenoj meri neutralisalo smanjenje broja zaposlenih u velikim preduzećima usled procesa restrukturiranja i doprinelo smanjenju socijalnih tenzija u zemlji.

Puno iskorišćavanje svih potencijala malih i srednjih preduzeća, u smislu njihovog doprinosa rastu i razvoju nacionalnih ekonomija i smanjenju siromaštva, u velikoj meri je uslovljeno stepenom institucionalne podrške koju posredstvom svojih mehanizama za njih obezbeđuje država.

Ograničenja u razvoju malih i srednjih preduzeća se odnose na unutrašnje slabosti, slabosti ambijenta i institucionalne podrške i narušavanje ambijenta. Pod unutrašnjim slabostima se misli na slabosti koje nastaju zbog neadekvatnog razvoja malih i srednjih preduzeća. Naime, u ovim preduzećima preduzetnici su istovremeno i menadžeri, pa u fazi rasta i razvoja pojavljuju

se problemi u organizovanjeu i vođenju posla, jer vlasnik nije sposoban da samostalno organizuje, upravlja, planira, rukovodi poslovnim procesima što se odražava na održavanje kontinuiteta posla; neadekvatno pribavljanje i angažovanje aktuelnih znanja, informacija, rešenja novih tehnologija i proizvoda, nedostatak stručne i obrazovane radne snage, nedostatak savremene proizvodne opreme i sl. [4]

Slabostima ambijenta i institucionalne podrške smatraju se institucionalne prepreke i previše birokratije koje ukazuju na problem nepovoljnog poslovnog ambijenta za mala i srednja preduzeća. U ovom kontekstu mogu da se spomenu sledeći problemi: nedostatak privatnih sredstava za investiranje, brojna ograničenja finansijske politike prema malim i srednjim preduzećima, ograničen pristup kreditima, loši uslovi kreditiranja, neadekvatne poslovne informacije i računovodstveni standardi koji bi olakšali investicione odluke, nepostojanje baze podataka o tržišnim trendovima što otežava pravljenje biznis planova. Mala i srednja preduzeća koja uspevaju kvalitetno da rešavaju probleme opstajanja, uz male dodatne napore, rešavaju i probleme iznad prosečnog rasta i razvoja. Preduzeća koja ne uspevaju da kvalitetno reše nastale probleme osuđena su na propadanje. [4]

Nenad Andrić *rođen 1967. godine u Slavonskom Brodu. Zvanje diplomirani menadžer stekao na Fakultetu za poslovno-industrijski menadžment u Beogradu. Master studije ekonomije upisao na Fakultetu za menadžmentu Zaječaru školske 2016/17.*



Svetska ekonomska kriza uticala je na usporavanje dinamike razvoja i smanjenje učešća sektora malih i srednjih preduzeća i preduzetnika u formiranju osnovnih indikatora poslovanja nefinansijskog sektora. Efekti krize intenzivirali su osnovne razvojne probleme ovog sektora: 1) nepovoljna struktura sa dominantnim učešćem mikro i malih preduzeća, a nedovoljan broj i nizak nivo razvijenosti srednjih preduzeća, koja su u svim razvijenim zemljama, pokretači razvoja celokupnog sektora; 2) ograničeni proizvodno-ekonomski resursi – pogoršanje opštih uslova poslovanja, zbog svetske krize, izražena je uslovljenost ukupnog razvoja sektora od spoljnih izvora finansiranja; 3) nedovoljna internacionalizacija – nizak nivo konkurentnosti.

MSP su glavni izvor zapošljavanja i stvaranja bogatstva u Europskoj uniji. Mikrobiznisi (sa manje od 10 zaposlenih) su dominantni u zemljama kao što su Italija (47%) i Poljska (41%), dok je udio velikih preduzeća u zaposlenosti Velike Britanije 46%. Vodeće zemlje Europske unije prema broju registrova nih MSP su Češka (83,4 MSP na 1000 stanovnika), koju prate Portugal (81,43 MSP na 1000 stanovnika), Italija (65,43 MSP na 1000 stanovnika), Grčka (74,46 na 1000 stanovnika). [5]

4. POSLOVNI REZULTATI SEKTORA MSPP U SRBIJI ZA PERIOD 2014-2016

U 2014. godini u Srbiji je u okviru preduzetničkog sektora poslovalo 324.272 preduzeća, što predstavlja 99,8% od ukupnog broja privrednih subjekata (324.766). Sektor malih i srednjih preduzeća i preduzetnika generiše 64,8% zaposlenosti nefinansijskog sektora angažovanjem 761.539 radnika i 65,4% prometa i 56,0% BDV nefinansijskog sektora. Procenjuje se da u 2014. godini MSPP učestvuje sa oko 32% u BDP Republike. Sektor malih i srednjih preduzeća i preduzetnika (MSPP) predstavlja izuzetno značajan segment privrede Srbije: njega čine 99,9% ukupno aktivnih preduzeća, zapošljava skoro 2/3 zaposlenih u nefinansijskom sektoru i učestvuje sa 35% u BDV Srbije. Velika ekonomska depresija je snažno pogodila sektor MSPP tokom čitavog recesionog perioda 2009-2013. godine.

Pozitivne trendove oporavka preduzetničkog sektora u periodu 2014-2016. pokazuju svi ključni pokazatelji ekonomskih aktivnosti. U tom periodu broj MSPP je povećan za 24.700 privrednih subjekata, broj zaposlenih je povećan za 69.000, a BDV je povećana za 20%. I pored izraženih pokazatelja oporavka i rasta preduzetničkog sektora u periodu 2014-2016 godine, sektor MSPP još uvek nije dostigao nivo BDV iz 2008 godine (zaostatak od 3,5%), kao i nivo zaposlenosti (zaostatak od 11%). Prosečan rast produktivnosti rada u periodu 2008-2016 iznosio je 0,45%, a prosečan rast u periodu 2014-2016 iznosio je 3,1%. Posebnu težinu ima činjenica da, u posmatranom periodu, rast zarada nije bio u skladu sa rastom produktivnosti. Međutim, MSPP u kontinuitetu imaju ispodprosečnu bruto zaradu (88% u 2008, 93% u 2015. i 92% u 2016. proseka privrede), dok su zarade sektora velikih preduzeća uvek bile veće od proseka privrede (za 24% u 2008, za 13% u 2015. i za 16% u 2016. godini). Osnovni rezultati poslovanja sektora MSPP u 2016. godinu u odnosu na 2015. godinu:

Sektor MSPP u 2016. obuhvatio je 340.112 preduzeća, koja su generisala 1.222,5 mlrd.din. novostvorene vrednosti i koja su zapošljavala 837.532 ljudi, odnosno, zapošljavao je 2/3 zaposlenih, 56% BDV i 41% izvoza nefinansijskog sektora. Procenjuje se da je sektor MSPP u 2016. stvarao 35% ukupne BDV Srbije i zapošljavao 41,7% ukupne zaposlenosti. Povećan je broj MSPP za 15.512 ili 4,8%. Rast broja zaposlenih za 35.813 ili 4,5% (najveći rast kod malih privrednih društava 6,7%).Rast BDV od 10%. Promet je povećan za 3,6%. Rast izvoza 4,1%, uvoza 7,3% i deficita 11,8%.

Stopa profitabilnosti je iznosila 37,2%, i povećana je za 4,9%. Sektorska koncentracija MSPP je nepromenjena u odnosu na prethodne godine: Trgovina i Prerađivačka industrija su dominirali u svim pokazateljima poslovanja preduzeća (149.058 preduzeća, 54,9% zaposlenosti, 66,9% prometa, 50,2% BDV i 86,9% izvoza sektora MSPP).

Izražena teritorijalna neravnomernost u nivou razvijenosti MSPP po regionalnim oblastima u Srbiji, merena pokazateljem BDV po zaposlenom, odnos oblasti sa najvećom (Grad Beograd) i najmanjom vrednošću pokazatelja (Zaječarska i Borska) iznosila je 2,4:1.

U 2016. osnovano je 42.044, a ugašeno 24.728 (neto rast 17.316) MSPP. Ukupan neto efekat povoljniji je u 2016. (1,7) u odnosu na 2015. (1,2), taj odnos povoljniji je kod preduzeća (1:3,4), u odnosu na radnje (1:1,5). Nepovoljna sektorska koncentracija MSPP – dominantan uticaj nerazmenljivog sektora (82% preduzeća, 2/3 zaposlenih, 70% prometa i 68% BDV sektora MSPP u 2016.). Prerađivačka industrija dominira u okviru razmenljivog sektora –16% preduzeća, 28% zaposlenih, 23% prometa i 25% BDV sektora MSPP ukupno.(RZS,2017)

U 2016. godini nastavljen je trend oporavka troškovne konkurentnosti privrede započet 2014. godine. Na efikasnije korišćenje raspoloživih faktora poslovanja u 2016. godini ukazuju pozitivne stope rasta novostvorene vrednosti (10,1%) i produktivnost rada (5,4%).

U okviru preduzetničkog sektora Prerađivačke industrije u Srbiji dominiraju sektori niže tehnološke složenosti i niže produktivnosti (radno i resursno intenzivne delatnosti): učešće sektora high tech i medium-high tech je svega 9% u broju, 15% u zaposlenosti i 21% u BDV industrijskog preduzetničkog sektora.

Koncentracija MSPP je u najrazvijenijem Beogradskom regionu koji (1/3 u broju i uvozu, 1/5 u zaposlenosti, 28% u prometu, 24% u BDV i 14% u izvozu nefinansijskog sektora). Preduzetnički sektor iz Beogradskog regiona je dva puta produktivniji u odnosu na Region Južne i Istočne Srbije, 1,6 puta u odnosu na Region Šumadije i Zapadne Srbije i 1,3 puta u

odnosu na Region Vojvodine. Veće su regionalne razlike na nivou oblasti, produktivnost najrazvijenije (Beogradske) oblasti i najmanje razvijenih (Borske i Zaječarske) iznosi 2,4:1.

Nivo konkurentnosti sektora MSPP Srbije značajno zaostaje u odnosu na prosek EU-28, na šta ukazuje komparativna analiza kvantitativnih pokazatelja poslovanja (zaposlenost po preduzeću, BDV po zaposlenom). U sektoru MSPP Srbije broj zaposlenih po preduzeću iznosi 2,5, a u zemljama EU-28 taj odnos je 4,0. Takođe, produktivnost MSPP sektora u Srbiji je značajno niža (3,7 puta manja) u poređenju sa prosekom EU-28.

Mikro preduzeća: rast broja preduzeća od 5,0%, rast zaposlenosti od 2,1%, rast novostvorene vrednosti 8,8%, rast prometa 7,4%, rast izvoza 2,4%, a uvoza 3,1%; Mala preduzeća pokazuju najdinamičnija kretanja: rast broja malih preduzeća od 6,5%, rast zaposlenosti od 6,7%, rast novostvorene vrednosti 13,8%, rast prometa 8,0%, rast izvoza 15,8%, a uvoza 14,7%.

Srednja preduzeća: rast broja preduzeća od 3,7%, rast zaposlenosti od 3,8%, rast novostvorene vrednosti 9,7%, pad prometa -3,7%, pad izvoza -1,3%, i rast uvoza 3,6%; Preduzetnici: rast broja od 4,7%, rast zaposlenosti od 4,8%, rast novostvorene vrednosti 7,4%, rast prometa 6,0%, rast izvoza 17,7%, a uvoza 21,3%.

U 2016. godini u okviru preduzetničkog sektora poslovalo je 340.112 preduzeća, koja su generisala 1.222,5 mlrd.dinara novostvorene vrednosti i zapošljavala 837.532 ljudi. Ovaj sektor je činio 65,7% zaposlenosti, 56,2% bruto dodate vrednosti, 65,1% prometa, 50,5% profita i 40,8% izvoza nefinansijskog sektora. Procenjuje se da je u 2016. godini MSPP učestvovao sa 34,8% u bruto dodatoj vrednosti privrede Srbije.

Usled značajnog rasta BDV sektora MSPP u poslednje dve godine (oporavak i rast ukupne privredne aktivnosti), nivo BDV se približio vrednosti iz 2008. godine, ali je još nije dostigao. Zaposlenost ovog sektora se poboljšala u poslednje dve godine, ali još nije blizu nivoa iz 2008. godine (skoro za 11% niža u odnosu na 2008). Poboljšanje ukupne poslovne klime u 2016. godini pozitivno je uticalo na osnovne performance poslovanja preduzetničkog sektora - rast posmatranih pokazatelja u odnosu na prethodnu godinu:

- Broj MSPP je povećan za 15.512 ili 4,8% (povećan je broj svih subjekata posmatrano po veličini);
- Rast broja zaposlenih za 35.813 ili 4,5% (najveći rast kod malih privrednih društava 6,7%);
- Rast BDV od 10,1%, dok je promet povećan za 3,6% (najveći rast BDV kod malih preduzeća);
- Stopa profitabilnosti je iznosila 37,2%, dok su veliki privredni subjekti zabeležili profitnu stopu od 46,8%, jedino su mala preduzeća iskazala stopu profitabilnosti (44,9%) iznad proseka nefinasijskog sektora (41,4%);
- Sektorska koncentracija MSPP je nepromenjena u odnosu na prethodne godine: Trgovina i Prerađivačka industrija su dominirali u svim pokazateljima poslovanja preduzeća (149.058 preduzeća, 54,9% zaposlenosti, 66,9% prometa, 50,2% BDV i 86,9% izvoza sektora MSPP);
- Kao i prethodnih godina izražena je teritorijalna neravnomernost - u nivou razvijenosti MSPP. Analiza po regionalnim oblastima u Srbiji, merena pokazateljem BDV po zaposlenom, pokazuje da je odnos oblasti sa najvećom (Grad Beograd) i najmanjom vrednošću pokazatelja (Zaječarska i Borska) iznosio 2,4:1.[6]

ZAKLJUČAK

Podsticanje razvoja sektora MSPP definisano je kao jedan od prioritetnih ciljeva ekonomske politike Republike Srbije. Mala i srednja preduzeća i preduzetnici predstavljaju značajan faktor oporavka domaće privrede, pri čemu se odraz stabilnosti finansijskih sredstava koje poseduju ogleda u zapošljavanju, izvozu, uvozu, investiranju. Iako je značajan broj malih i srednjih preduzeća otišlo pod stečaj i likvidaciju, postoji i veliki broj preduzeća koji svedoče o uspešnom poslovanju, i koji su postali jedni od ozbiljnijih konkurenata – kako na domaćem, tako i na inostranom tržištu.

Razvojem sektora MSPP rešio bi se veći deo problema nezaposlenosti, kao jednog od glavnih problema srpske privrede. Rešenje za ove ekonomske nevolje treba tražiti u pravcu razvoja preduzetničke ekonomije, u razvoju ekonomskih sloboda nasuprot državnoj kontroli, okončanju procesa privatizacije, a time razvoju privatne svojine koja dovodi do razvoja tržišnog mehanizma, umesto birokratskog upravljanja.

Dosadašnji razvoj MSPP i povećanje njihovog broja u tržišnoj ekonomiji je dokazao stratešku važnost ovog sektora iz sledećih razloga: podrška razvoju MSP pomaže u rekonstruisanju velikih neefikasnih preduzeća; MSPP ublažavaju monopol velikih preduzeća i nude konkurentnu robu i usluge u skladu sa promenama u modernim ekonomijama.

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THE IMPACT OF THE POLITICAL CRISIS ON SMALL AND LARGE FIRMS IN THE REPUBLIC OF MACEDONIA

Irina Majovski[26]
Zoran Janevski[27]
Elena Davitkovska[28]
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Abstract: *The recent political instability in the Republic of Macedonia has taken its toll on the business sector. During political instability, firms tend to postpone any major decision regarding future projects or investments as a result of changes in firms' business perceptions and lack of predictability of future policies and trends. In this regard, a research was conducted among small, medium and large firms in the Republic of Macedonia in order to investigate the main consequences of the political crisis in the past few years on the business sector. The research findings reveal that the most severe implications of the political instability on businesses pertain to lack of long-term planning, decline in sales, increased difficulties related to collection of claims and implementation of ongoing contracts, and reluctance to conduct planned investments and recruitments. Results have also highlighted major differences between small and large firms in regard to perceived consequences of the political instability. Research on the effects of political instability on businesses is rather scarce in literature. Hence, the findings of this research are of particular importance for improving the knowledge about the potential implications of political instability on businesses and for identifying the main challenges that businesses face.*

Key words: *political instability, business sector, small and large firms' constraints*

1. INTRODUCTION

Political instability refers to change of institutional status quo or frequent changes in policies. The political instability covers a wide scope of uncertainties on the political scene from national elections and change of government through riots, protests and even civil war. The effects that the political instability can have on the economies and the business sector differs based on the intensity and the duration. However, even in its mildest form as national elections, the political instability imposes a significant degree of uncertainty about possible changes in fiscal, monetary or regulatory policies. Thus, the political instability affects businesses as it changes the environment in which they operate and may affect their corporate profitability and investments. Such uncertainty affects the decision-making process making businesses reluctant to take risk and make decisions related to investments or development activities. For instance, according to IMF [1], the uncertainty about fiscal, monetary and regulatory policy changes related to the 2008 Global Financial Crisis contributed to a sharp economic decline and slow recoveries afterwards.

The recent political crisis in the Republic of Macedonia, which started in its acute form at the beginning of 2014, has taken its toll as well. According to the State Statistical Office [2], the political crisis has resulted in decline of economic growth rate and fall of gross investments by

[26] Institute of Economics-Skopje, University "Ss. Cyril and Methodius", Prolet 1, Skopje, Macedonia
[27] Institute of Economics-Skopje, University "Ss. Cyril and Methodius", Prolet 1, Skopje, Macedonia
[28] Institute of Economics-Skopje, University "Ss. Cyril and Methodius", Prolet 1, Skopje, Macedonia

4.5%, among other. The business sector has continuously emphasized the consequences of the political crisis as stagnation of planned development activities and decline of investment activities that could lead not only to loss of profit and decreased competitiveness but also to the very survival of firms, especially the small ones. Increase of productivity, firms' growth activities, increase of export, new employments and corporate investments are postponed during periods of uncertainty. All of the above undermines the competitiveness of firms and hampers future recovery. Political crises are, however, inevitable, and thus it is of outmost importance to identify the major repercussions they have on business activities.

2. THEORETICAL BACKGROUND

Research on political crisis mainly refers to the impact on macroeconomic outcomes as economic growth, investments including direct investments, capital flows, gross domestic product and productivity rate, among others [3] – [6]. Few studies have investigated the link between political instability and firm-level outcomes, focusing mainly on financial indicators. In this context, several studies [7], [8] found that firms show a significant decline in their corporate investments during political elections. Other studies reveal negative impact of political instability on capital investments [9], stock returns [10], technological innovation [11], asset returns [12], investment-to-stock price sensitivity [13]. Nonetheless, none of the studies on political instability have investigated the specific business activities that are impacted most by political turmoil.

In addition, political instability was found to be one of top three obstacles to doing business in the Western Balkan region. This comes as no surprise as the region has been characterized by frequent political instability since the beginning of 1990s. Namely, the latest joint European Bank for Reconstruction and Development and World Bank survey [14] [15] reveals that firms in the Western Balkans point to three most severe obstacles to doing business: competition from informal sector, political instability and lack of access to finance. Based on these findings, about 24% of the firms in the region perceive political instability to be major or very severe problem to their day-to-day operations. In particular, 34% of firms in Bosnia and

***Irina Majovski**, PhD, Associate professor, Institute of Economics-Skopje, University "Ss. Cyril and Methodius", Skopje*



Irina Majovski graduated from the Faculty of Philology, department of English language and literature at the University "Ss. Cyril and Methodius" in Skopje in 2000. She pursued master's degree in Management at the CITY College, University of Sheffield, Greece. In 2002, upon public defence of her master's thesis "Motivation of employees during organizational change" she obtained master's degree. In 2010, with the doctoral dissertation "The influence of strategic human resource management practices on organizational performance in companies in the Republic of Macedonia", she obtained PhD in Economics from the Institute of Economics-Skopje.

In the period 1999 to 2003, she was working on implementation of projects funded by ECHO, EAR, UNHCR, KfW and Danida. From 2005 to 2006, she was working at the Faculty of social sciences in Skopje, and from 2006 to 2011 at the Integrated Business Faculty in Skopje. She joined the Institute of Economics–Skopje, University "Ss. Cyril and Methodius" in 2012 and her current appointment is Associate professor in Human resource management.

She has actively participated in research and applied projects, as well as in many scientific meetings, conferences, seminars and congresses in the country and abroad. She is an author of numerous papers published in international journals. She teaches at the second cycle study programs at the Institute of Economics-Skopje.

Hercegovina, 31% in Serbia and 22% in Macedonia[29] point to political instability as a severe obstacle to their business activities.

Considering the above said, it is essential to identify the most affected business activities during political turmoil. Hence, the main objective of this research was twofold: to assess the degree of severity of the impact of the latest political instability on businesses and to identify the business activities that have been mostly affected by the political instability in small and large firms.

3. MAJOR EFFECTS OF THE POLITICAL CRISIS ON SMALL AND LARGE FIRMS IN R. MACEDONIA

To meet the objectives of this research, a questionnaire pertaining to firms' perception of the political instability impact on business activities was distributed to business owners or senior managers of private firms in different sectors in R. Macedonia. The questionnaire encompassed questions related to the latest political instability in R. Macedonia and managers' perceptions on its impact on their day-to-day business operations.

The response rate was less than 50%, making the sample smaller than the one anticipated. Hence, 66 private firms in different sectors in R. Macedonia took part in the survey. The share of firms based on size more or less reflects the share of firms in R. Macedonia. In particular, almost 73% of surveyed firms were small, 17% were medium and 10% were large firms (see Figure 1).

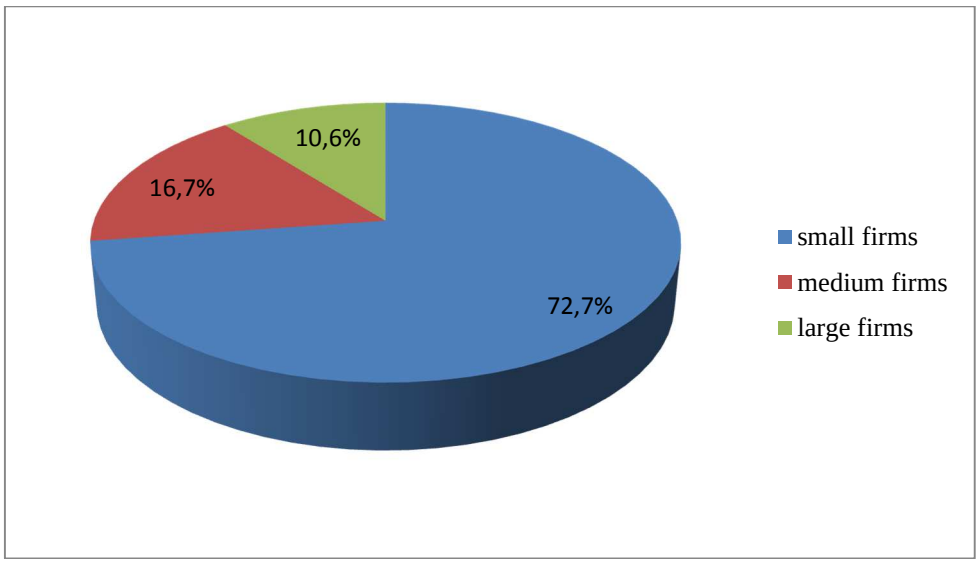


Figure 1: Firm size

About 80% of the firms in the sample have operated in the market more than five years. Namely, 51% of the surveyed firms were more than ten years in the market, while almost 29% were five to ten years (see Figure 2). In such sample, managers can clearly make a distinction about any differences in their day-to-day operations prior and during the political instability. In addition, the majority of the firms in the sample are firms that operate in the domestic market (77%), while about 23% of the firms are export-oriented.

[29] The EBRD/World Bank (BEEPS V) Survey was conducted prior to the latest political instability in R. Macedonia.

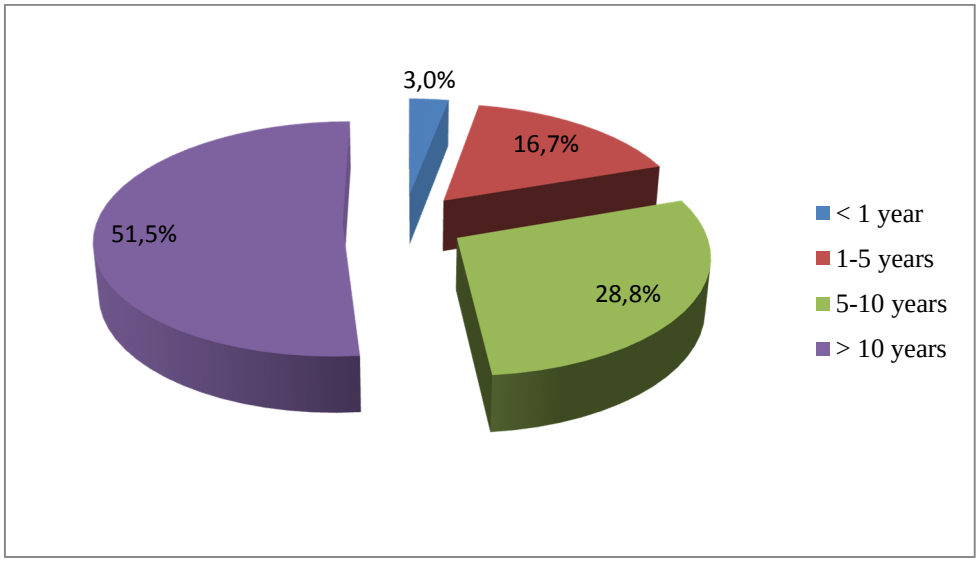


Figure 2: Firm age

For majority of the firms in the sample the impact of the political instability was severe regardless of their age. Namely, more than 70% of the firms that operate more than 10 years in the market reported severe negative impact of the political crisis (Figure 3). Those firms that operate 1 to 5 years and 5 to 10 years on the market reported either severe (55% and 53%) or partial impact (18% and 21%, respectively). The partial impact of the crisis noted among younger firms could be explained by rather limited business activities as opposed to firms that exist longer on the market.

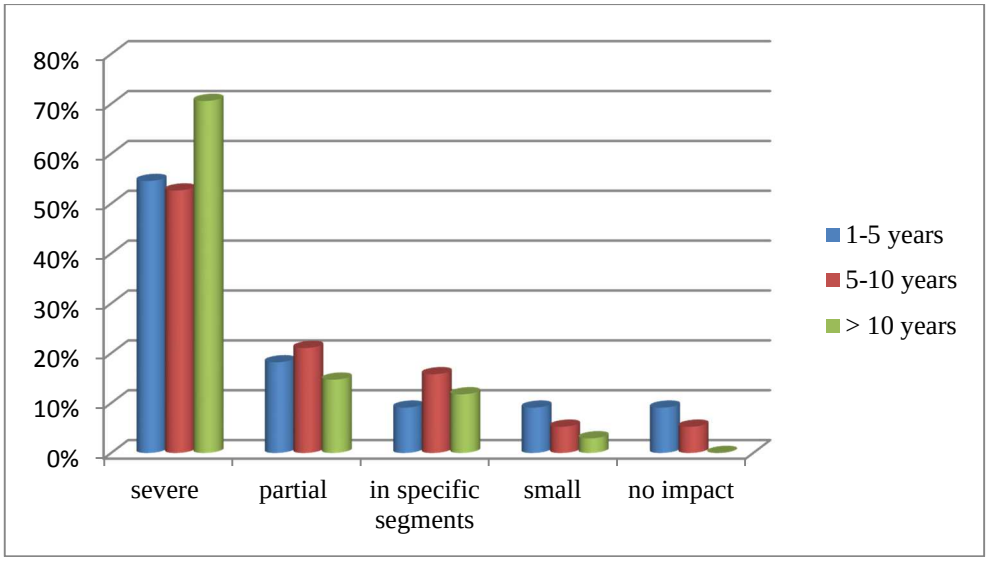


Figure 3: The level of political instability impact, based on firm age

Firm size matters when it comes to the impact of the political crisis on the business sector. Results have revealed that small businesses have suffered most severe impact as perceived by business owners and managers. About 61% of micro and 77% of small firms reported severe impact of the political instability (Figure 4). In the same vein, business owners of approximately 55% of medium firms perceive that the political instability has had severe impact on their business operations. While most of the small firms' managers reported severe negative impact, for large firms the impact was either partial or in specific segments. An equal share of large firms (43%) reported partial impact and impact in specific segments. Hence, the research

findings have revealed differences between small and large firms regarding the impact of the most recent political instability in the country. These findings are in line with previous studies [16] that reveal significantly higher negative impact of political instability on small businesses rather than the large ones.

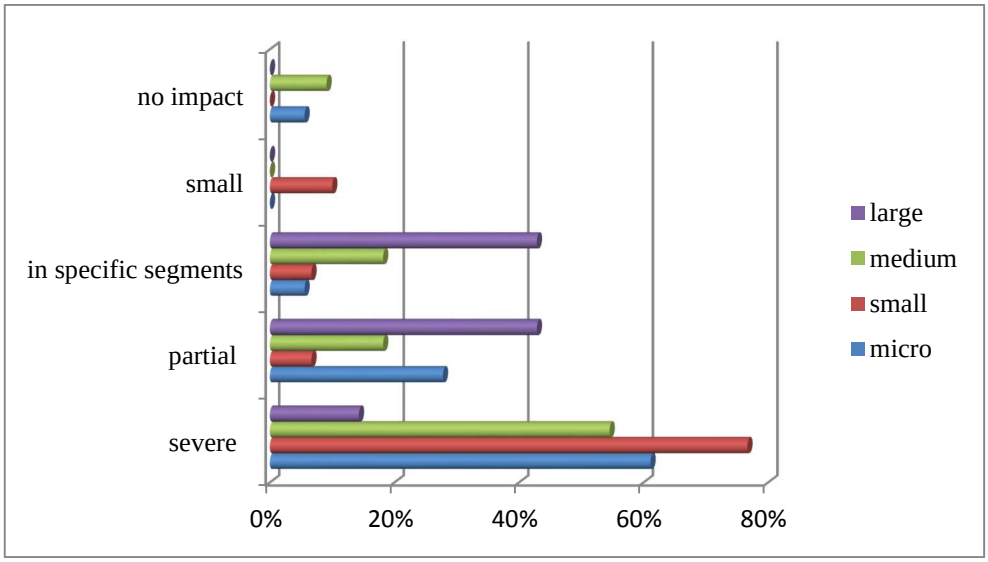


Figure 4: The level of political instability impact, based on firm size

Although prior research [17] has found that export-oriented firms face more negative effects of political uncertainty as opposed to domestically-oriented, this research found no such difference. Indeed, the severity of the impact of the political instability was similar for both domestic and export-oriented firms. In this context, approximately 67% of export-oriented and about 61% of firms operating in the domestic market have been severely influenced by the latest political crisis (Figure 5).

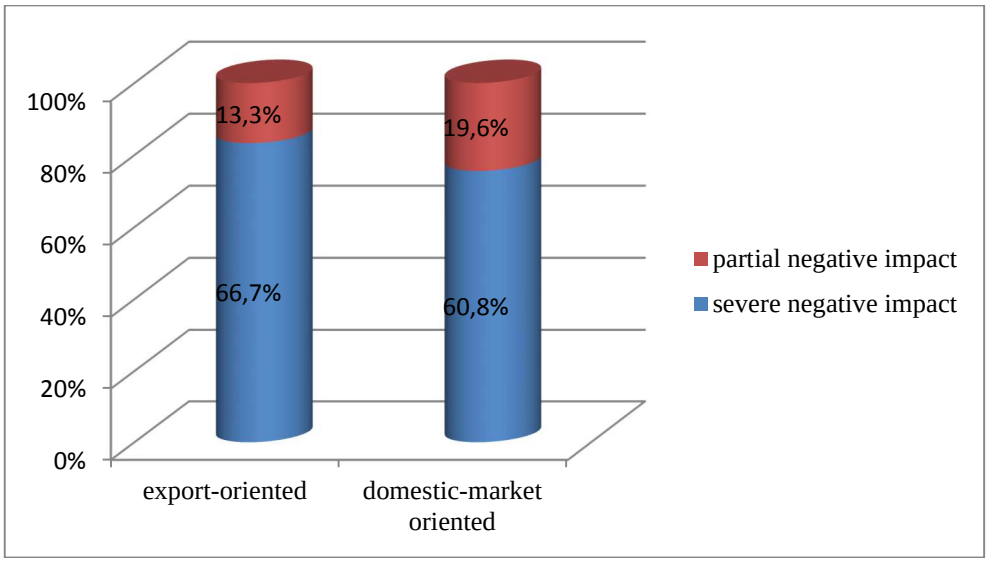


Figure 5: The level of political instability impact in export- and domestic-oriented firms

Noting the differences in the impact of the political instability between small and large firms, it is paramount to identify the business activities that had been mostly affected. Hence, the survey entailed perceptions of business owners and managers on the effects that the political crisis had on their business operations and day-to-day activities.

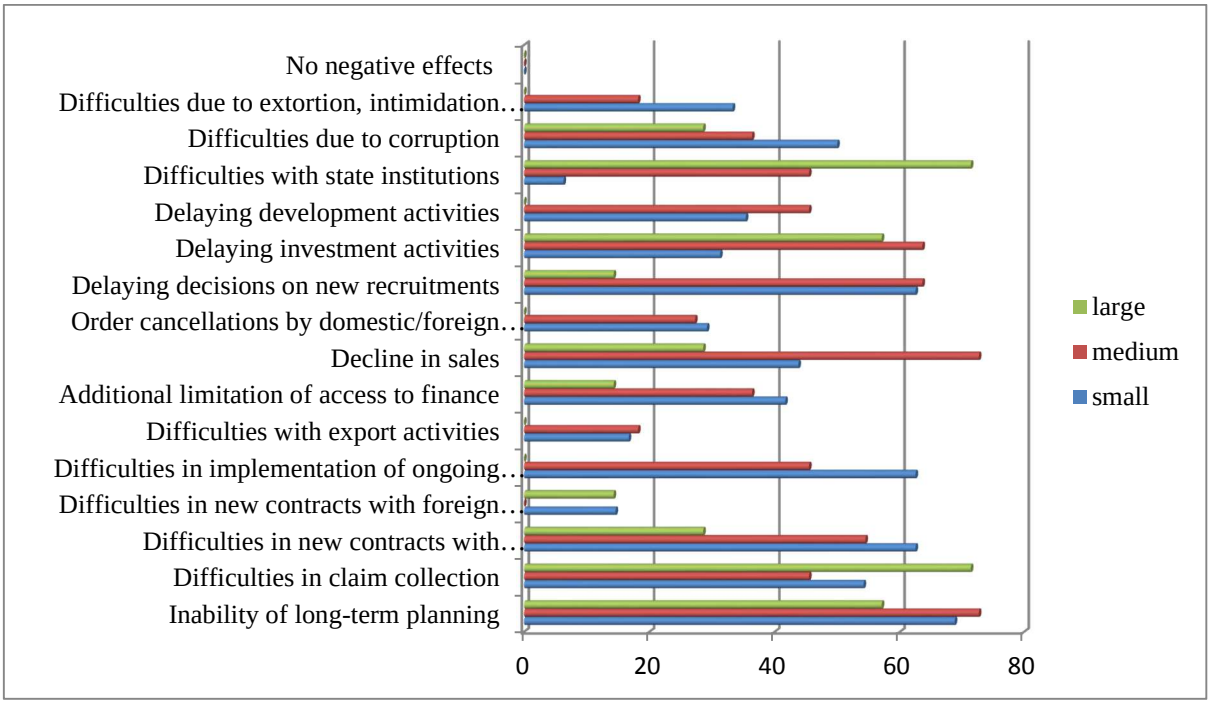


Figure 6: Major effects of political instability on business activities, based on firm size



Zoran Janevski, *PhD, Associate professor, Institute of Economics-Skopje, University "Ss. Cyril and Methodius", Skopje*

Zoran Janevski graduated from the Faculty of Electrical Engineering, University "Ss. Cyril and Methodius", at the Department of Electronics and Telecommunications, with the thesis "Business reengineering" in 1997. In 2008, he obtained a Master degree from the Institute of Economics– Skopje, with a master thesis "Electronic commerce: opportunities and prospects for small and medium enterprises", while in 2011, he obtained Ph.D. in Economics upon defence of the doctoral thesis "Electronic commerce and entrepreneurship as factors of competitiveness of enterprises".

In the period from 1990-2001, he was professionally engaged as a specialist and a member of the management teams of several companies in the information and communications technology (ICT) indistry. Since 2001, as an independent consultant specializing in ICT he was actively involved in the implementation of projects in the private and public sector in the country and abroad. In 2001, he was hired by the Belgian company Business & Strategies in Europe, and later on as a business consultant he was working for the National Bank of Greece. Up to 2006, he designed and implemented projects for UNDP, OSCE, the European Agency for Reconstruction, several ministries and the Government of the Republic of Macedonia.

Since June 2007, Dr. Janevski has been working at the Institute of Economics-Skopje, and his current appointment is Assocciate Professor in Entrepreneurship. During his working experience, Dr. Zoran Janevski has undertaken several short study visits at: eGovernance Academy in Tallinn, Estonia; UNDP - Kiev office in Ukraine; University "Paisius Hilendarski", Plovdiv, Bulgaria, and other.

He has participated in numerous research conferences and trainings in the field of Electronic Business and Entrepreneurship and has published several scientific and research papers in the country and abroad on the same topics.

Large firms cite claim collection difficulties, difficulties in working with state institutions (permits, licenses, and alike), inability of long-term planning and delaying investment activities as business activities that have been mostly affected by the political instability. These findings also confirm that the impact of the crisis on large firms was mainly in specific segments. In particular, 71% of large firms report difficulties with claim collection and working with state institutions as major constraints generated from the political crisis, whereas 57% of large firms report inability of long-term planning and a delay in investments as main consequences of the crisis (see Figure 6).

The impact on small and medium firms is however much more diverse. Small firms' managers perceive negative impact from the political instability on several business activities as: inability of long-term planning (69%), difficulties in signing new contracts with domestic firms (62%) and in implementing ongoing contracts (62%), delaying decisions on new recruitments (62%), and difficulties with claim collection (54%), followed by difficulties due to corruption and decline in sales, among others. For medium firms, the impact of the political instability was mainly reflected on decline in sales and inability of long-term planning (73%), delaying investment activities and decisions on new recruitments (63%) and difficulties in signing new contracts with domestic firms (54%), followed by difficulties in working with state institutions, delaying development activities and difficulties with claim collection.

Elena Davitkovska, *PhD, Associate professor, Institute of Economics-Skopje, University "Ss. Cyril and Methodius", Skopje*



Elena Davitkovska, graduated from "Iustinianus Primus" Faculty of Law, University "Ss. Cyril and Methodius" in 2006, and completed her postgraduate studies in Administrative Law and Public Administration. She earned her master's degree in 2009 upon public defence of the thesis "Administrative Protection of the Right to Free Access to Public Information". In 2012, at the "Iustinianus Primus" Faculty of Law, Skopje, she defended the doctoral dissertation "Basic components of contemporary clerical system" and obtained PhD in Law.

From 2006 to 2013, she worked at the Faculty of Law and the Faculty of Political Sciences, University American College, Skopje. She has worked at the Institute of Economics-Skopje, University "Ss. Cyril and Methodius" since May 2013 and her current appointment is Associate professor in Economics of Public Organizations.

She has published several books and significant number of papers in national and international journals. She has actively participated in scientific and applied projects as well as in scientific meetings, conferences, seminars, congresses and symposia in the country and abroad.

4. CONCLUSION

The recent political crisis in the Republic of Macedonia has had a severe negative impact on the business sector in the country. Most of the firms that participated in the research reported severe consequences in their day-to-day operations as a result of the instability. The research findings reveal that the most severe implications of the political instability on businesses pertain to lack of long-term planning, increased difficulties related to collection of claims and implementation of ongoing contracts or signing new contracts, decline in sales, and reluctance to conduct planned investments and recruitments.

Although some of the affected business activities were common for firms regardless of their size, yet certain major differences in regard to perceived consequences of the political instability were observed between small and large firms. Indeed, the impact of the political crisis on large firms, although severe, was found to be only in specific segments. On the other hand, the impact on small firms was not only severe but much more diverse as well, covering a wide scope of business activities. The difference in the impact of the political instability between small and large firms could be partly due to their different market and political power in the economy. Thus, in times of external influences and potential threats, such as a political turmoil, small firms are much more fragile than large firms since they have lower bargaining power.

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LEARNING BY EXPORTING AND SELF-SELECTION HYPOTHESES: EVIDENCE FROM CROATIA

Kladiola Gjini[30]
Kolë Prenga[31]
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Abstract: *In this paper we estimate the probability to export by adopting a (random effect panel) Probit model for Croatian firm level data over the 2002-2013 periods. We strongly support the hypothesis that self-selection into export markets occurs for more productive firms. The effects of total factor productivity in export are shown to be in the long run. Furthermore, we find a significant effect for lagged productivity on export participation. Our findigns support the learning by exporting hypothesis, that export participation has a positive strong effect on productivity. Given the importance of the subject, this paper invites further research in firm performance-export relationship for Croatia.*

Key words: *export, self-selection hypothesis, learning by exporting hypothesis, productivity*

INTRODUCTION

This paper is an extension of a larger research linked to Croatia [see (Gjini., 2018) (Gjini., 2017)]. The main objective of this paper is to investigate two main hypotheses which link firm's productivity and export: self-selection and learning-by-exporting (hereafter SS and LBE). The novelty of this paper lies on the large dataset we use for Croatia[32] for the 2003-2012 period of time. To the best of our knowledge research related to this topic is not fully covered, and we want to contribute to the large body of the literature for better policy making.

We use a sample of 64.712 firms (unbalanced panel data), obtained from Bureau Vank Dijk Electronic Publishing (BvDEP) the Amadeus database. Firms report information regarding their balance sheet and their profit/loss accounts. Firms are classified according to: their *size* into micro, small, medium and large; their *ownership* into foreign/domestic firms; their *sector* into manufacture/service firms and their *export status* into exporting/non-exporting firms.

The remaining of paper is organized as follows: section two provides the literature review on the two hypotheses SS and LBE. Section three presents the methodology used to test the two non-exclusive hypotheses (LBE) and (SS), and the methodology used to check for possible structural breaks. Section four provides the empirical results from different estimations and section five concludes.

[30] Lecturer University 'Aleksandër Xhuvani' Economics Department, Elbasan Albania; PhD candidate University of Tirana, Albania
[31] University of Tirana Albania, Economics Department
[32] Croatia is the last country to join European Union (1st of July 2013)

LITERATURE REVIEW ON SS AND LBE

The self-selection hypothesis does not exclude the learning by exporting hypothesis. The discussion of the direction of the causality: *exports increase productivity* or *productivity increases exports*, has been a point of debate among researchers. Entering the export market involves large sunk costs and high entry/exit barriers, so firms need higher profits to overcome these fixed costs. (Harris and Li, 2007) state that firms prior to enter the export market have a higher productivity compared to non-exporters. (Wagner, 2007) suggests that firms that are more productive tend to self-select into export markets, and he finds that it is not necessary that exporting enhances productivity. In their research (Vu et al., 2016) argue that using a Probit model to test the self-selection hypothesis can lead to biased or inconsistent estimates[33]. In the trade literature many authors support the self-selection hypothesis i.e. (Bernard and Jensen, 1999), (Girma et al., 2002), (Wagner, 2007), (Delgado et al., 2002). They provide evidence on how more productive firms self-select into exporting markets. Only in few studies there is evidence i.e. (Greenaway and Kneller, 2004) that exporters do not outperform non-exporters. Examples are from United Kingdom by (Bleaney and Wakelin, 2002), from Sweden by (Greenaway and Kneller, 2005), from Slovenia by (Damijan et al., 2005). Based on the empirical evidence we find mixed conclusive findings for the LBE hypothesis. When we compare exporters to non-exporters the difference is significant and affects firm's participation into export markets. (Fernandes and Isgut, 2005) make a parallel between learning by doing and learning by exporting. (Arrow, 1971) argues that experience and repetition are associated with learning. For domestic firms learning happens during activities where probably some problems might occur. If the same problem repeatedly occurs over time, it is subject to diminishing returns. In order to improve firm's performance there is need not only for repetition but also for evolution over time. According to (Clerides et al., 1998) productive firms with a lower marginal cost will benefit from exporting (in terms of higher gross profits). But not all firms export, so they conclude that only firms that exceed sunk costs and with higher profits can make export activities. To better capture the effect of learning by exporting (Fernandes and Isgut, 2005) propose two ideas: (1) focusing on young plants[34] and (2) focusing in export experience rather than export participation. Other authors i.e. (Isgut, 2001), (Fafchamps et al., 2002) and (Delgado et al., 2002), (Castellani, 2002), (De Loecker, 2007) and (Arnold and Hussinger, 2005) support the learning by exporting hypothesis.

METHODOLOGY

Learning by exporting and self-selection hypotheses

We will test the two non-exclusive hypotheses LBE by using a fixed effect (FE) regression as in equation (1) and SS by using a dynamic Probit regression as in equation (2). Results for the self-selection hypothesis are reported in table 1, and results for the learning by exporting hypothesis are reported in table 2.

In equation (1) the main interest variable is export. To disentangle the learning by exporting we employ lagged productivity and lagged export as factors that can motivate a firm to start exporting. In equation (2) productivity is the main interest variable. In this model we include firm characteristics as in other studies i.e. (Aw et al., 2007) and (Roper et al., 2006).

[33] Non evaluating the impact of some unobserved factors such as business & marketing strategy, managerial skills, product specifications

[34] Young plants are more open to new stimulating ideas in order to solve organizational/technical problems.

Previously, (Gjini., 2018) has estimated total factor productivity[35] by using the semi-parametric estimator of (Levinsohn and Petrin., 2003) which solves issues like simultaneity and/or endogeneity [using levpet STATA (12.1) programme written by (Petrin et al., 2004)].

$$TFP_{it} = \beta_0 + \beta_1 TFP_{i;t-1} + \beta_2 EXP_{i;t-1} + \beta_3 CONTROLS_{it} + e_{it} \quad (1)$$

$$Prob(EXP = 1) = \varphi(\alpha TFP_{i:t-1} + \alpha_1 EXP_{i;t-1} + \alpha_2 CONTROLS_{it}) + d_i + \psi_{it} \quad (2)$$

Table 1: Random effects dynamic Probit models

	est1	est2	est3	est4
export	β/p	β/p	β/p	β/p
lntfp	0.476***		0.467***	
	(0.00)		(0.00)	
age	-0.055***	-0.116***	0.023	0.022
	(0.00)	(0.00)	(0.05)	(0.07)
size	0.723***	0.830***	0.728***	0.823***
	(0.00)	(0.00)	(0.00)	(0.00)
foreign	2.215***	2.641***	2.266***	2.727***
	(0.00)	(0.00)	(0.00)	(0.00)
sector	0.761***	0.762***	0.764***	0.775***
	(0.00)	(0.00)	(0.00)	(0.00)
lagtfp		0.168***		0.178***
		(0.00)		(0.00)
Iyear2004			0.064**	-0.031
			(0.00)	(0.15)
Iyear2005			0.076***	-0.029
			(0.00)	(0.18)
Iyear2006			0.039	-0.052*
			(0.07)	(0.02)
Iyear2007			0.048*	-0.035
			(0.03)	(0.11)
Iyear2008			-0.241***	-0.346***
			(0.00)	(0.00)
Iyear2009			-0.298***	-0.468***
			(0.00)	(0.00)
Iyear2010			-0.155***	-0.346***
			(0.00)	(0.00)
Iyear2011			-0.110***	-0.289***
			(0.00)	(0.00)
Iyear2012			-0.070**	-0.271***
			(0.00)	(0.00)
cons	-8.171***	-4.863***	-8.189***	-5.103***
	(0.00)	(0.00)	(0.00)	(0.00)
lnsig2u				
cons	1.623***	1.740***	1.646***	1.776***
	(0.00)	(0.00)	(0.00)	(0.00)
N	256794	256793	256794	256793

[35] Output here is calculated by using the value added (as the difference between sales and intermediate inputs)

Table 2 presents the results from 4 FE estimations in order to explain the LBE hypothesis. In the first columns we use the export variable to estimate its impact on productivity. In the second column we add the one-period lagged export variable. On the third column of table 2 we add the one-period lagged productivity variable, and in the fourth column of table 2 we have both effects of one-period lagged export variable and one-period lagged productivity variable on the firm's productivity.

Table 2: Fixed effects for LBE

	est1	est2	est3	est4
	beta/p	*beta/p*	*beta/p*	*beta/p*
export	0.104***		0.102***	
	(0.00)		(0.00)	
age	-0.154***	-0.153***	-0.162***	-0.161***
	(0.00)	(0.00)	(0.00)	(0.00)
size	0.110***	0.067***	0.101***	0.056***
	(0.00)	(0.00)	(0.00)	(0.00)
foreign	0.163	0.104	0.143	0.090
	(0.17)	(0.47)	(0.23)	(0.53)
lagexp		0.017***		0.005**
		(0.00)		(0.01)
lagtfp			0.041***	0.101***
			(0.00)	(0.00)
cons	11.257***	11.569***	10.834***	10.596***
	(0.00)	(0.00)	(0.00)	(0.00)
N	256794	63570	256793	63570

Sructural break test

We perform the Chow test according to (Chow, 1960) to examine any possible structural breaks in our data. We want to test if the link *total factor productivity* and firm characteristics *export*, *age*, *size*, *foreign* and *sector* remains stable before and after the global financial crisis. Do firms in Croatia have similarities in productivity before and after the financial crisis of 2009? We create a new variable *fincrisis* which is coded 0 for the period before 2009, and is coded 1 for the period after 2009. Most of our observations belong to prior global financial crisis. In the sample about 55.68% of firms operate before 2009, and the remaining 44.32% operate after 2009. Our first model without any break is as below in equation (3).

$$\text{lntfp} = \beta_0 + \beta_1 * \text{export} + \beta_2 * \text{age} + \beta_3 * \text{size} + \beta_4 * \text{foreign} + \beta_5 * \text{sector} + \upsilon \quad (3)$$

$$\text{lntfp} = \alpha_0 + \alpha_1 * \text{export} + \alpha_2 * \text{age} + \alpha_3 * \text{size} + \alpha_4 * \text{foreign} + \alpha_5 * \text{sector} + \nu \quad (4)$$

$$\text{lntfp} = \gamma_0 + \gamma_1 * \text{export} + \gamma_2 * \text{age} + \gamma_3 * \text{size} + \gamma_4 * \text{foreign} + \gamma_5 * \text{sector} + \epsilon \quad (5)$$

We re-run equation (3) including the *fincrisis* variable. Equation (4) refers to the model before 2009, and equation (5) refers to the model after 2009.

H_0: $\alpha_0 = \gamma_0$ and $\alpha_1 = \gamma_1$ and $\alpha_2 = \gamma_2$ and $\alpha_3 = \gamma_3$ and $\alpha_4 = \gamma_4$ and $\alpha_5 = \gamma_5$ (no structural break)

H_1: $\alpha_0 \# \gamma_0$ or $\alpha_1 \# \gamma_1$ or $\alpha_2 \# \gamma_2$ or $\alpha_3 \# \gamma_3$ or $\alpha_4 \# \gamma_4$ or $\alpha_5 \# \gamma_5$ (structural break)

The F-statistics is calculated as:

$$F = \frac{(RSS_6 - RSS_7 - RSS_8)/k}{RSS_7 + RSS_7/(T - 2k)} \quad (6)$$

From equations (3) (4) and (5) we get respectively RSS_6, RSS_7 and RSS_8. We find the F estimated value which is 295, higher than the f-critical value of 2.09. We reject the null hypothesis of no structural break.



Kladiola Gjini *(PhD candidate) is currently a lecturer/young researcher affiliated to the University "Aleksandër Xhuvani" Economics Department Elbasan Albania. She teaches classes of Principles to Economics and Microeconomics to first-year students. Her current research projects focus on microeconomics and productivity. Mrs. Gjini areas of expertise include international trade, firm performance and economic aspects of European Integration.*
Mrs. Gjini is a PhD candidate at the university of Tirana Albania, Economics Department.

EMPRIRICAL RESULTS

As shown from estimations the effect of *productivity* in export participation is positive and statistically significant. Furthermore, if we use *lagged productivity* variable we support the hypothesis that self-selection into exporting markets occurs for more productive firms. The significant effect of lagged productivity on export participation is a reflection of the large dataset we have, and which allows us to control for past productivity effect on current export status. The effects of TFP in export are shown to be in the long-run. As expected the effect of *age* on export participation is negative, older firms have a lower probability to export. With regard to *size*, we find that larger firms gain a higher probability to export than micro and SME firms.

Again productivity and past productivity have a positive effect in exporting. And when adding year dummies the effect of *age* becomes positive. With regard to firm's characteristics their effect only gets stronger when adding year dummies. To estimate the effect of learning by exporting we run four estimations where the dependent variable is firm productivity (we use export status and one-period lagged export status).

Export participation has a positive statistically significant effect on productivity. This supports the learning by exporting effects of firms as stated by (De Loecker, 2007). Firm's age is useful to capture the experience in exporting activities and in production (Fernandes, 2007). The coefficient of *age* is negative and statistically significant in the four models estimated. We find that laggs of export status have a significant effect on productivity. Coefficients, standard errors, t-statistics and associated p-values in the Probit model are statistically significant at the 95% of confidence interval.

CONCLUSIONS

By adopting a (random effect panel) Probit model we estimate the probability to export, and we confirm of a positive effect of *productivity* in export participation. We strongly support the hypothesis that self-selection into export markets occurs for more productive firms. The effects of TFP in export are shown to be in the long run.

Furthermore, the large dataset we have allows us to find a significant effect for lagged productivity on export participation.

From the empirical results we conclude that export participation has a positive strong effect on productivity, which supports the learning by exporting hypothesis.

From the empirical evidence we confirm the existence of structural break. Our variables have a structural break in the 2003-2012 period which can be attributed to (1) the financial global crisis and/or (2) negotiations between EU and Croatia for the country accession and conclusion of 35 chapters of 'acquis'.

Due to gaps on firm performance and international trade in research that follow from our findings, these topics deserve further investigation.



Prof. Dr Kolë Prenga *has a long career at the Economics Department University of Tirana Albania. He has been in several leading positions at the faculty of Economics, and now is retired. He is author and co-author of many books in the field of macroeconomics. His main interest include fiscal policy, foreign direct investments, inflation. Prof. Prenga continues to teach as a guest professor in the public and private universities in Tirana Albania.*

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ODRŽIVO EKONOMSKO UPRAVLJANJE KAO ODGOVOR NA GLOBALNE PROMENE KVALITETA ŽIVOTNE SREDINE

SUSTAINABLE ECONOMIC MANAGEMENT AS RESPONSE TO GLOBAL ENVIRONMENTAL QUALITY CHANGE

Biljana Ilić[36]
Dragica Stojanović[37]
Violeta Jovanović[38]
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Sadržaj: *Globalizacija, kao savremen i nužan proces dovela je do mnogih pozitivnih ali i negativnih efekata. Zašla je u sve pore društva, te neverovatno brzim razvojem tehnologije doprinela spajanju najudaljenijih tačaka sveta sa jedne, ali i razdvajanju najbližih svetskih suseda, sa druge strane. Međutim, razvoj industrije i tehnologije na globalnom nivou doveli su u pitanje dalji opstanak ljudskog društva. Pogoršanje ekološke situacije globalno, u smislu otopljavanja lednika, smanjenja ozonskog omotača, kao i širenja pustinja se dobrim delom smatra rezultatom savremenog ljudskog poslovanja. Loša ekološka situacija u različitim zemljama i regionima, zahtevala je nužno preduzimanje određenih akcija. Pitanje dalje strategije opstanka Zemlje, našlo je svoj odgovor u drugačijem odnosu čoveka prema životnoj sredini. Čovek je konačno shvatio da glavni pokretač poslovnih aktivnosti koje preduzima, ne sme biti samo ostvarenje ekonomske dobiti. U nadi da će biti spasitelj životne sredine koju je degradirao, čovečanstvo je uvelo novi koncept poslovanja i ekonomije. Koncept održivosti ili održivog razvoja predstavlja jednu od osnovnih komponenti ekonomike prirodnih resursa i životne sredine. Održivom razvoju pripada glavno mesto prilikom usvajanja i razvijanja dugoročne perspektive daljeg opstanka i napretka civilizacije. Uprkos različitim interpretacijama koje se u literaturi mogu naći, suštinu koncepta održivog razvoja čini korelacija ekonomskog razvoja i životne sredine uz uvažavnaje ekoloških zakonitosti prirodnih sistema. Ovaj stav se drži ideje i načina upravlljanja, usmerenog na racionalno korišćenje prirodnog bogatstva države i u skladu sa tim, na podizanje kvaliteta životne sredine i kvaliteta života, uopšte. Održivost se danas posmatra kroz prizmu bilo kojih preduzimanih akcija od strane čoveka. Bilo da se radi o poslovanju, ili nekim drugim aktivnostima, održivo ekonomsko, ekološko i sociološko upravljanje predstavlja izlaz iz loše ekološke situacije i donosi pravilne odgovore na pitanja zaštite životne sredine u globalnim uslovima.*

Ključne reči: *ekološka situacija, globalni nivo, ekonomske aktivnosti, zaštita životne sredine, održivi razvoj.*

Abstract*: Globalization, as a modern and necessary process has led to many positive and negative effects. It is present in all spheres of society, and with incredibly rapid development of technology contributed to merging the farthest regions in the world in one way, and the separation of the world's closest neighbors, in the other. However, the development of industry and technology at the global level have led to the qestion of existence of human society. The worsening ecological situation globally, in terms of thawing of glaciers, reduction of the ozone layer, and desertification is largely seen as a result of modern human activities. Poor*

[36] Fakultet za menadžment, Zaječar, Park Šuma Kraljevica bb, Srbija
[37] Fakultet za menadžment, Zaječar, Park Šuma Kraljevica bb, Srbija
[38] Fakultet za menadžment, Zaječar, Park Šuma Kraljevica bb, Srbija

environmental situation in various countries and regions, requiring from mankind to undertake certain actions. The issue of further strategies of survival of the Earth, found its answer in a different relation of man to the environment. The man has finally realized that the main undertaken driver of business activities should not only be the realization of economic goals. Hoping to be the savior of the environment that it degraded, humanity has introduced a new concept of business and economics. The concept of sustainability ie. sustainable development is one of the main components of the economics on natural resources and of the environment. Sustainable development belongs to top level in the adoption and development of a long-term perspective of further survival and progress of civilization. Despite the different interpretations that can be found in the literature, the essence of the concept of sustainable development makes the correlation of economic development and environmental protection with environmental laws in natural systems. This view is held with ideas, aimed at the rational use of natural resources of the state, and accordingly, to raise the quality of the environment and quality of life in general. Sustainability is now viewed through the prism of any actions that man realized. Whether on business or other activities, sustainable economic, environmental and social governance is the only way that lead out of a bad environmental situation and make the correct answers to environmental issues in global terms.

Key words: *ecological situation, global level, economics activities, environmental protection, sustainable development.*

1. UVOD

Prelaskom u novi milenijum čovečanstvo se našlo pred velikim brojem izazova. Svedoci smo svakodnevnih upozorenja koja ukazuju na velike probleme koji se javljaju u svim oblastima čovekovog života i rada, bilo kao pojedinca, bilo kao člana uže sredine ili ljudske zajednice u celini. Porazna je činjenica da je u najvećoj meri čovek i njegova težnja za napretkom u svakom smislu rezultirala pojavom najvećeg broja problema koji su naša stvarnost, a koji će se u velikoj meri odraziti i na život budućih generacija. Iz svega toga, možemo reći da nastanak i razvoj ekološke krize pojavljuje se uporedo sa nastankom i razvojem ljudske civilizacije, s tim da se ta kriza ispoljava u jednom jedinom obliku zagađenjem prirodne sredine. Globalni problemi koji predstavljaju manifestaciju krize jesu: iscrpljenost privrednih resursa i sa njim povezana energetska kriza, zagađenje i opadanje kvaliteta života u svakom smislu. Čovek je konačno shvatio da je pitanje dalje strategije opstanka drugačiji odnos prema životnoj sredini. Jedan od osnovnih koncepata ekonomike prirodnih resursa i životne sredine jeste koncept održivosti ili održivog razvoja. Uprkos različitim interpretacijama koje se u literaturi mogu naći, ovom konceptu danas pripada centralno mesto u razmatranju drugoročne perspektive opstanka i napretka čovečanstva. Dakle, može se zaključiti da suštinu koncepta održivog razvoja čini korelacija privrednog razvoja i životne sredine uz uvažavnaje zakonitosti ekoloških sistema [1].

Ostvarivanje balansa između ekološkog i ekonomskog sistema sve više je predmet rasprave stručnjaka. Da bi se to ostvarilo, neophodno je izvršiti transformaciju dosadašnjeg sistema ekonomskog vrednovanja materijalnog blagostanja i dosadašnjeg ekonomskog mehanizma povećanja istog. Drugim rečima, potrebno je preusmeriti ekonomsko ponašanje ljudi, tako da sistem ljudskih vrednosti i institucija utiče na uobličavanje sistema ponude i tražnje u pravcu unapređivanja kvaliteta životne sredine. Sve to vodi razvijanju nove ekonomske discipline nazvane zelena (ekološka) ekonomija. Zelena ekonomija treba da pruži odgovor na dva pitanja koja su od izuzetnog značaja: kako zaštititi i sačuvati resurse prirodne (životne) sredine, i koje

uslove treba obezbediti da bi se omogućio prelazak sa potrošački orijentisanog neograničenog ekonomskog razvoja na dugoročno održivi ekonomski razvoj. Prema tome, Zelena ekonomija je koncept gde se rast prinosa i zapošljavanja moraju sprovesti kroz investicije, čime se smanjuju emisije ugljendioksida i zagađenja, unapređenje energetske efikasnosti i efikasno korišćenje resursa i sprečavaju gubitaka biodiverziteta [2].

2. EKONOMSKA DIMENZIJA GLOBALIZACIJE I EKOLOŠKA DIMENZIJA U EKONOMIJI

Ukoliko se u obzir uzme ekonomska sfera globalizacije, mogu se izdvojiti dve suprotne dimenzije, ekonomska superiornost i socijalna inferiornost. Ekonomska superiornost dovodi do naglog bogaćenja u kojem se profit transnacionalnih korporacija uvećava. To pak vodi do formiranja novih načina efikasnosti, masovne deregulacije, privatizacije, libaralizacije i transfera kapitala u rukama preduzetnika, do globalne mobilnosti kapitala. Slobodan protok kapitala dozvoljava određenim zemljama da postavljaju najbolje uslove za sebe i svoja socijalna pitanja sa jedne strane, a sa druge strane dovodi do smanjenja pomoći zemljama u razvoju. Naglo povećanje ekonomske efikasnosti uslovljava povećanje bogatstva uske elite, ali takođe i demontažu socijalne države, odnosno socijalne nejednakosti i globalno siromaštvo. Globalizacija vodi do velikog pada u rastu Bruto nacionalnog dohotka (BDP) u siromašnim zemljama, u kojima rast BDP-a može beležiti najvišu stopu od 0,5%, dok u srednje razvijenim zamljama ova stopa može iznositi najviše 1%. U posleratnom periodu disproporcija u razvoju industrijski razvijenih i nerazvijenih zemalja iznosila je 3:1, dok danas ona ima vrednost od 100:1, u korist razvijenih zemalja. Dolazi do velike konfrontacije između severa i juga, odnosno do velike razlike između bogatih i siromašnih. Nezaposlenost u zemljama Evropske Unije je višestruko porasla. Stvorene su transnacionalne institucije poput G8, Svetske banke, Saveta bezbednosti, NATO-a, koje su postale globalna elita. Moćna globalna elita je nametnula svoj način odlučivanja, dok za nju ne postoji demokratska kontrola. Evidentni su još neki od elemenata temelja moći super sila, a jedan od njih jeste i moć upravljanja i distribucije kulturnog kapitala, odnosno znanja. Nova vladajuća klasa, odnosno buržoazija koja čini monopolski sloj sastoji se od korporativno bogatih, menadžera transnacionalnih kompanija i sl. Pod sloganom "ljudskog intervencionizma" prikriven je interes velikih kapitalističkih sila. Strategija novog svetskog poretka dozvoljava mešanje i dominaciju supersila u probleme manje i nedovoljno razvijenih područja i zemalja. Svetska zajednica stvorila je novu vrstu ekonomske zavisnosti, eksploatacije i neravnomerne razmene i raspodele rada [3]. Pojmovi rast i razvoj nisu identični pojmovi. To se može pokazati na primeru deteta koje raste, ali u tom rastu se ne mora ogledati i njegov psihološki razvoj. Tako se rast može odnositi na deo ekonomije, dok se razvoj može odnositi na celokupni napredak svih činioca društva, ekonomije, ekologije, i sl. Razvoj spada u globalnu kategoriju. Dejstvo rastuće globalne međupovezanosti na ekonomije savremenih država bilo je takvog intenziteta i obima, da su i kreatori ekonomske politike shvatili da je, gotovo nemoguće izolovati domaće ekonomske procese i aktivnosti, od istih na međunarodnom planu. Potpuno nezavisnih tržišta, nezavisnih privreda i nezavisnih preduzeća danas nema, niti bi se isplatila njihova praktična realizacija. Pokušaj izolacije i zatvaranja više nije moguće opredeljenje jedne zemlje, već mogući status i diktat globalno relevantnih faktora i subjekata [4].

Globalna ekonomska ravnoteža je osnov savremene svetske ekonomije jer je evidentno da na jednoj strani stoji razvijen svet sa svojim opštim i pojedinačnim interesima, a na drugoj se nalaze svi ostali. U ekološki i ekonomski održivom korišćenju prirode ostvaruju se povoljni efekti, odnosno dobiti ili profit, međutim dolazi se i do zadovoljnog potrošača. Ekonomski sistem koji ne vrednuje prirodne resurse na adekvatan način i koji stimuliše neograničen

ekonomski rast, uprkos ograničenim resursima, dugoročno je neodrživ. Na relaciji ekonomija – zaštita i kvalitet prirodne sredine postoje određene suprotnosti, ali je nužno iznalaženje njihove uzajamnosti i tendencija preovladavanja ekonomskih nad ekološkim aspektima razvoja. Neophodno je uspostaviti društveni konsenzus o tome da se određeni ekološki kvalitet okruženja žrtvuje zarad ekonomskog blagostanja. Suprotstavljenost i međuzavisnost ekonomije i ekologije u savremenim uslovima nalazi sintetizovani izraz u pojmu održivi razvoj [5]. U interesu ekologije je da zadovolji određene ljudske potrebe a da se pri tome očuva nepromenjena prirodna sredina, koja obuhvata sve prirodne resurse. To je moguće postići ukoliko se primenjuju određeni postupci i metode kojima se, putem proizvodnog procesa, obezbeđuje najefikasnija moguća „prerada" resursa, uzetih iz prirode. Na taj način se dobijaju dobra i usluge koje zadovoljavaju mnogobrojne ljudske potrebe. Realizaciji ovih procesa umnogome doprinosi dobro osmišljena ekološka politika. Pri tome je u realizaciji ekološke politike potrebno primeniti odgovarajuće ekonomske instrumente. Ekonomski instrumenti ekološke politike predstavljaju važan faktor realizacije ukupne politike privrednog razvoja. Cilj njihove primene je da se ekološkom politikom stimulišu destabilizatori ekološke ravnoteže da promene odnos prema okruženju. Postoji mnogo načina klasifikacije ekonomskih instrumenata koji se koriste u sprovođenju ekološke politike. Prema jednoj od često korišćenih podela, ekonomski instrumenti se dele na [6]:

- Porezi (troškovi),
- Subvencije,
- Depoziti,
- Kreiranje tržišta,
- Finansijsko prisiljavanje

Porezi spadaju u troškove zaštite životne sredine. Poslovni subjekti koji svojim aktivnostima narušavanju ekološku ravnotežu su u obavezi da plate određenu novčanu naknadu za zagađenje prirodne sredine. Ovi izdaci ulaze u kalkulaciju troškova ili poreza ekonomskih subjekata i povećavaju cenu proizvoda ili usluga koje ti subjekti pružaju ili ostvaruju. Subvenicije su oblici novčane naknade ili pomoći koji imaju ulogu u prevenciji zagađenja i u efikasnom sprovođenju ekološke politike. Subvencije imaju podsticajnu ulogu u zaštiti životne sredine. Subvencijama se utiče na destabilizatore sa ciljem da promene svoje način poslovanja i štetnog delovanja na prirodno okruženje. Krediti koje država usmerava prema subjektima, predstavljaju jedan od oblika finansijske podrške preduzećima. Ukoliko su preduzeća primenila određene mere koje imaju za cilj smanjenje nivoa narušavanja ekološke ravnoteže, u tom slučaju dobijene kredite/subvencije od strane države ne moraju vratiti državi. Ukoliko preduzmu odgovarajuće mere protiv zagađenja i u cilju očuvanja ekološke ravnoteže, zagađivačima se mogu odobriti tzv. „meki zajmovi" koji se daju pod veoma povoljnim uslovima, sa kamatnim stopama nižim od onih koje se inače primenjuju na tržištu. U slučaju preduzimanja konkretnih mera protiv narušavanja ekološke ravnoteže, privredne subjekte je moguće osloboditi plaćanja poreza. Smanjenje poreza ili oslobađanje od plaćanja poreza direktno utiče na cenu proizvda i prihode preduzeća [6]. Sistemi refundiranja i depozitni

Dr Biljana Ilić *je rođena 1.10.1970. godine u Zaječaru. Diplomirala je na Fakultetu za menadžment u Zaječaru, 2009. godine, stekavši zvanje diplomirani ekonomista. Master akademske studije menadžmenta, završila je na istom Fakultetu. Doktorsku disertaciju pod nazivom „Strategijski pravci regionalnog ekonomskog i ekološkog razvoja turističkog potencijala Gamzigradske Banje", odbranila je aprila, 2016. godine. U zvanje docenta na Fakultetu za menadžment, izabrana je jula meseca, 2016. godine*



sistemi podrazumevaju uračunavanje kazne subjektima koji utiču na destabilizaciju ekološke ravnoteže. Međutim, ukoliko subjekti izbegnu destabilizaciju ravnoteže, depoziti se vraćaju.

Kreiranje tržišta je ekonomski instrument, koji se postiže kupovinom tzv. prenosivih dozvola. Prenosive dozvole utiču na redukciju zagađenja, posebno na smanjenje emitovanja stakleničkih gasova u atmosferu. Ukupan broj izdatih dozvola jednak je željenom ciljnom nivou zagađenja. Dozvole zatim mogu biti dodeljene postojećim firmama ili prodate na aukciji. Jednom dodeljene, dozvole su u potpunosti prenosive i sa njima se može trgovati između zainteresovanih subjekata. Firme same mogu izabrati da li će smanjiti zagađenje ili kupiti dozvole za zagađenje. Bitno je da ukupan obim emitovanog zagađenja svih firmi ne može da pređe iznos koji je limitiran ukupnim brojem izdatih dozvola. Država može izdate dozvole vezati za određeni vremenski period nakon kojeg će smanjiti broj dozvola i na taj način uticati na smanjenje zagađenja u budućnosti [7]. Finansijsko prisiljavanje spada više u admnistrativni nego u finansijski instrument. U zavisnosti od ponašanje subjekata, isti se može primeniti kao: finansijska pomoć (ukoliko se subjekti pridržavaju ekoloških standarda) ili kazna (ukoliko se subjekti ne pridržavaju ekoloških standarda) [8].

Dr Dragica Stojanović *rođena je 21.08.1965. godine u Zaječaru. Diplomirala je na Fakultetu za menadžment u Zaječaru, 2008. godine. Master studije je završila 2009. godine. Doktorsku disertaciju pod nazivom „Razvoj terminskog tržišta i trgovanja zelenim proizvodima u funkciji rasta tržišne vrednosti kompanija“, uža naučna oblast: Finansije, bankarstvo i berze, uspešno je odbranila 20.09.2016. U zvanje docenta na Fakultetu za menadžment, izabrana je februara meseca, 2017. godine.*



Na kraju se može rezimirati da ekologizacija ekonomije za cilj ima dugoročni opstanak i održivi razvoj, umesto nekontrolisanog privrednog rasta. Cilj ekologizacije jeste shvatanje da se granice privrednog rasta moraju postaviti, kako bi isti bio logistički a ne eksponencijalni. Takođe, rast se treba postići u kvalitetu, na uštrb kvantiteta. Ekologizacija ekonomije podrazumeva proizvodnju bez otpada, stvaranje mešovitih struktura u poljoprivredi, industriji i u građevinarstvu. Za privrednu granu kao što je građevinarstvo, sve veći značaj poprima biodizajn. Dugoročni opstanak i razvoj podrazumeva recikliranje materijala, prelaz na obnovljive izvore energije sa ciljem dobijanja čiste energije, uvođenje „zelenih“ čistih tehnologija, ekološki dizajn proizvoda kao i korišćenje bio-degradibilnih materijala [9].

3. POŽELJNO EKOLOŠKO DELOVANJE

Poželjno ekološko delovanje se može definisati kao preduzimanje aktivnosti kojima se smanjuje negativan efekat na životnu sredinu, odnosno na njen kvalitet. Može se shvatiti i kao prelazak ekonomskih i privrednih subjekata na čistije poslovanje uvođenjem novih tehnologija, maksimalnom štednjom svih resursa unutar organizacije, prelaskom na čiste izvore energije koji nemaju negativne posledice po kvalitet okruženja, ali i kroz niz mera i instrumenata ekonomske politike. Poželjno ekološko delovanje potrebno je učiniti i ekonomski rentabilnim, što se može postići uspostavljanjem odgovarajuće poreske politike, koja u obzir uzima neograničene prirodne resurse, ali pre svega ograničenost obnovljivih resursa. Ove reforme su pomenute u radu pod pojmom ekologizacija ekonomije. One se nazivaju još i zelenim poreskim reformama. Zeleni porezi obuhvataju sledeće stavke: određene emisije štetnih gasova, komunalni otpad, nuklearnu energiju, benzin, fosilna goriva, određene hemijske elemente (kadmijum, hlor, živa), betoniranje tla i drugo. Pri uvođenju ekoloških poreza treba poštovati

načelo fiskalne neutralnosti. Fiskalna neutralnost je osiguranje sadašnjeg nivoa poreskog opterećenja, prilikom uvođenja novog poreza u sistem. Ovo načelo se ostvaruje smanjenjem prihoda, odnosno poreskog opterećenja neekološkim porezima, u meri u kojoj se poresko opterećenje povećava kao posledica uvođenja novog poreza. Načelo fiskalne neutralnosti se smatra osnovnim načelom prilikom ekologizacije poreskog sistema, koje treba poštovati [10]. Dakle, instrumenti za zaštitu kvaliteta životne sredine mogu biti različiti što se može uočiti u Tabeli 1 (prema Rusell-u) [11].

Tabela 1. Kriterijumi za izbor instrumenata zaštite životne sredine

Statička svojstva	***Dinamička svojstva***	***Institucionalna dimenzija***	***Politička dimenzija***	***Mogući rizici za***
Efikasnost Informacije Sprovođenje	Fleksibilnost Promene tehnologije	Agencija Zagađivači	Distribucija Moralnost Pravičnost	Agenciju Zagađivače

Izvor: [11]

Rešavanje problema zaštite životne sredine je kompleksno pitanje i prilikom uvođenja instrumenata zaštite potrebno je rukovoditi se kako ekološkim tako i ekonomskim instrumentima. Ključni princip se svodi na mogućnost postizanja ekoloških ciljeva uz minimalne troškove. Primer dobre prakse se može videti i u primeru Evropske Unije, koja je postepeno rešavala probleme zagađenja, prema određenom broju godina. Evropska Unija je imala zacrtan Ekološki program u 6 etapa i to od 1973 godine do 2010. U svakoj etapi programa bili su zacrtani određeni nivoi u smanjenju zagađenja životne sredine (Tabela 2).

Tabela 2. Ekološki program EU u periodu od 1973-2010.

Ekološki program	***Ciljevi ekološke politike***
1973-1976.	Smanjenje zagađenja, poboljšanje kvaliteta života, međunarodna saradnja u zaštiti životne sredine
1977-1981	Sprečavanje zagađenja vode i vazduha, očuvanje šuma, racionalno upravljanje prirodnim resursima
1982-1986	Politika zaštite životne sredine, smanjenje buke, upravljanje otpadom, promocija ekoloških tehnologija, saradnja sa zemljama u razvoju
1987-1992	Politika zaštite životne sredine u oblasti poljoprivrede, poljoprivredne proizvodnje i trgovine
1993-2000	Osnove koncepta Održivog razvoja
2001-2010	2010. Naša budućnost-naš izbor – Unapređenje postojećih zakona, bliža saradnja na tržištu, pomoć stanovništvu u promeni ponašanja

Izvor: [12]

Dokazi da je čovek od davnina želeo da sačuva kvalitet životne sredine datiraju još iz doba drevnih civilizacija. U drevnoj Indiji, starom Egiptu, antičkoj Grčkoj i Rimu, kao i u drugim antičkim državama, razni propisi svedoče o tome da su elementi današnjeg savremenog prava na ekološku sredinu nastajali uporedo sa početkom razvoja prava uopšte. U suštini, predmet ekološkog prava je ekološko pravni odnos koji obuhvata sledeće ekološke vrednosti [13]:

- pravo na održiv ekonomski razvoj uz stalno unapređivanje kvaliteta životne sredine;
- pravo na racionalno korišćenje prirodnih i energetskih resursa;
- pravo na sprečavanje, smanjivanje i prevenciju svih oblika zagađivanja životne sredine;
- pravo na zaštitu integriteta biosfere, uključujući i prirodne klimatske uslove i biološku raznovrsnost;

- pravo na dostupnost informacija o stanju životne sredine;
- pravo na učešće u odlučivanju o razvoju sistema zaštite životne sredine i oceni rizika planiranog razvoja po životnu sredinu i čoveka;
- pravo na adekvatno obrazovanje i jačanje svesti u oblasti zaštite životne sredine;
- pravo na ostvarivanje međunarodne saradnje;
- pravo na humanističko vrednovanje čoveka i njegovog razvoja;
- pravo na život u zdravoj životnoj sredini.

Kada je u pitanju vrednovanje ekonomskih instrumenata, isti moraju biti jasni, realno postavljeni, pravedni, jednostavni, čvrsti - bez mogućnosti da se izbegnu, zatim prilagodljivi, verodostojni, solidarni - prilikom njihove primene ne samo u jednoj zemlji, već i globalno, da imaju svrsishodnost i na kraju da podrazumevaju odgovornost za sve izvršioce - koja spada u domen politike. U tabeli 3. su date preporučene vrednosti ekonomskih instrumenata.

Tabela 3. Preporučene vrednosti ekonomskih instrumenata

Jasnoća	Ekološki ciljevi zelene poreske reforme moraju biti realni, uverljivi i precizno utvrđeni, a javnost pravovremeno obaveštena.
Razboritost	Ekološke poreze treba uvoditi postupno, uz primerenu dozu opreza, pritom treba voditi računa o privrednim, ekološkim, demografskim, etno-kulturnim, psiho-socijalnim usmerenjima. Jer, svaka loše odmerena i nesmotrena akcija s lošom namerom, može uzrokovati: gubitak konkurentskih prednosti na međunarodnom tržištu, gašenje radnih mesta, pa sve do pada državnog autoriteta.
Pravednost	Na drugim područjima, ekološki porezi moraju se kompenzovati poreskim olakšicama u skladu s načelom fiskalne neutralnosti. Tamo gde ekološki porezi deluju regresivno nužna je primena kompenzacionih mera.
Jednostavnost	Ekološki porezi moraju biti toliko jednostavni da ih finansijski službenici mogu primenjivati bez teškoća.
Čvrstina	Za obim ostvarenih prihoda relevantna je i mogućnost poreske evazije, zbog toga treba voditi računa o dinamici njihovog plaćanja.
Prilagodljivost	Važan element svake strategije ekološke zaštite čini njena prilagodljivost, kako ukupnoj privrednoj dinamici, tako i tempu ekoloških promena. Uvek treba težiti tome da se priželjkivana snaga usmeravanja postigne uz što manje štetnih posledica, kad god je to moguće.
Verodostojnost	Utvrđivanje optimalne visine ekološkog poreza i izbora poreskog obveznika veoma je osetljivo pitanje. Sama procena opravdanosti i mogućnosti uvođenja i postupak utvrđivanja njihove optimalne visine, traži velika finansijska naprezanja (uključivanje velikog broja javnih službenika, širok krug stručnjaka, predstavnici nevladinih organizacija, lobisti različitih interesnih grupa).
Solidarnost	Uspešna zelena poreska reforma ne može se izvesti u jednoj zemlji bez postojanja odgovarajućeg stepena međunarodne usklađenosti. Štiteći vlastito ekološko blagostanje, visokorazvijene zemlje uvode sve veći broj standarda, propisa i ekonomskih instrumenata za internalizaciju ekoloških troškova.
Svrsishodnost	Puna korist od uvođenja ekoloških poreza ostvarivaće se tek onda kad se tako stečeni prihodi usmere na konkretne projekte ekološkog istraživanja i razvoja.
Odgovornost	Uprkos našem velikom verovanju u nauku, konačna odluka je, ipak, politička.

Izvor: [10]

ZAKLJUČAK

Sve prisutniji i izraženiji oblici zagađenja životne sredine zahtevaju brojne institucionalno administrativne i preduzetničke aktivnosti. Rešavanje ekološke krize u svetu koje su prouzrokovane poslovnim aktivnostima dovelo je do toga da je zaštita životne sredine danas sastavni deo uticaja države na okolinu kroz tržište. Prema tome, svest o posledicama zagađenja je prisutna, ali ne u toj meri koliko je potrebno da bi nateralo zagađivače da smanje svoje emisije štetnih gasova. Polazeći od saznanja o značaju kvaliteta životne sredine za opstanak sadašnjih i budućih generacija, u uslovima globalizacije, ekološka odbrana postaje trajna obaveza svih članova društva. U skladu sa napred navedenim, gomilanje ekoloških pitanja kao posledica ubrzanog industrijskog razvoja, uticalo je na široko prihvatanje brojnih ekonomskih instrumenata, koja bi da ova pitanja reše na adekvatan način. Adekvatna primena ekonomskih instrumenata na duži rok donosi brojne prednosti. Pre svega tradicionalni načini proizvodnje zamenjuju se savremenijim, što podstiče inovacije koje dovode do porasta produktivnosti rada i višeg nivoa kvaliteta proizvoda. Pored toga, primenom savremene tehnologije ostvaruju se znatne uštede u smislu da zagađivači sami odlučuju o načinu postizanja utvrđenih standarda eko-zaštite.

Violeta Jovanović



Rođena je 22. 08. 1981. godine u Zaječaru. Završila je 2000. godine Tehničku školu u Boru, smer hemijsko-tehnološki tehničar. Diplomirala 2007. godine na Tehničkom fakultetu u Boru, smer industrijski menadžment. Doktorirala je na Fakultetu za menadžment u Zaječaru, 2016. godine, a 2017. godine izabrana u zvanje docenta na istom Fakultetu. Drži nastavu iz predmeta Ekonomika poslovanja, Organizacija i upravljanje preduzećem i Finansiranje investicija na Osnovnim akademskim studijama Fakulteta za menadžment u Zaječaru.

Međutim, na relaciji ekonomija – zaštita i kvalitet životne sredine postoje određene suprotnosti, samim tim, neophodno je iznalaženje njihove uzajamnosti, uz težnju da ekonomski aspekti razvoja preovladavaju nad ekološkim. Prema tome, u uslovima savremene globalizacije, sve nas ovo upućuje na poželjno ekološko delovanje koje podrazumeva preduzimanje aktivnosti kojima se smanjuju negativni efekti na kvalitet životne sredine. To je ustvari prelazak ekonomskih i privrednih subjekata na čistije poslovanje uvođenjem novih tehnologija, štednju resursa, prelaskom na čiste izvore energije, kroz sprovođenje mera i instrumenata ekonomske politike.

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Table 1: Interviews used in the paper

№	Acronym	Gender F/M	Age group	Residence	Education (ISCED) before 25	Current educational level	Occupation before 25	Current occupational status	Ethnicity
01	Atanas	M	90-95	capital city	3	3	unemployed	temporary job	Bulgarian
02	Bojana	F	70-75	capital city	1	1	unemployed	temporary job	Roma ethnicity
03	Desislava	F	90-95	small town	3	3	temporary job	unemployed	Bulgarian
04	Diana	F	70-75	small town	2	3	temporary job	unemployed	Roma ethnicity
05	Evdokiya	F	70-75	small town	3	3	unemployed	temporary job	Bulgarian
09	Branimir	M	70-75	capital city	3	3	non contractual job	unemployed	Bulgarian
12	Dragan	M	90-95	big city	3	3	unemployed	unemployed	Bulgarian
13	Ljuba	F	70-75	small town	2	2	temporary job	secure job	Bulgarian
14	Milica	F	90-95	small town	4	4	temporary job	unemployed	Roma ethnicity
16	Emil	M	90-95	small town	1	1	non contractual job	non contractual job	Roma ethnicity
18	Gerasim	M	70-75	small town	3	3	temporary job	unemployed	Bulgarian
19	Olga	F	70-75	small town	2	2	temporary job	unemployed	Bulgarian
20	Hristo	M	90-95	big city	3	4	non contractual job	secure job	Turkish
21	Ivo	M	90-95	big city	3	6	temporary job	secure job	Bulgarian
22	Petya	F	50-55	village	3	3	unemployed	temporary job	Bulgarian
25	Ljubo	M	70-75	village	3	3	secure job	non contractual job	Bulgarian
26	Silvia	F	90-95	village	2	2	temporary job	temporary job	Roma ethnicity
28	Nikola	M	90-95	big city	3	3	secure job	secure job	Bulgarian
29	Tatiana	F	50-55	small town	2	2	secure job	unemployed	Bulgarian

РИЗИКОТ НА ЛИКВИДНОСТ ВО БАНКАРСКИОТ СИСТЕМ НА РЕПУБЛИКА МАКЕДОНИЈА

LIQUIDITY RISK IN MACEDONIAN BANKING SYSTEM

Biljana Petrevska[39]

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Содржина: *Предмет на истражување на овој труд претставува ризикот на ликвидност во банкарскиот систем на Република Македонија. Целта на истражувањето на овој труд е да покаже дали постои ризик на ликвидност на банките во Република Македонија или пак во земјата има добра политика за управување и контрола на ризикот во банкарското работење. Првиот дел е воведот во рамките на кој се објаснува предметот на истражување, додека вториот дел се фокусира на методологијата за управување со ликвидносниот ризик во Македонските банки која што ја опфаќа Одлуката за управување со ликвидносниот ризик на банките, која е усвоена од страна на Народната банка на Република Македонија. Третиот дел од трудот ги објаснува индикаторите и резултатите од управување со ликвидносниот ризик на Македонските банки. Конечно четвртиот дел од трудот е заклучокот.*

Клучни зборови: *банка, ликвидност, ризик, ликвидносен ризик, ризик на ликвидност во работењето на банките.*

Abstract: *The subject of research of this paper presents the liquidity risk in the banking system of the Republic of Macedonia. The purpose of the research of this paper is to show whether there is liquidity risk in the banks in the Republic of Macedonia or the country has a good management policy for controlling the risk in banking operations. The first part is an introduction which explains the topic of the research, while the second part focuses on the methodology for liquidity risk management in Macedonian banks which explains the Decision on managing banks' liquidity risk, that is adopted by the National Bank of the Republic of Macedonia. The third part of the paper explains the indicators and the results from successful management of this kind of risk in our banks. Finally, the fourth part of the paper is the conclusion.*

Key words: *bank, liquidity, risk, liquidity risk, liquidity risk in banking operations.*

1. ВОВЕД

Ликвидноста на секоја комерцијална банка, во нејзината најширока дефиниција, ја подразбира нејзината способност во дадениот рок да ги извршува сите свои обврски. Комерцијалните банки во секоја земја мораат перманентно да ја одржуваат својата ликвидност, бидејќи тоа е основната претпоставка за нивната одржливост на финансискиот пазар. [1]

[39] "Iustinianus Primus Faculty of Law", University "Ss. Cyril and Methodius", Skopje, Macedonia, Bul. Goce Delcev 9b, 1000 Skopje, Macedonia

Исто така сите комерцијални банки мораат да водат сметка за начелата и правилата на однесување, во своето секојдневно банкарско работење. При тоа во прв план се истакнуваат *четирите т.н. златни правила т.е. начела на банкарското работење,* и тоа**:**

- начелото на ликвидност,
- начелото на солвентност,
- начелото на сигурност и ефикасност на вложување на средства и
- начелото на рентабилност (профитабилност).

Основни ризици на кои комерцијалната банка во Република Македонија е изложена во своето работење, според Законот за Банки на Република Македонија, се следните: ликвидносен ризик, кредитен ризик, вклучувајќи и ризик на земјата и ризик на друга договорна страна, ризик на каматни стапки, валутен ризик и останати пазарни ризици, ризик од концентрација на изложеност на банката, оперативен ризик, вклучувајќи го и ризикот од неадекватност на информативните системи и ризик кој произлегува од капитални вложувања и вложувања во недвижности. [2]

Предмет на истражување на овој труд претставува ликвидносниот ризик во комерцијалните банки во Република Македонија. Цел на истражување на овој труд претставува да се прикаже дали постои ризикот на ликвидност во банкарскиот систем на Република Македонија, или пак комерцијалните банки во нашата земја успешно управуваат со овој вид на ризик со кој се соочуваат во своето секојдневно работење. Методолошкиот пристап на овој труд ги опфаќа методот на case study (студија на случај), индукција и дедукција, методот на конкретизација, методот на класификација, методот на дескрипција, методот на компилација и квалитативниот метод.

2. МЕТОДОЛОГИЈА ЗА УПРАВУВАЊЕ СО ЛИКВИДНОСНИОТ РИЗИК ВО МАКЕДОНСКИТЕ БАНКИ

Ризикот на ликвидност на секоја комерцијална банка претставува можност за настанување на негативни ефекти на нејзиниот финансиски резултат и капитал, во ситуација кога таа не е способна да ги исполнува своите доспеани обврски. [3] Комерцијалната банка со својот имот и обврски управува на начин којшто и овозможува во секој момент да ги исполни своите доспеани обврски (ликвидност) и трајно да ги исполнува сите свои обврски (солвентност). [4]

Оперативната политика на ликвидност или управување со средствата на ликвидност на комерцијалните банки во Република Македонија се состои од адекватен пристап на мерење на потребите за ликвидни средства и методите за покривање на утврдените потреби за ликвиден потенцијал.

Заради одржување на ликвидноста, комерцијалната банка е должна да управува со ликвидносниот ризик, што особено треба да вклучи: [5]

1. воспоставување и одржување на адекватна рочна структура;
2. планирање и управување со приливите и одливите на парични средства за обезбедување на адекватен износ на ликвидни средства;
3. следење на изворите на средства и нивната концентрација, и
4. тестирање на ликвидноста.

Управување со ризикот на ликвидност претставува: идентификација, мерење, процена и контрола на ризикот коишто можат да предизвикаат загрозување на ликвидноста на комерцијалната банка.

Заради поефикасно управување со ризикот на ликвидност, надлежниот орган на комерцијалната банка усвојува и спроведува политика на управување со ликвидноста, која опфаќа: [6]

- планирање на приливот и одливот на паричните средства,
- следење на ликвидноста и
- донесување на соодветни мерки за спречување или отстранување на причините за неликвидност.

Народна Банка на Република Македонија го пропишува начинот на утврдување и нивото на ликвидност на комерцијалната банка, вклучувајќи и критично ниско ниво на ликвидност. Заради одржување на соодветно ниво на ликвидност, комерцијалната банка е должна да ги пресметува и да ги одржува следниве стапки на ликвидност: [7]

- ✓ стапка на ликвидност до 30 дена како однос меѓу средствата и обврските коишто достасуваат во следните 30 дена;
- ✓ стапка на ликвидност до 180 дена како однос меѓу средствата и обврските коишто достасуваат во следните 180 дена.

Стапките на ликвидност мора да бидат најмалку еднакви на 1 што е впрочем минимално потребното ниво на ликвидност. [8]

3. ИНДИКАТОРИ И РЕЗУЛТАТИ ОД УПРАВУВАЊЕ СО ЛИКВИДНОСНИОТ РИЗИК НА МАКЕДОНСКИТЕ БАНКИ

Индикаторите за ликвидност на комерцијалните банки во Република Македонија за 2015, 2016 и 2017 година, најдобро можеме да ги видиме во следната Табела.

Табела: Индикатори на ликвидност на Македонските банки во 2015, 2016 и 2017 година

Индикатори	2015 година	2016 година	2017 година
Ликвидна актива / Вкупна актива	31.4%	30.9%	29.5%
Ликвидна актива / Вкупни обврски	46.4%	46.3%	46.4%
Ликвидна актива / Краткорочни обврски	44.7%	42.9%	41.4%
Кредити / Депозити	42.4%	43.1%	43.3%
Ликвидна актива / Вкупни депозити на нефинансиски субјекти	42.1%	43.0%	43.2%
Стапка на ликвидност до 30 дена	2.3%	2.1%	2%
Стапка на ликвидност до 180 дена	1.5%	1.5%	1.5%

Ако ги анализираме индикаторите на ликвидност на македонските комерцијалните банки, ќе забележиме дека резултатите покажуваат дека индикаторите за ликвидност покажуваат скромен пад во изминатите години во македонските комерцијални банки. Но, трендот на намалување не беше со еднаков интензитет кај одделните индикатори на ликвидност. Традиционално високиот износ на ликвидни средства (како процент од

вкупната актива) којшто комерцијалните банки во Република Македонија го одржуваат, овозможи непречено сервисирање на побарувачката за исплата на депозитите. [9]

Имено, во текот на 2015, 2016 и 2017 година управувањето со ликвидносниот ризик ја потврди потребата од поголема внимателност од страна на комерцијалните банки во Република Македонија, односно чување поголеми износи ликвидни средства, коишто пак се помалку приносни. [10]

Индикаторот пак кредити во однос на депозити, се зголемил во 2017 година, како резултат на фактот што се зголемила кредитната активност на македонските комерцијални банки, односно комерцијалните банки одобрувале повеќе кредити на физички и правни лица.

Во сите три анализирани години, индикаторот ликвидна актива наспроти вкупни депозити на нефинансиски субјекети имал високи стапки, што значи дека комерцијалните банки во Република Македонија имале висока стабилност на депозитите коишто се нивен главен извор на финансирање.

Регулаторните стапки за ликвидност на банкарскиот систем во Република Македонија, претставени како сооднос меѓу средствата и обврските коишто достасуваат во следните 30 дена и 180 дена, се задржале на речиси истото ниво од претходната година и се повисоки од пропишаниот минимум од 1. [11]

Во вториот квартал од 2016 година, ликвидните средства на комерцијалните банки беа под директен удар (се намалија за повеќе од 10%) на повлекувањето на депозити од банкарскиот систем на Република Македонија. Повисокиот износ на претходно акумулирани ликвидни средства, како и инструментите на Народната банка на Република

Biljana Petrevska *was born on 23.12.1983 in Skopje. In February 2013, she successfully defended the thesis topic: "Risks in the banking sector in the Republic of Macedonia – between the legislation and practice", and she gained a scientific degree: PhD.*



In teaching years: 2004/05, 2005/06, 2006/07 Biljana Petrevska worked as a temporary assistant on the subjects: mathematics for business and mathematics for economists and business statistics at the Faculty of Economics - University of St. Cyril and Methodius in Skopje. Also, in the academic year 2006/07, she worked as a temporary assistant on the Faculty of Law "Iustinianus Primus" - University of St. Cyril and Methodius in Skopje, on the subjects: Applied Economics and Economics. On 8.6.2007, the teaching council of the Faculty of Law "Iustinianus Primus" - University of St. Cyril and Methodius in Skopje, selected Biljana Petrevska in the title of Junior assistant of Applied Economics. On 13.11.2009, the teaching council of the Faculty of Law "Iustinianus Primus" - University of St. Cyril and Methodius in Skopje, selected Biljana Petrevska in the title of Teaching assistant in the area of economic sciences. On 28.6.2013, the teaching council of the Faculty of Law "Iustinianus Primus" - University of St. Cyril and Methodius in Skopje, selected Biljana Petrevska in the title of Assistant Professor at the department of Business Law. In 2018, the teaching council of the Faculty of Law "Iustinianus Primus" - University of St. Cyril and Methodius in Skopje, selected Biljana Petrevska in the title of Associate Professor at the department of Business Law.

Moreover, in parallel with the execution of work commitments, she continuously expended her knowledge by attending: seminars, conferences, courses and schools in the country and abroad. Biljana Petrevska had actively participated in the preparation of 51 research papers that are published in national and international books and reviews. Biljana Petrevska has excellent knowledge of English and Serbian language, and has a basic knowledge of French language.

Македонија за креирање ликвидност успешно ја амортизираа оваа кризна епизода во домашниот банкарски систем и дури се овозможи остварување позитивни стапки на кредитен раст, како главен извор на приходи за банкарскиот систем. До крајот на 2016 година, постепеното закрепнување на депозитната активност, во комбинација со дадената можност за пласирање на девизните депозити на комерцијалните банки кај Народната банка на Република Македонија по умерено повисоки каматни стапки, споредено со стапките што се добиваат од странските банки, влијаеа за зголемување на склоноста на банките за вложување во ликвидни финансиски инструменти. Така, во 2016 година, ликвидните средства на банкарскиот систем во Република Македонија се зголемија за 3,5%, наспроти остварениот мал пад во 2015 година, што придонесе за одржување на показателите за ликвидност на нивоа слични на оние од крајот на 2015 година, а показателите за девизната ликвидност на банкарскиот систем дури забележаа и извесно подобрување**.** [12]

4. ЗАКЛУЧОК

На крајот на ова истражување ги анализираме Стрес-тест симулациите за отпорноста на банкарскиот систем на ликвидносни шокови којшто се изработува во Народната банка на Република Македонија.

Имено, на почетокот на 2017 година, за потребата од стрес-тестирањето на банкарскиот систем со примена на сценариото за анализа беа изработени две неповолни макроекономски стрес-сценарија. Двете стрес-сценарија опфаќаат временски хоризонт од две години (2017 и 2018 година). Анализирано по поединечна комерцијална банка, во најекстремен случај, тринаесет банки со вкупно пазарно учество во активата на банкарскиот систем од 80%, би се соочиле со загуба во работењето, а кај една од нив (со пазарно учество од 2,2%), показателите за солвентноста се спуштаат под законски поставените минимални нивоа. [13]

Од целокупното истражување во овој труд, можеме да заклучиме дека комерцијалните банки во Република Македонија одржуваат задоволително ниво на ликвидни средства што им овозможува соодветно управување со ликвидносниот ризик и задоволителна отпорност на претпоставените екстремни ликвидносни одливи.

ЛИТЕРАТУРА:

[1] Закон за банките („Службен весник на Република Македонија“ бр. 67/07, 90/09, 67/10, 26/13, 15/15, 153/15 и 190/16), член 63, став 2.

[2] Закон за банките („Службен весник на Република Македонија“ бр. 67/07, 90/09, 67/10, 26/13, 15/15, 153/15 и 190/16), член 66, став 2.

[3] According to: *Decision on the risk management* ("Official Gazette of the RM" No. 42/2011, No. 19/2012, No.151/2013).

[4] Закон за Народната банка на Република Македонија („Службен весник на Република Македонија“ бр. 158/10, 123/12, 43/14, 153/15 и 6/16)

[5] Закон за банките („Службен весник на Република Македонија“ бр. 67/07, 90/09, 67/10, 26/13, 15/15, 153/15 и 190/16), член 80.

[6] Одлука за управување со ликвидносниот ризик на банките („Службен весник на Република Македонија“ бр. 126/2011, бр. 19/2012, бр. 151/2013), дел 3, точка 23.

[7] Тодорова Софија, Узунов Ванчо, Петревска Биљана, (2015), “*Применета Економика”*, Култура, Скопје, стр.299-300.

[8] Упатство за спроведување на Одлуката за управување со ликвидносниот ризик на банките („Службен весник на Република Македонија“ бр. 139/11, бр. 27/12, бр. 162/13)
[9] Народна банка на Република Македонија (2017), “Извештај за ризиците во банкарскиот систем на Република Македонија”, Април 2017, стр.46.
[10] Народна банка на Република Македонија (2017), “Извештај за финансиската стабилност во Република Македонија во 2016”, Јули 2017, стр.75.
[11] Народна банка на Република Македонија (2017), “Извештај за ризиците во банкарскиот систем на Република Македонија”, Април 2017, стр.47.
[12] Народна банка на Република Македонија (2017), “Извештај за финансиската стабилност во Република Македонија во 2016”, Јули 2017, стр.79.
[13] Народна банка на Република Македонија (2017), “Извештај за финансиската стабилност во Република Македонија во 2016”, Јули 2017, стр.125-127.

INNOVATION IN PARTICIPATION BANKS: A REVIEW ON TURKEY

Yusuf ESMER[40]
Tolga ULUSOY[41]
Faruk DAYI[42]
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Abstract: *Innovation is defined as a change that makes money. Innovation increases the competitive power of businesses and provides significant advantages in the competition process by creating different products or services that are provided by the competitors. Innovation is more prominent in the manufacturing sector, however, the importance of innovation has also been increasing rapidly in the service industry in recent years. As the share of the banking sector increases in the service industry, the banks also gain an importance in the service industry. Thus, innovation in banking is very important in diversifying financial instruments and increasing productivity. Increased levels of financial success have been observed with the implementation of the financial innovation process in the banking sector. It is stated that the share of participation banking in the world banking sector is increasing day by day in the studies related to banking activities. Participation banking, also referred to as Islamic finance, is developing new financial instruments in accordance with Islamic rules to compete in the world banking sector. Participation banks, which offer interest-free banking services to their customers, have developed innovative products and are offering these services to their customers to provide a better quality service. From this point on, the first part of this study reveals the historical development of the participation banks from the beginning of their establishment up until today. The role of participation banking and its importance in the banking sector has been examined from a financial standpoint. In this study, innovation procedures in participation banks are explained. The effect innovation processes have on the financial income and expenses have been examined. Despite the increase in the incomes of the banks, it was seen that the innovative processes did not directly affect the profitability of the bank. It is recommended for new models to be developed for profitability-enhancing innovative processes.*

Key words*: Islamic Finance, Participation Banking, Innovation, Innovation Management*

1. INTRODUCTION

The interest-free banking system has emerged as an alternative to the traditional banking system and this system aims to meet the needs of the society that is sensitive to interest. Economically speaking, the main objective of Islamic finance is to stop the oil revenue of Islamic countries from going to the West, and to accelerate the economic development of these countries, to avoid trading with banks that only have a commercial interest. Furthermore, this system is based on a partnership that shares the profit and the loss instead of interest (Kalayci, 2013: 61). In Islamic banking, the concept of justice is the first thing that comes to mind when it comes to social purpose. The term *justice* signifies the moral system that lies at

[40]Lecturer, Dr., Sinop University, The Gerze Vocational School, Program of Tourism and Hotel Management, Sinop/TURKEY
[41] Associate Professor Dr., Kastamonu University, The Faculty of Economics and Administrative Sciences, Department of Banking and Finance, Kastamonu/TURKEY
[42] Assistant Professor Dr., Kastamonu University, The Faculty of Economics and Administrative Sciences, Department of Business Administration, Kastamonu/TURKEY

the heart of Islamic economics. Inhuman and immoral profiting and unjust enrichment signify a society without a sense of justice. Islamic finance aims to eradicate unethical economic activities. The fact that the value of dependent on time and money loses its value with time forces an interest-based system to be created and this causes inflation, which brings interest with it. Interest arises from the fact that the value of money is the time value, however, the Islamic economy accepts no time value of money. An interest-based banking system leads to a massive economic and social depression in the society, and this leads to the emergence of the Islamic finance system. *Economic injustice* will be prevented in society with this system. In Islam, an *economic person* is not just a person who produces and consumes. The idea of an economic person here can be summed up as an individual who finds the best solutions to people's needs. The essential thing is to act in the most appropriate, peaceful and fraternal way while carrying out these needs. Solving any problems that might arise according to traditions and customs, and within a framework of the law and ethical behavior is vital (Tunc, 2010: 90). Suppliers looking out for the people in pricing, the division being made according to equal rights, and the distribution of the capital to all parts of the society equally are the characteristics that form the basis of the Islamic economic model.

Concepts which define Islamic finance such as Islamic finance, interest-free banking and Islamic economics have attracted the attention of researchers in recent years. In addition to the interest that arises from economic growth, another reason for this is religious reasons, along with the 2008 financial crisis. Interest-oriented financial institutions were especially affected during this crisis period for moral reasons and unacceptable situations. These can be another reason for why Islamic finance is garnering attention. Religious reasons that have played an important role in the emergence of Islamic finance have made it possible to profit interest-free. Therefore, those who want to participate in the economy without getting involved with interest have formed organizations that are based on the principle of profit and loss. The first contemporary example of this can be found in Egypt. As elsewhere in the world, the interest in Islamic finance has recently seen an increase in Turkey as well. Islamic financial institutions in Turkey were first institutionalized as private financial institutions in the 1980s, then from the 2000s onwards, they began to operate under the name of "Participation Banking." This financial system showed significant improvements from its establishment to the present day and it continues its banking activities not only in the Islamic world but also in many other countries with other religions.

Participation banking, one of the broadest areas of Islamic finance, has been examined in this study. After explaining the position of participation banking in Turkey and the world, the innovative processes in participation banking have been examined. The financial situations of participation banks in Turkey have been evaluated with innovation processes and the effect of innovation processes has been examined.

2. PARTICIPATION BANKING IN TURKEY AND THE WORLD

As the financial system grows throughout the world, the interest-free finance system emerged as an alternative to the current system and is becoming more and more important each passing day. As of 2015, a total of 1329 companies operate in the global interest-free finance system, and 480 of these are participation banks which offer services on the basis of interest-free banking. 322 of these are Takaful companies and 527 are other financial institutions (TKBB, 2016: 36-38). In terms of the distribution of assets in Islamic finance, the total assets of the interest-free banking sector amounted to 73% with 1,451 billion USD, the total value of the Sukuk market assets amounted to 17% with 342 billion USD, the total value of interest-free

funds were 3%, assets subject to Takaful were 2%, and other interest free financial institutions amounted to %5 (TKBB, 2016: 37). Saudi Arabia leads the interest-free financial assets in the world with assets of 446 billion US dollars and is followed by Iran with assets of 434 billion US dollars and Malaysia ranks third with assets of 414 billion US dollars, while Turkey ranks eighth with assets of 52 billion US dollars (TKBB, 2016: 38).

Dr. Yusuf ESMER
Lecturer, Dr., Sinop University, The Gerze Vocational School, Program of Tourism and Hotel Management, Sinop/TURKEY



The interest-free financial system continues to grow not only in Islamic countries but also in many other parts of the world. Five banks operate in the field of participation banking in Turkey, one of the locomotive countries of the Islamic world. According to the 2016 annual report of the Participation Banks Association of Turkey, the total assets of the Turkish banking sector amount 2.731 billion liras, and the total assets of participation banks amount to 132.776 million liras, with a share of 4.86% in the banking sector. The total of shareholders' equity of participation banks amount to 11.495 million liras and has a 3.8% share in the Turkish banking sector. The funds collected by participation banks are 81.505 million liras and the funds allocated by participation banks are 84.880 million liras (TKBB, 2016). In the same year, the amount of loan allocated by the banking sector is 1.734 billion liras and the share of participation banking in the banking sector is 4.89%. Participation banks in Turkey operate through 959 branches and have 14.465 employees (TKBB, 2016). In the same year, the other banks of the Turkish banking sector operated through 11.747 branches and had 210.010 employees (TKBB, 2016). Personnel who work in the participation banks make up 6.88% of the personnel of the banking sector.

The profits and profitability of participation banking increase with each passing year. Activities such as increasing credit card usage, internet and mobile banking activities reaching the same level of usage with traditional banks, increasing product diversity, widespread use of lease certificates, increasing the liquidity ratio and geographical access have been influential in the development of participation banking (TKBB, 2016). Activities in especially Sukuk and Murabaha fields have increased and the total volume of Sukuk issuances between 2010 and 2017 has reached 44.4 billion liras. In 2015, the total amount of Sukuk market assets were 342 billion US dollars. Meanwhile, the Gulf Cooperation Council countries, Malaysia, Indonesia, Pakistan, and Turkey exported 32 billion US dollars of Sukuk in 2015 and this amount increased to 40 billion US dollars in 2016 (TKBB, 2016: 40). It is estimated for the interest-free finance system to reach a volume of 3.5 trillion USD in 2021 with an average growth rate of 12% per annum (TKBB, 2016:41). In addition, the volume of Islamic insurance in the world has surpassed 18.4 billion USD in 2013, and it is expected to exceed 20 billion USD in 2017 (Akhter, 2017: 1402).

It is possible for the sector to grow and to increase profits in participation banking by increasing awareness of the interest-free financial system and training, and also refining corporate governance practices. For example, it is believed that the development of mobile banking and payment systems will also have a significant effect on the development of participation banking (TKBB, 2016: 43). Moreover, as seen in the global financial crises, crises have emerged and the economy has been damaged in situations where the traditional banking sector has made mistakes. For this reason, the increase of participation banking's share in the banking sector is considered to be beneficial to get rid of the negative effects of traditional banking. In addition,

the successful management of the global financial crisis of 2008 in Turkey shows how strong the banking system in our country is (Bulut and Er, 2012: 23). Moreover, the legal regulations of the states can have a negative effect on the operations of participation banks (Kassim, 2016: 66). For this reason, innovative products need to be developed for participation banks to be able to compete with traditional banks.

3. ISLAMIC FINANCE PRODUCTS AND PARTICIPATION BANKING

Interest-free financing methods are used in Islamic finance. Financial instruments based on a trading philosophy in accordance with Islamic rules have been developed in an interest-free finance system. Islamic finance is based on the methods of partnership and allocation of funds. These methods have been shown below (TKBB, 2012):

- *Qard al-Hasan:* Repayment is for the same amount as the amount borrowed.
- A'ariyah: Loan of a property without use, without anything taken in exchange when the time comes to give it back.
- *Mudarabah:* Known as the Islamic finance application of venture capital (Donduren, 2008: 10). It is a partnership in which the supplier of the capital provides the capital and the expert and the establishment provide management expertise. Profits are shared in line with the profit sharing ratios stated in the agreement. Losses are paid for from the capital if the person conducting the activity has not caused intentional harm and damage.
- *Musharakah:* A joint partnership that is based on one or more parties forming an enterprise that they cannot embark on their own. Profit is divided according to contract rates, meanwhile, losses are divided according to capital shares.
- *Installment sales:* The seller can sell a commodity or product not only in cash but also on credit. In case of an installment sale, the price added to the cash sale amount is the profit made from the sale.
- *Murabaha:* The sale of a commodity or a right for a given price plus a profit margin (Akkaya and Curuk, 2011: 398). Assets such as equipment and machinery that are needed by the commercial and manufacturing enterprises are bought by the participation banks at a pre-paid price and a certain profit share is put on them and financed by being sold to a commercial business (Bulut and Er, 2012: 30). It has an important influence on the growth of small and medium-sized enterprises which operate with an interest-free finance principle in the business life (Sbahan et al., 2016: 1).
- *Salam:* The sale of a standard product that has not been produced but will be produced after a certain period of time by a person who urgently needs the money at a pre-paid price and delivers products when it arrives.
- *Ijarah (Finance Lease):* The purchase of an investment good according to the interest-free finance principles, and the payment of the installment at a certain fixed price by the ownership of the goods in the buyer and the transfer of the goods at the determined price at the end of the contract. The owner owns the property and the leaser has the right to use it. After the lease ends the goods are transferred to the leaser with the specified price in the contract. Therefore, an entity that leases a good or a right by purchasing it places a profit share on the price it receives and rents it by dividing it by installments at a price above the market value.
- *Individual Funding:* Funding real people get from participation banks to meet their needs such as buying automobiles, homes, lands, and durable goods (Bulut and Er, 2012: 30). It is a Murabaha transaction in a way. Participation banks sell their own

shares to the customers in installments with a certain profit share by purchasing them together with the customer in the context of the said partnership. Thus, the bank provides the financing the customer needs.

Dr. Tolga ULUSOY
Associate Professor Dr., Kastamonu University, The Faculty of Economics and Administrative Sciences, Department of Banking and Finance, Kastamonu/TURKEY



Financing by supplying new funds as in traditional banking methods is rather difficult in Islamic finance. Because to produce new products in an interest-free finance system extensive research needs to be done in the fields of finance. For this reason, Islamic finance has not yet developed a financial instrument for every need as traditional banking sector has done. Because of that it is very important to use assets efficiency for traditional baking and participation banking (Cam, 2015: 152-153). It would be beneficial for the Islamic finance sector of the world to establish a union and carry out a joint operation for the development of financial instruments in the subjects which Islamic religion has allowed.

4. INNOVATION AND PARTICIPATION BANKING

Innovation has become an important concept for many fields such as industries, agriculture, information technologies, tourism, banking, and finance. Innovation is a factor that increases productivity and competitiveness, economic growth, and shapes economic activities (Sahinli and Kilinc, 2013: 332). Businesses constantly need to change and renew their products and production methods to ensure their continuity. In this respect, innovation plays an important role in the development of countries and in the successes of enterprises (Bulut and Er, 2012: 73). The Turkish Language Institute defines innovation as "a process of becoming new" (TDK, 2017). Innovation is defined as the application of new ideas to products, processes or other high added value aspects of business operations (Sahinli and Kilinc, 2013: 336). In other words, innovation is a change that makes a profit or provides added value to the economy. Therefore, every change should not be considered an innovation.

Innovation is grouped as organizational, technological and presentational innovation. Organizational innovation is the development of operational methods or increasing the competitiveness of a business by implementing new methods. Technological innovation covers both the technological product or service and process. Along with creating a new product or developing a process, important changes made in existing products and processes are also regarded as technological innovations. Presentational innovation is the creation of new marketing methods and designs or the adaptation of existing methods and designs to increase the competitiveness of the business (Bulut and Er, 2012: 73). As banking is a service industry in a way, innovations in information and communication technologies positively affect the performance of the banking system (Tan et al., 2016: 52; Gundogdu and Taskin, 2017:16).

The crises experienced in the global financial system in the late 20th century have reduced the confidence in the capitalist financial system and has triggered new pursuits in both the national and the global financial system. The fact that the Islamic finance sector is not so much affected by the global financial crises increases the interest in the interest-free and Sharia-compatible Islamic finance sector (Kendirli et al., 2017: 455). The changing competition conditions which are increased as a result of the new economic order in the global financial markets requires innovation in participation banking which is also known as Islamic finance (Kusat, 2014: 1-

18). Hence, for participation banks to compete with other banks, they need to provide innovative products and services which are in accordance with Islamic values, and also diversify these. Cornaggia et al. (2015) state that innovative processes are effective for traditional banks and that it creates differences in competition levels (Cornaggia et al., 2015: 189). For this reason, in recent years, participation banks have been developing innovative financial instruments in line with Islamic values and interest-free principles. In particular, participation banks in Turkey (Albaraka Turk, Kuveyt Turk, Turkiye Finans, Vakif Participation, and Ziraat Participation) are implementing innovations for financial customers that are sensitive to interest. In this context, a great place is given to Fintech innovations in participation banking in Turkey. These innovations are aimed to diversify products and expand the client base. Among these are SME and equivalent credit platforms, payment-related innovations such as interpersonal payments, digital incentives, and digital accumulation management. It is believed that FinTech innovations can meet the reliable information needed by top financial managers (CFOs) in data management and analysis (Canko, 2017: 57-58).

5. PRODUCT AND SERVICE INNOVATION IN PARTICIPATION BANKING

Kuveyt Turk which owns two R&D centers in Turkey is developing important projects in the FinTech field and investing in R&D and innovation. It offers career and training opportunities in the field of information technologies to newly graduated engineers and prospective graduates who produce innovative thinking and innovative ideas. It is creating innovative managers with the Tekno MT (Management Trainee) program. Thus, by increasing the efficiency in participation banking, they offer their customer easier and faster solutions.

Kuveyt Turk became the first participation bank to initiate forward application with currency pegging in forward foreign exchange transactions in 2007. As the first and only participation bank in the Istanbul Gold Exchange, they began to sell gold in grams and thus has taken the first step in Gold Banking. In 2008, it introduced innovative products such as Gold Swap, Gold for Gold and Gold Cheque to the market (Kuveyt Turk, 2017: 12-14). The success of the bank has been registered and it has been the only participation bank to have been accepted into the London Bullion Market Association with an "Expert" status in the world and has also been the first and only Turkish bank to have been accepted as well (Kuveyt Turk, 2017: 9).

Participation banks are developing various innovative projects to support their employees by realizing innovations. Albaraka Turk, one of these projects, supports internal entrepreneurship projects within the scope of the “Discover Internal Entrepreneurship” program, which employees have implemented with the aim of supporting innovation projects. With this program, Albaraka Turk leads the creation of new business opportunities by enabling innovative ideas coming from employees to be tested with the minimum amount of resources and in the shortest time possible by considering the needs of company and sector (TKBB, 2017: 14).

Albaraka Turk has established the "Albaraka Garage Startup Acceleration Center" in order to ensure the realization of innovative ideas in the field of technology and to support entrepreneurs in this field, reshaping all of the business life and production methods, especially the banking sector. Albaraka Garage, which is the first startup acceleration center in the world, aims to support entrepreneurs with innovative ideas, incubation and acceleration facilities that are working on technological applications and want to bring innovative solutions to the banking sector (Gunen, 2017: 1).

Albaraka Turk implemented the Murabahah Sukuk method for the first time in Turkey in 2013 and provided subordinated loans. In 2015, the first subordinated Sukuk in compliance with the Basel III criteria was issued in Turkey. Albaraka Turk's Mobile Branch and Mobile Branch Touch ID projects were completed (Albaraka Turk, 2017: 9).

In 2016, Albaraka Turk's Albatros (New Main Banking System) project won “The Best Technology Utilization in Retail Banking" award. Albaraka Turk has redesigned its technology infrastructure by taking its needs into account and diversified its products and services within the scope of the Albatros project. Albaraka Turk has improved and developed its internet banking, ATM, mobile branch and call center functions. The project was implemented on all the channels at the same time in one night. This project has been one of the largest conversion projects of this scale to have occurred in Turkey (Albaraka Turk, 2017: 16).

In 2007, Turkiye Finans launched "Business Card" and "Commercial Card" two commercial credit cards which targeted both the corporate and commercial customers. In 2008, the bank launched its SMS Banking service with an electronic signature. In 2010, Turkiye Finans launched “Organic IPS (Individual Pension Scheme)”, Turkey’s first interest-free Individual Pension Scheme (IPS). In 2012, the bank launched “Financiers”, the first of its kind in participation banking that provides the consumer financing in a card form. In 2013, they launched the card fee-free credit card Happy Zero and also the first credit card of Turkey aimed for mothers, Happy Anne. Haremeyn Card which offered privileges in Hajj and Umrah visits, and Haremeyn Sua card, which showed the qibla with its compass were launched. "Handsel (first sale of the day) Card" was launched, offering SME customers the option of installment purchases over cash payment price, and also "Faal Card," which targeted tradesmen and businesses. In 2014, Turkiye Finans issued the first Sukuk in Malaysian Ringgit, which was worth 800 million MYR. This issuance was the largest Sukuk issued by a foreign institution in Malaysian Ringgit. Turkiye Finans Customer Contact Center began to offer services in Arabic after English and therefore began to provide telephone banking services in 3 languages. In 2016, the new internet branch of the bank began to offer fast, user-friendly and uninterrupted services to its customers that exceeded the customer expectations (Turkiye Finans, 2017: 8-9).

As of 2016, money depositing transactions can be done in Turkish, English, German, Arabic and Russian from all Ziraat Participation ATMs. To ensure that customers are not exposed to ATM fraud, a Card Copying security application is used in all ATMs. The "Instant Account Opening" option for applications was introduced to allow potential customers of the Bank to be an instant customer. The opportunity to switch from individual internet banking to the e-Government portal, which provides access to the services offered by the public institutions and organizations in electronic media from a single point, was provided without a need for an e-Government password. The Ziraat Participation Mobile Banking application was made available for iOS users with the “Participation Mobile” brand on 17 December 2016, with the aim of helping customers with its innovative and customer-oriented digital strategy. Many banking transactions such as account activities, money transfers, bill payments and password transactions can be performed with the Participation Mobile. Ziraat Participation has implemented many operational transactions in 2016 such as Ziraat Money Demand, QR Coded Cheques, and Video Electronic Cheque Processing and Clearing which make the participation banking's product and service process easier and faster (Ziraat Participation, 2017: 26-30).

Although private pension, insurance, and portfolio management companies are important for the participation banks, participation banks also continue to contribute to the sector in the lease certificate market. In this context, the participation banks of Turkiye Finans, Vakif

Participation, Ziraat Participation and Kuveyt Turk are issuing lease certificates (TKBB, 2017: 14).

Also known as the Islamic financing certificate, Sukuk is one the most important innovations participation banks have developed nowadays. It is evident that Sukuk has played an important role in the success of participation banks in the recent years. Thanks to product innovations compatible with Islamic values, such as Sukuk (interest-free bonds), the facilitation and development of the Islamic capital market is a positive development in terms of the global financial market (Kusat, 2014: 10). In Turkey, the banks of Albaraka Turk, Kuveyt Turk, Turkiye Finans, Vakif Participation and Ziraat Participation offer a Sukuk service to their financial customers. Kuveyt Turk was designated as the "Largest Issuer of Sukuk" in Turkey by the Association of Turkish Capital Markets in 2016 (Kuveyt Turk, 2017: 81).

Participation banks also place an importance on social responsibility and cultural development as well as digital innovations, finance, institutional work and various innovations. For this purpose, Kuveyt Turk has hosted an exhibition consisting of mother-of-pearl, metal engraving, wooden decoupage art and calligraphy to bring lovers of the Turkish-Islamic art together in an event called "50th Age, 50th Exhibition, 50 Works." Kuveyt Turk supports all the traditional arts, especially calligraphy (TKBB, 2017: 13).

Albeit not as much as conventional banks, participation banks offer innovative products and services to their customers. This is because participation banks want to implement innovations that are in accordance with Islamic values and are interest-free. Research shows that participation banks make use of conventional banks' profitability theories in their products. Therefore, participation banks need to develop interest-free, innovative products and move away from simply imitating conventional banks. Innovation has many branches in participation banking. The most important of these fall within the scope of Fiqh. Participation banking has fewer financial implementations in practice than conventional banking, but the wealth of the participation banking theory has not been adequately reflected in practice (Polat, 2009: 113). On the other hand, nowadays the technology conventional banks use is equal to those of participation banks. Participation banks in Turkey which have advanced banking systems stand out with their practices in the fields of mobile banking and payment systems. In recent years, participation banks have been using digitalization as much as possible, and the unmanned decision-making mechanisms are accelerating the process.

6. THE CONTRIBUTION OF INNOVATION TO THE ECONOMY IN ISLAMIC FINANCE

Innovative movements in Islamic finance are rather limited. The development of innovative products in participation banking is slower than traditional banking, as the development of financial instruments that are in accordance with Islamic law is difficult. It is not quite possible to directly determine the contribution of the banks' innovative operations to their financial positions. However, in general, it is considered that innovative processes are reflected in the financial situation of participation banks, taking into consideration the fact that the participation banks are in a stage of continuous development. Therefore, the total assets, the shareholders' equity, collected and allocated funds, the profit share income and expenses, the net profit, and the capital adequacy ratio of participation banks operating in Turkey between 2012 and 2016 were examined using the indicators listed above. This study was aimed to investigate all five participation banks in Turkey. However, since the data of the two of the participation banks which were established in 2015 are missing, only three of the participation banks have been

included in the analysis. Financial indicators of Albaraka Turk between 2012 and 2016 are shown in Table 1.

Table 1: Financial Indicators of Albaraka Turk Participation Bank between 2012 and 2016 (thousand Turkish liras)

Financial Indicators / Years	**2012**	**2013**	**2014**	**2015**	**2016**
Total Assets	12.327.654	17.216.553	23.046.424	29.561.999	32.850.738
Funds Collected	9.225.018	12.526.212	16.643.218	20.346.178	23.155.134
Funds Allocated	9.100.063	12.059.901	16.183.692	19.505.392	22.722.054
Shareholders' Equity	1.218.333	1.497.268	1.790.927	2.103.914	2.279.593
Profit Share Income	996.828	1.153.336	1.502.306	1.935.159	2.218.804
Profit Share Expense	510.930	528.160	803.332	1.049.478	1.195.186
Net Profit	191.835	241.409	252.631	302.863	217.609
Capital Adequacy Ratio (%)	13.03	14.86	14.15	15.27	13.46

Albaraka Turk's total assets showed around a 166% increase in a five-year term. Shareholders' equity has shown an increase of 87% in the same period. The average annual growth rate of the bank is 32.2%. The funds collected by the bank from customers have increased at a rate of 150%, 98.1% of the funds collected have been allocated. Profit share income has increased 122%, and profit share expenses have increased 132%. The bank's assets and shareholders' equity have increased with the bank's innovative operations. Although the amount of funds collected and allocated has increased every year, the profit of the bank has increased by about 14% in a 5-year period. It is not quite possible to say that the assets have been used efficiently. It is expected for the allocated funds and the net profit to increase even more with the growth of the bank. Therefore, although there has been a significant improvement in the financial performance of Albaraka Turk in a 5-year-period, it is not possible to say that the desired performance outcome of the innovations has been achieved. Table 2 shows the financial indicators of Kuveyt Turk between 2012 and 2016.

Table 2: Financial Indicators of Kuveyt Turk Participation Bank between 2012 and 2016 (thousand Turkish liras)

Financial Indicators / Years	**2012**	**2013**	**2014**	**2015**	**2016**
Total Assets	18.910.513	25.893.542	34.008.175	42.052.507	48.476.955
Funds Collected	12.755.043	17.030.702	22.144.164	28.122.666	31.901.763
Funds Allocated	11.967.859	16.232.906	20.575.082	25.851.000	28.412.441
Shareholders' Equity	1.684.037	2.302.049	3.022.870	3.402.490	3.912.064
Profit Share Income	1.296.118	1.439.926	2.018.781	2.564.838	3.110.435
Profit Share Expense	599.570	609.655	877.547	1.096.026	1.440.566
Net Profit	250.116	300.343	370.450	444.681	541.966
Capital Adequacy Ratio (%)	13.97	14.24	15.09	14.23	18.16

Kuveyt Turk is one of the oldest banks that has been operating in Turkey. It is the largest participation bank in Turkey in terms of asset size. Its total assets increased by about 156% over a 5-year period. Its shareholders' equity increased by 132%. Its total assets increased from 18.91

billion liras in 2012 to 48.47 billion liras in 2016. Funds collected during this period increased by 150%, while the funds allocated increased by 137%. The increase in the shareholders' equity and allocated funds of Kuveyt Turk is higher than rest of the banks. The bank's net profit also increased by 116% over the same period. Compared to the other banks, Kuveyt Turk has been operating with a higher profit share in a 5-year period. The capital adequacy ratio has also increased since 2012 in line with the increase in shareholders' equity and has reached its highest level in 2016. Kuveyt Turk is more successful than other banks with its good performance in the financial situation in a 5-year period. With a strong shareholders' equity and an increase in its net profits, Kuveyt Turk is the most successful bank that is operating in Turkey. The share of Kuveyt Turk's innovations is quite high in the success of the bank. Kuveyt Turk has an important position among all banks in Turkey especially with the innovation processes carried out in the field of gold banking. Customers can buy gold from the ATMs at any time. Innovation transactions are often reflected in the bank's financial position and have a significant share in the success of the bank. Table 3 shows the financial indicators of Turkiye Finans between 2012 and 2016.

Table 3: Financial Indicators of Turkiye Finans Participation Bank between 2012 and 2016 (thousand Turkish liras)

Financial Indicators / Years	**2012**	**2013**	**2014**	**2015**	**2016**
Total Assets	17.616.504	25.126.629	33.494.790	38.576.299	38.807.717
Funds Collected	11.429.536	15.141.718	19.112.760	22.177.414	21.064.781
Funds Allocated	12.763.400	17.447.961	23.056.422	27.014.513	25.599.230
Shareholders' Equity	2.125.162	2.522.381	3.153.847	3.356.757	3.663.014
Profit Share Income	1.410.356	1.566.233	2.169.968	2.780.246	2.981.301
Profit Share Expense	618.245	692.150	1.072.136	1.375.984	1.471.762
Net Profit	285.573	329.277	334.228	261.076	296.243
Capital Adequacy Ratio (%)	14.76	12.81	12.47	13.51	15.58

Dr. Faruk DAYI
Assistant Professor Dr., Kastamonu University, The Faculty of Economics and Administrative Sciences, Department of Business Administration, Kastamonu/TURKEY



It is the second largest bank in Turkey when its total assets in 2016 are compared with the other participation banks in Turkey. The total assets of the bank increased by 120% and its shareholders' equity by 72% in a five-year period. During the same period, the bank's net profit increased at a rate of about 3.8%. The increase seen in total assets and shareholders' equity cannot be seen in the net profit. The Bank has increased its net profit every year since 2012, but in 2015, it achieved a lower profit than the previous year. Profit share income has increased by 111% and profit share expenses have increased by 138%. For this reason, there has not a lot of profit been made from the funds allocated. As a result, there was only a slight increase in the net income. Although innovative changes have been implemented, these have not caused a change in the company's profits.

7. CONCLUSION AND ASSESSMENT

Participation banks also offer innovative products and services to customers, albeit not as much as conventional banks. The reasons behind participation banks not being able to develop innovative products and services as much as conventional banks are because they want to implement innovations that are interest-free and in accordance with Islamic values. The development of interest-free innovative products by participating banks is possible by moving away from imitating conventional banks. Innovation in participation banking has many different branches, but in general, there are not as many innovative operations in participation banks as conventional banks. On the other hand, nowadays the technology conventional banks use is equal to those of participation banks. Participation banks in Turkey which have advanced banking systems stand out with their practices in the fields of mobile banking and payment systems. In recent years, participation banks have been using digitalization as much as possible, and the unmanned decision-making mechanisms are accelerating the process. The innovation in participation banks is not enough to compete with conventional banks. Conventional banks increase their profitability by using consumer loans in particular. However, it is not possible for participation banks to meet this need of customers since they do not offer this product. This situation causes participation banks not to be preferred. The development of an interest-free financing model that fits customers' cash needs is expected to fill a significant gap in participation banking. It would also be beneficial for the Islamic finance sector of the world to establish a union and carry out a joint work for the development of financial instruments that are allowed by Islam. Therefore, for the development of participation banking, it is proposed to establish a central bank specifically for the participation banks. Thus, the competitiveness of participation banks will increase. On the other hand, the effect of innovation processes of participation banks on their financial income and expenses have been examined, but even though the incomes of banks have increased, innovative transactions have not directly affected the profitability of the bank. Therefore, new models need to be developed to create profitable innovation processes. To conclude with, it is thought that this theoretical study will contribute to the importance of innovation in participation banks and also to the empirical work to be done within the scope of innovation management in the literature.

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ACCESS TO BANK LOANS FOR SMES IN SLOVAKIA

Katarina Belanova[43]
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Abstract: *Despite significant and irreplaceable role that small and medium – sized enterprises (SMEs) play in the Slovak economy, their access to sources of finance is difficult. The paper deals with the access of SMEs to bank loans, as it is their main external source of finance. Compared to large enterprises, SMEs are more likely to suffer from asymmetric information problems, and so from financing constraints. This situation was more pronounced after the outbreak of the financial crisis in 2009. Banks responded to the new situation by increased caution when they granted loans. The aim of the article is to analyze the development of loans to small and medium-sized enterprises in the Slovak Republic and subsequently draft the measures that could help improve the business environment of SMEs in Slovakia. The performed analysis suggests that we can identify differences in access to bank loans for SMEs and large enterprises and documents it in the individual development stages with concrete statistical data.*

Key words: *Small and medium – sized enterprises, loans, banks*

1. INTRODUCTION

It is generally acknowledged, that small and medium – sized enterprises (SMEs) are the backbone of all economies, as well as a key source of economic growth, dynamism and flexibility. Small businesses are particularly important for bringing innovative products or techniques to the market.

Creation of an appropriate business environment is an important factor in the small and medium business (corporate) sector development. It presupposes, among the others, especially improving of the access to capital. Financing is necessary to help them set up and expand their operation, develop new products, and invest in new staff or production facilities.

The paper deals with the loan financing to SMEs in Slovakia.

Financial, as well as debt crisis in the Euro area naturally influenced obtaining loans. As the article reveals, the bank loans had been quite common and accessible source of financing even in Slovakia before 2009, which is true also for the risky segment of SMEs (depending on the core and genesis of their business). Commercial banks thanks to high levels of their deposits had started to create more flexible and affordable credit schemes.

The supply side replied to the financial crisis almost immediately, especially by the tightening of the bank lending conditions. The lending was almost completely frozen at the time of the deepest crisis. Risks associated with required guarantees had the highest impact on tightening of the standards, which were tightened especially for the category of SMEs.

[43] University of Economics in Bratislava, 1 Dolnozemska Street, 852 35 Bratislava, Slovakia

The aim of the article is to analyze the development of loans to small and medium-sized enterprises[44] in the Slovak Republic and subsequently draft the measures that could help mitigate the negative impacts of the crisis on SMEs in Slovakia. It is a survey carried out expo facto. It involved secondary data from the National Bank of Slovakia.

2. THE POSITION OF SMEs IN THE ECONOMY OF THE SR

In Slovakia, similarly to other developed economies, SMEs are recognized and classified as a basis of economy. In order to improve the business environment for their development, it is necessary to assess their position and monitor development. A deeper analysis of the SME sector in the context of time allows identifying existing trends, expecting future developments and preparing measures to ensure the optimal development.

Based on the data processed from the Statistical Office of the Slovak Republic (SO SR) there there were 557 758 active entities in 2016, out of which 557 122 were small and medium-sized enterprises (i.e. they accounted for 99.9% of the total number of business enterprises). In year-on-year comparison the total number of active SMEs increased by 4.9%. The development of the overall number of active SMEs thus continues to be positive. Even the number of small and medium-sized enterprises - entrepreneurs which declined between 2009 and 2015, increased by 2.5% in 2016, as was the case of small and medium enterprises - legal entities (by 9.1%).

The largest share in this category was represented by micro entities (97.1%), small enterprises (2.3%) and medium enterprises accounted for the smallest representation (0.5%). Natural entities – entrepreneurs comprised nearly two thirds (62.3%) from the total number of active SMEs in Slovakia.

Comparing with the available data for the whole EU, we can conclude, that size structure of the business sector in the Slovak Republic is largely similar to the size structure of enterprises of the other EU Member States [1]. Moreover, the micro enterprises represent more significant proportion in the Slovak business sector than in the other EU countries.

In Slovakia the achieved share of small and medium-sized enterprises in employment in the business economy was 7.3 p.p. higher than in the countries of the EU – 28 in 2016. In the scope of individual size categories in Slovakia in comparison with EU-28 countries, micro enterprises had the most dominant position (a share higher by 15.4 p.p.), accordingly as well as with the size structure of enterprises.

3. SME FINANCE IN THE SR

SME finance is based on the same principles and it works with the similar procedures as the corporate finance generally. SMEs, however, have more specifities, which are reflected in their financial management processes.

These are connected with their smaller size, lower degree of diversification, more limited market and higher riskiness.

[44] The categorization of enterprises used in Slovakia, as well as in the other EU Member States, is according to the Reccomendation of the European Commission no. 2003/361/EC valid from 1.1. 2005. Enterprises qualify as SMEs if they fulfil the criteria laid down in the Recommendation. In addition to the staff headcount ceiling, an enterprise qualifies as a SME if it meets either the turnover ceiling or the balance sheet ceiling, but not necessarily both.

They have different structure of assets compared to large companies – share of their fixed assets to total assets is significantly lower. On the other hand, the share of current liabilities to assets is higher, which indicates their higher financial vulnerability [2].

SMEs tend to have less financial strength, do not have sufficient collateral, which is usually the main reason why banks refuse to provide credit to them and why such businesses obtain it so hard. Smaller businesses and enterprises with a shorter history have only short-term contacts with the banks and therefore pay higher interest rates and the banks require higher guarantees from them. [3].

The author specializes in issues of corporate financial management in her teaching, scientific and publication activities. She provides the subject Theory and Politics of Entrepreneurial Finance in Slovak and English language at the Dpt. of Finance, University of Economics in Bratislava.

SME finance is more complicated due to the fact, that they require different spectrum of financial tools in various stages of life – cycle.

These companies often depend on the informal sources of finance at the initial stages of their life. External sources are getting to be important with the beginning of the expansion stage and access to them can influence the development trajectory significantly.

The specific features of SMEs include also their benefits, esp. their flexibility. SMEs have closer contact with customers and so they can adapt to their new needs faster.

In Slovakia, SMEs are primarily financed from their own sources, respectively from loans and leasing. According to Majkova [4], these are the sources that they know and therefore they most often use them.

This fact is confirmed by the results of the research on access of the SMEs to external sources of financing which was realized by Slovak Business Agency in 2015 [5].

We analyze the development of the SME finance in Slovakia through bank loans in the next part of the paper, while we concentrate on the impact of the financial crisis on the loan financing.

4. DEVELOPMENT OF LOAN – FINANCING IN THE SR

Development of the financing of the corporate sector by bank loans in the centrally planned economy (before 1989) was given by the state policy. Banking system was a single stage. The core of the system was the State Bank of Czechoslovakia, which was not only a central bank, but it served as a commercial bank, too. There were several other banks, but the main feature was a state ownership of banks and their central management. The banking sector did not monitor the companies, while it was not worried about the solvency of borrowers (it was guaranteed by state).

Changes of the Slovak economy and formation of the financial system caused the need for the transformation of the banking system. After 1989 there was a conversion to a two – tier banking system (the central bank and commercial banks). An important step (in connection with the establishment of the SR) was the formation of National bank of Slovakia (NBS) (central bank). There was lending to companies in the first years after the establishment of the SR performed

(often without their adequate monitoring and that is why less creditworthy companies got loans). Increasing number of new enterprises and entrepreneurs (due to privatization) increased the risk of businesses that had difficulties in repaying of debt service of loans. As a result, the number of outstanding loans was also increasing, it was over 30% in 1998.

These problems were also transferred to the banking sector, which did not have enough resources to provide further loans (lack of resources for profitable companies and reluctance to provide loans to distressed companies). Insufficient legislative regulation of dealing with problem loans deteriorated the situation in this area. Problems of the corporate sector manifested more markedly in the late 90s. The problems of the companies with repayment of the loans made the banks to increase interest rates.

The reform of the banking sector was necessary for the rescue of banks and their relations with the business sector. It was realized in the late 90s. It contributed to the standardization of the environment, which created the basis and potential for corporate lending and expansion of foreign banks created a more competitive credit environment.

In the pre – accession period (1999 – 2003) after the implementation of the reform of the banking sector the corporate lending improved. Competition among the subjects of the banking sector contributed to increasing interest in SMEs. Obtaining credit remained still problematic for start – ups, and problems with obtaining long – term loans for investment activities persisted. The average annual credit growth of the business sector (in %) in the period 2001 – 2004 suggests that the development of lending to the corporate sector was in red numbers as opposed to household lending [6]. This development was associated with better management of companies, which had sufficient internal funds and so their need to borrow from external entities was lower.

Post – accession period, in terms of lending to corporate sector, can be divided into 2 stages:

1. The first post – accession years (2004 – 2007),
2. The period since the outbreak of the financial crisis to present day (2008 – 2015).

We monitor the growth of debt finance of the whole corporate sector in 2004 – 2007. Especially in 2006 the banking sector recorded an increased interest of SMEs in bank loans. Despite the interest in SMEs in this period research of the World bank [7] conducted in 2005 in Central and Eastern Europe countries (CEE countries) confirmed that SMEs feel more limited in funding opportunities compared to larger companies.

The financial crisis had a significant impact on lending to the corporate sector. Even though it was induced in the retail banking segment primarily, it affected especially the rights of companies in terms of lending.

In 2008 the Slovak banking sector was profitable and we document the high rate of credit growth. The situation has changed since this year. Banks responded to the crisis immediately, mainly by tightening of the lending conditions.

Risks associated with required guarantees had the highest impact on tightening of the standards, which were tightened especially for the category of SMEs [8].

In 2014, compared to year 2013 the state of provided entrepreneur credits of SMEs rose by 10.9%, which represents the most significant interannual rise since the year 2008. The extent

of SMEs bank loans usage (the share of SMEs-PO along with bank credits) rose interannually from 1.3% to 17.7%. The share of entrepreneurs, which make use of bank credits, rose interannually in all size categories of SMEs. Long-term highest share of entrepreneurs, which make use of bank credits, is in category of medium-sized enterprises (52.8%, rise of 0.4%). In category of small-sized enterprises 42.0% of the subjects seemed to make use of bank credits (interannual rise of 1.1%) and in the category of microenterprises 15.4% (interannual rise of 1.4%). The state-guaranteed loans are provided by the Slovak guarantee and development bank (SZRB), primarily to those SMEs, which does not possess sufficient credit security, or are considered to be unreliable for commercial banks. The basic principle of providing Guarantees for loans relies on the breakdown of risks between SZRB, the client and the partner subject. In the year 2015 the total sum of bank guarantee portfolio of SMEs was 109 mil. euro (interannual decrease of 3.5%). In contrary, state-provided guarantees for the SME rose in the interannual comparison by 46.2% to a sum of 38 mil. euro (SZRB, Eximbank). Average credit tariff rate of provided bank credits for SMEs in the year 2015, in accordance to NBS data, decreased by 0.4% to 3.4%.

Indicator	Year							
	2008	2009	2010	2011	2012	2013	2014	2015
Provided business loans to SMEs in mil. Eur	12 092	12 032	12 046	10 600	11 038	10 734	11 902	13 217
Total provided business loans in mil. Eur	15 679	15 156	15 174	16 117	15 523	15 102	14 837	16 119
Short-term loans granted to SMEs in mil. Eur	4 797	4 981	4 987	4 188	4 481	4 532	5 385	
A long-term loans to SMEs in mil. Eur	7 295	7 051	7 059	6 412	6 557	6 202	6 517	
The share of SMEs (corporate). bank loan	16.0%	18.2%	17.7%	16.5%	16.3%	16.4%	17.7%	
State guarantees granted to SMEs in mil. Eur	99	81	70	84	87	38	26	38
State-guaranteed loans for SMEs in mil. Eur	157	143	139	167	136	157	113	109
Interest rate for SME in %	4.6	3	3.2	3.2	3.8	3.6	3.8	3.4

Table 1: Funding development of SMEs in 2008 – 2015
Source: SBA processed on the basis of the financial statements of businesses

5. SUMMARY AND CONCLUDING REMARKS

The more difficult access to finance of SMEs is approved in a performed analysis of the development of bank loans financing to Slovak enterprises. It suggests that we can identify differences in access to finance for SMEs and large enterprises. These differences were significant especially in transition and pre-accession period. After joining the EU, there were positive trends in reducing disparities, but the economic crisis contributed to the disruption. Banks responded to the crisis by tightening of the standards, which were tightened especially for the category of SMEs.

The situation starts to stabilize slowly. In 2014, compared to year 2013 the state of provided entrepreneur credits of SMEs rose by 10.9%, which represents the most significant interannual rise since the year 2008.

Because of their crucial significance for the economy of our state, improvement of access to finance of SMEs represents one of the most significant challenges for the creators of the

economic policy. Economic policy measures to improve the access of SMEs to credit should be directed to the following areas:

- Increase awareness of SMEs,
- In the provision of guarantees,
- Expand opportunities in microfinance.

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IMPLEMENTATION OF DIGITAL INNOVATION IN BANKING SECTOR

Aleksandar Vekić[45]
Jelena Borocki[46]
Angela Fajsi[47]
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Abstract: *The new era in banking can rightly be called digital. Development of internet technologiesand modern solutions for banks operating are providing a high level of changes in business models. Digital banking is rapidly growing area where users quickly and easily adopt new changes, because they understand their importance in facilitating everyday life. Emphasis is placed on the improvement of the payment system and development of all its segments. The introduction of innovations in the banking sector also leads to an improvement in the quality of services, development of employees, leads to better recognition in a very competitive market, strengthening the stability of banking business with increased revenue and higher growth rate. This applies in particular to the ubiquitous use of modern technology, IT solutions and software, in the functioning of financial services, giving them an entirely new dimension and creating a new concept called FinTech. The expectations are that these changes will accelerate even further, the longer - term impact on the bank's operating income will be even greater and the performance of services more efficiently. This will allow the banking sector to survive and adapt in very challenging time, and lead to sustainable development. Therefore, it is necessary to pay special attention to the impact of innovations on the digital world in banking.*

Key words: *digital innovation, banks, FinTech, payment system, development*

1. INTRODUCTION

In recent years, the banking sector has been exposed to great changes, especially in the area of digitization and modern technologies. The banking sector is the part of the economy which consists of banks and other financial institutions which provide lending and investments. Using of new possibilities becomes one of the major themes in the business strategies of the banks. Every part of the banking business is covered by these changes, so not paying enough attention to this phenomenon, always leads to systematic problems, often too negative results or cessation of business. Innovation in digitization and technology has become increasingly important to the evolution of bank retail delivery system and the development of new electronic retail products [1]. This kind of innovation requests a high level of investment, so banks need to plan innovation activities and provide enough funds for their realization. One of the important question is: Where is the investment limit and what is the relationship between invested vs. achieved? In the modern banking business is increasingly tilted to the development of mobile banking, and services that promote its easy execution. Implementation of digital innovations goes through bank terminals, automated teller machines, internet banking, mobile banking and products such as digital wallet, blockchain technology system (introduction of digital currency in the payment process), etc. Using of modern automated computer programs allows for users to get a financial advice courtesy, so no human interaction required. A high

[45] Assistant - Master, Faculty of Technical Sciences, Trg Dositeja Obradovica 6, Novi Sad, Serbia
[46] Associate professor, Faculty of Technical Sciences, Trg Dositeja Obradovica 6, Novi Sad, Serbia
[47] Assistant - Master, Faculty of Technical Sciences, Trg Dositeja Obradovica 6, Novi Sad, Serbia

level of innovation, transforming banking sector and changing the face of the existing banking system. The reasons for these rapid changes should be sought after development of a new technology, arises of new competitors, growth of users' expectations, etc. One of the main question is how this system will be transformed? It is necessary to create models that would enable the introduction of digital innovations in a fast, efficient and easy way. Through development of different models for this purpose, future research will be directed at finding the optimal model according to the given parameters such as: time of introduction, the level of needed changes, potential obstacles, harmonization level of applicable laws, the relation between cost and revenue, etc. Timely response to new changes, leads to the improvement of the business model, avoidance of negative consequences that can arise due to neglect of future trends.

2. NEW TRENDS IN THE BANKING SECTOR

Banks try to discover the latest technology advances and use them, so very important is to use cloud - based infrastructure for each segment, even for providing consumer or commercial credits. Implementation of new innovation is driven by other factors, such as new regulatory requirements, delivery architectures, IT and mobile technologies, qualifications and knowledge of employees, market rules, customer requirements, competitors, etc. An important task for banks is to establish innovate operating environment, simplifies design and development of new banking products and services. As technology provides consumers with new, smarter options, there's been a seismic shift in the banking industry [2]. Banks are in a state of transition – both physically and digitally [3]. The majority of traditional banks is not using available technologies in a sufficient manner in order to modernize and transform their operations [4]. During that time, technologically advanced competitors have recognized that modern business has to be digitized, starting to position themselves as financial institutions of the future [4]. Companies who base their business on online and/or mobile presence exclusively have attracted clients who lost their confidence in traditional financial institutions during the crisis and/or clients who demand different banking services - personalized, interactive, with better understanding for the client's daily needs [4].

World analysts recommend for banks to follow all new aspects and implement some of those features in their business. Banks that honestly and realistically their digital maturity, and create a digital strategy based on such an assessment, will concentrate on developing capabilities that facilitate digital services, rather than automated services [4].

Gartner has developed a set of impact statements and associated recommendations to help bank CIOs and direct reports identify the challenges and opportunities that leveraging new digital technologies and providers – in the banking niches and beyond-present [5].

Impacts	Some of the possible solutions
The urgent need to improve customer experience is driving Bank CIOs to acquire or partner for design and customer experience development	- Acquire customer engagement expertise from providers outside financial services - Evaluate those digital banking providers that have architecture to support traditional and mobile browsers as well as a native and hybrid mobile technology
Rapidly changing technology and customer environments are forcing bank CIOs to be more agile and constantly create new digital banking capabilities	Bimodal IT framework to segment IT's management of demand for operational efficiency and digital innovation through the bank
The increasing commoditization of existing products, as well as disruption from banks and nonbanks, are leading bank CEOs and CIOs to create new sources of innovation and revenue.	CIOs should expand their understanding of emerging financial technology startups, as well as bank activities to identify potential partners and technologies that can support digital innovation.

Table 1. Impacts and some of the possible solutions for digital banking innovations [5]

According to McKinsey survey, its defined six design trends which creating value in winning and retaining customers [6]:

Personalization - process involves using advanced analytics to tailor an experience to a specific individual. Banks can personalize a site experience based on browsing history and other sources to show content that's relevant to the customer. One bank tailors its pages to feature products that a visitor is qualifies for based on analysis of that person's browsing and social history.

Instant gratification - Conditioned by real-time ride hailing, one-click shopping, and same-day delivery services, digital customers are coming to expect instant gratification constantly. Some banks are experimenting with a visual interactive voice response technology for resolving a problem immediately, obtain digital signature or upload a new document needed to process a loan or claim.

Simplification - process of simplifying the customer experience, while factoring in regulatory necessities and security.

Aleksandar Vekić *was born on August 27th, 1985. in Knin, Republic of Croatia. In 2009, he graduated the field of marketing at the Faculty of Economics in Subotica. He obtained the master's degree at the Faculty of Technical Sciences Novi Sad in 2013, field of Investment Management. He is currently a Ph.D. student of the final year of doctoral studies at the Faculty of Technical Sciences in Novi Sad, where he is also employed as an Assistant at the Department of Industrial Engineering and Management. His current professional orientation is in the field of entrepreneurship and innovation. He has authored several scientific papers and participated in a scientific research project of the Ministry of Education, Science and Technological Development. He was part of the winning team for the Best Technological Innovation of Serbia in 2015, with the innovation Banking kiosk - ATM +. In 2016, with a group of doctoral students, he represented Serbia at the international competition ECOTHROPHELIA EUROPE in Paris.*



Automation - process which speed-up and simplify back - end processes, and has an important role as a design feature.

Ubiquity - involved services which provide benefits for customers such as watch program on one device, and to resume watching on the other. New tools help banks to understand customers' preferences when it comes to device and channel.

Gamification - implies the process of designing game-like features to help customers to make better financial choices through "nudges", a behavioral science concept that uses small suggestions and rewards to affect change.

"New generation of banks are not just banks, which are involved in the implementing a new strategy for the sake of survival. But, banks who are involved in the process of creating a paradigm shift to overcome the ever-changing market requirements and customer preferences by the way they organize the internal and external activities, and initiatives by considering traditional human values and using modern technology. That may result in creating larger revenues by properly investing and managing the funds to create optimum profit and goodwill for the long run of the business can be considered and proved as sustainable" [7].

Development of a new generation of banks includes research and using benefits of modern platforms and services such as: Internet, Society for Worldwide Inter-Bank Financial Telecommunications (SWIFT), Automated teller machines (ATMs), Cash dispenser, Electronic Clearning Service, Bank net, Chip card, Phone banking, Tele - banking, Internet Banking, Mobile Banking, Anywhere banking, Voice Mail, Kiosk, etc [7].

3. DIGITAL INNOVATION IN FUCTION OF FINANCIAL BUSINESS DEVELOPMENT

Digital revolution in the banking sector is far from over, and banks will need to continue to be innovative in order to attract new customers and improve their market position. The digitalisation of economies and societies is progressing with the increasing adoption and use of information and communication technologies (ICTs) and the continuous migration of social and economic activities to the Internet (through digital services such as social networks, e-commerce, e-health and e-government) [8]. Digital innovation is the use of digital technology during the process of innovating. "Digital innovation has radically changed the nature and structure of new products and services, spawned novel value creation and value appropriation pathways, enabled innovation collectives that involve dynamic sets of actors with diverse goals and capabilities, produced a new breed of innovation processes, and, more broadly, transformed entire industries in its wake" [9]. According to these authors: digital innovation as the creation of (and consequent change in) market offerings, business processes, or models that result from the use of digital technology [9]. In the banking segment digital innovations are widespread, and include a high participation of modern technologies.

The new concept is called FinTech (Finance and Technology) describes a business that aims at providing financial services by making use of software and modern technology [10]. The FinTech is a new value proposition applied to financial services [11]:

- New offering of financial products and services,
- New process,
- New business model and,
- The intensive use of technology (cloud, mobile data, metadata, etc).

The users of the FinTech are [12]: 1) B2B for banks and 2) their business clients; and 3) B2C for small businesses and 4) consumers. Trends toward mobile banking, increased information, data and more accurate analytics and decentralization of access will create opportunities for all four groups to interact in heretofore unprecedented ways [12].

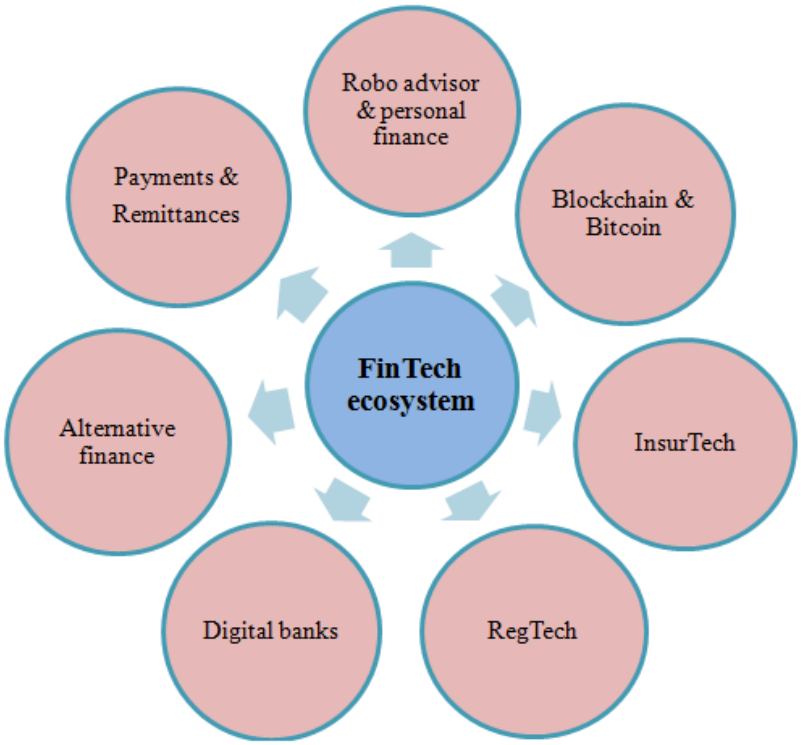


Figure 1. A highlight of FinTech ecosystem [13]

Robo advisor - incorporate automated, algorithm - based portfolio management advice into financial advice solutions. Digital advice may be delivered in a fully automated format or may supplement traditional advisory models [14].

Blockchain and bitcoin- A blockchain is essentially a distributed database of records or public ledger of all transactions or digital events that have been executed and shared among participating parties. Bitcoin is the most popular example that is intrinsically tied to blockchain technology [15]. Bitcoin is a so-called virtual currency (unit of virtual currency represents a value) that has been devised for anonymous payments made entirely independently of governments and banks [16]. Bitcoin is a transparent, peer to peer, electronic transaction system that based on complex cryptographic algorithms, as opposed to traditional payment systems based on trust [17].

Insurtech- can be defined as the result of the extensive use of technology in the insurance sector, materialized in new innovative products and services, and it is causing a revolution in that sector [18].

RegTech- the marriage of technology and regulation to address regulatory challenges has existed for some time with varying degrees of success. Increasing levels of regulation and a greater focus on data and reporting has however brought the RegTech offering into greater focus, thereby creating more value for the firms that invest in these solutions. Some of the key characteristics of RegTech are: agility, speed, integration, analytics [19].

Digital banking- implies a digitization process (or moving online) of all the traditional banking activities and programs that historically were only available to customers when physically inside of a bank branch [20]. This concern issues such as generating the supply, distribution and sales of financial products and services via digital channels, exploiting cutting-edge technology to know the customers better and anticipate their needs swiftly and suitably, and an omni-channel solution, or the possibility of customers communicating with their bank via all channels, both analogue and digital, as well as the automation of services [21]. It is generally expected that digital banking will give priority to the needs of end customers ahead of product creation, since they are the focal point for which the range of products and services on offer is defined and there is something of a consensus that the concept of digital banking above all applies to retail banking [21].

Alternative finance- Alternative finance is the term coined to represent forms of finance that stretch beyond the three traditional asset types (stocks, bonds and cash) [22]. According to Cambridge Centre for Alternative Finance, it's defined as instruments, channels, or systems of finance that emerge outside of the regulated banking system [23]. It makes use of technological innovations, such as alternative currencies, disintermediated business models and lending mechanisms to change the way finance has been carried out traditionally. Some of the forms of alternative finance are: crowdfunding, online marketplace landing, pension led funding, etc.

Payment and remittances- "A payment is the transfer of one form of good, service or financial asset in exchange for another form of good, service or financial asset in proportions that have been previously agreed upon by all parties involved. Payment can be made in the form of funds, assets or services" [24].



Jelena Borocki *is Associate Professor at University of Novi Sad, Republic of Serbia, Faculty of Technical Science, Department of Industrial Engineering and Engineering Management. Her principal subjects/occupational skills are: entrepreneurship, innovation management, strategic development and strategic position and action evaluation in SMEs. She is specialized consultant for innovation and organizational development in SME sector.*

Besides her academic background, she's got more than 15 years of experience as a consultant for entrepreneurial and innovative activities in SMEs, working as a certified consultant in Adizes Southeast Europe-Novi Sad and as a consultant in Agency for small and medium enterprises "Alma Mons" in Novi Sad.

She is trained to use IMP^{3}ove methodology for innovative companies. She has been involved as a researcher in the three projects funded by the National Ministry of Science and Technology Development (one of them is "The Best Technology Innovation Competition"), and also as an innovation consultant – short term expert in a few EU funded development projects focusing SME development innovation and competitiveness:

Promoting Entrepreneurship in the High-Tech Area*;*

COMPLEXIM *- Complex Cross-Border Knowledge Transfer Activities for Innovation Management;*

DANUBE PIE *- Specific action "To promote Eco-design among SME manufacturers; Call for proposals ENT/CIP/12/D/N04S00, № 333009, "Danube PIE". Full name: Product Innovation through Eco-design in the Danube region. Duration: 1/4/2013 - 31/12/2014.*

MAIN *- Mastering innovation in Serbia through development and implementation of interdisciplinary post-graduate curricula in innovation management (Project Number: 544278-TEMPUS-1-2013-1-RS-TEMPUS-JPCR, 2014-2016)*

*Action "**Establishing services enhancing the innovation management capacity of SME's in the Enterprise Europe Network**", Horizon 2020 - Research and Innovation Framework Programme, Project No. 643359 — EEN INNO (1/07/2014 - 31/12/2014) EEN H2020 SGA/GA as the KAM expert*

"A remittance is the funds an expatriate sends to their country of origin via wire, mail, or online transfer" [25]. Popular services for this purpose are: PayPal, Western Union, MoneyGram, Wari, etc. These peer to peer transfers of funds across borders are economically significant for many countries that receive them [25].

FinTech as a modern financial sector is characterized as a battle between old technologies and systems with the new. High growth of FinTech industry, is followed by the digital revolution and speedy implementation of new solutions. Global investment in FinTech companies had tripled in 2014, compared to 2013, and reached the amount of $12,21 billion. According to the last report of KPMG, in the Q1'17, global investment in FinTech companies hit $3,2 billion across 260 deals [26].

Angela Fajsi *was born on August 10th, 1987. in Vrbas, Republic of Serbia. In 2010 Angela obtained master degree in the field of Engineering management at the Faculty of Technical Sciences, University of Novi Sad. She is a Ph.D. student of the final year of doctoral studies at the same faculty, where she is also employed as an Assistant at the Department of Industrial Engineering and Management. Her main interests are in value networks, clusters and project management. She has authored several scientific papers and participated in a several projectsfinanced by European Bank for Reconstruction and Development (EBRD) and domestic funds (Vojvodina Provincial Secretariat for economy and tourism, City of Novi Sad Council). She has received several awards for best students and in 2012, she was a part of winning team on the competition PRilika for best problem solving idea.*



4. CONCLUSION

The progress that is seen in the field of digital banking is unstoppable. Banks need to allow a sufficient level of development through implementation of innovation. For this purpose, detailed development programs have to be created and that requires a high level of investment. If banks want to be digital winners, three behaviors are important: act open, collaborate, invest and desire to reimagine [27]. Digitalisation leads to significant reduction in costs and increased efficiency in operations. In modern business conditions, that is one of the major requests. Also, user experience should be raised at a new dimension and modernizing, so this process enables them to permanently connect to a bank or other financial service provider. The way of execution of financial and payment services, today necessarily includes personalization and automation of the services. The banking sector is a very complex system with high influence on the economy and society as a whole, so careful managing with the changing process are an important factor in that successful transformation. By a detailed insight into the current literature, it is possible to notice the high level of development of FinTech industry in particular, which is the carrier of the digitisation process in the banking sector. Creating of FinTech ecosystem and development of all participants, improve the basis for further development, especially in the emerging countries. In future research, as this segment will further develop, it will be possible to analyze the connection between all important parts of the system, as well as assessing their contribution to the system as a whole. The forecasts are that the funds invested in this area will be increased, so the progress will be more pronounced. We can say with certainty that new tools and mechanisms which will change the face of banking business, will also appear, and change human life in a completely new direction.

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BANKING IN DIGITAL ECONOMY: AN INDIAN PERSPECTIVE

A B Debasis Rout[48]
Madhubrata Rayasingh[49]
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ABSTRACT: *Today, every nation wants to be fully digitalized and this programme strives to provide equal benefit to the user and service provider. Hence, an attempt has been made in this paper to understand Banking in Digital age – as a campaign where technologies and connectivity will come together to provide impetus to public policy governance and improvisation of living standards of citizens by mobilizing the capability of information technology in ensuring a cashless economy as in the case of Digital India drive the Indian Government aimed at remodeling India into a knowledgeable economy.*

In this regard, Migration from cash to electronic payments as envisioned in the Payment Systems Vision Document of the Reserve bank of India paves way for a digital revolution wherein traditional economy denominated by cash transactions is subsequently being substituted by electronic payment channels like Prepaid Payment Instruments (PPI) which includes mobile wallets, Cheque Truncation System (CTS), Retail electronic clearing, credit and debit card usages, Immediate Payment Service (IMPS) etc.

Hence an attempt has been made in this manuscript, to analyse the growth in trends of digital transactions in both urban and semi-urban areas with consequent focus on the determinants and challenges guiding the transformational impact of technological innovation in banking ecosystem. For this purpose, secondary data analysis, involving the review of research reports, statistical databases concerning digital payment instruments etc shall be used to address the potential developments, significant challenges in the era of cyber landscape and suggestive measures concerning cyber security as a panacea to counter increasing instances of cybercrimes (cyber frauds) that inevitably influences the behaviour pattern of customers in adopting the digital payments gateway.

This paper also seeks to examine the readiness of Indian economy in terms of infrastructure sustaining framework for the evolving banking system with substantial comparisons with its peer economies. In this regard, this paper mentions the glaring digital divide in India and how it is imperative for a balance between digital literacy and financial inclusion to deal with disruptive shocks like demonetisation in the economy.

This manuscript seeks to draw the attention of the readers towards the dynamics of digital financial transactions during the demonetisation and remonetisation phase in Indian context and how the tabulated data is not conclusive of the popular belief that digital economy would do away with illicit facets of the economy and ensure renewed commitment towards provision of safe, efficient, accessible, inclusive, interoperable and authorised payment and settlement systems in the country.

Key words: *Disruptive shocks; Financial Inclusion; Cyber Security; Remonetisation; Electronic Payment Channels.*

[48] NATIONAL LAW UNIVERSITY ODISHA, CUTTACK, India
[49] NATIONAL LAW UNIVERSITY ODISHA, CUTTACK, India

INTRODUCTION

In the neo-liberal era projecting increasing trends in consumerism, and where customer is adjudged as the king, the need for digitization in the banking system in India is felt to improve customer service. A step in this direction earnestly started in India in 1988 by Reserve Bank of India (RBI) setting up a committee on computerization of banks headed by C. Rangarajan. Since then, the country has made rapid strides in the technological innovations ranging from core banking system to digital customer services which not only improved banking services but also in turn had benefited banks immensely by reducing operational costs and improved services. Though the experience is not entirely smooth, but it had benefited both ways and contributed a great deal to India's economic achievements. Not to forget that the banking network in India is one of the largest in terms of global comparisons and post the new economic reforms era, it had witnessed a series of banking cum financial sector reforms. Also India is currently the second fastest growing economy and poised to overtake China as the fastest growing economy. To sustain the momentum in technological innovations, India needs a robust banking system which is able to deliver fast, secure and quality service to its customers. Therefore, it is imperative to further improve the extent of digitisation.

India is basically a cash based economy to the extent that 78% of retail payments are cash based and compared to its peer economies like China, Mexico and Brazil, India ranks very low. Recently Indian Government's aggressive push for more digitisation by disruptive activities like demonetisation had brought the focus back on digitisation. It has also brought back the focus on debates like to what should be the priorities for moving towards digitisation, whether disruption activities like demonetisation are necessary to force the behavioural changes and whether it will yield desired result.

In this light, the present paper attempts to study the various modes of digitisation in India, challenges and opportunities of it and suggestions to achieve the desired results as envisioned in the Digital India Initiative .

LITERATURE SURVEY

According to Katz and Koutroumpis (2012), digitization of the economy envelopes a number of innovations that helps in taking a leap from older technology and contributes to advancement in economic development and creation of jobs by a multiplier effect, in comparison to the traditional technologies. They attempted to measure the paradigm shift in digitization by taking a sample that spanned across 150 countries from the period 2004 to 2010, by developing an Index of Digitization based upon six indicators measuring Affordability, Ubiquity, Usability, and Reliability, Skill and Speed and 23 sub-indicators that dealt with the tangible parameters of perceived digitization metrics. Singh and Irving (2013), also conducted a study as to how the electronic payments had an impact on economic growth and concluded that increased card usage makes the economy productive, boosted consumption and GDP growth by assuring consumer confidence on the payment system through proper policy interventions. Further Mukhopadhyay (2016), specifically analysed India's transition towards a cashless economy and suggested policy interventions to incentivise cash inflows into bank accounts that would enable digitized payments. Instruments such as Mobile banking and Usage of cards at PoS machines were considered for the study. However the path towards a cash-lite economy is bounded by a lot of challenges as well , apart from the economic benefits. A study conducted in Ghana by Kumaga (2010) examines the challenges in the way of implementation and usage of electronic payments. The identified challenges are digital divide, people's resistance to new payment

mechanism, security, unavailability of payment infrastructure base, regulatory and legal issues, sociocultural hindrances, low level of internet penetration, under developed banking system, political and economical stabilities of neighbouring countries, high rates of illiteracy, high cost of internet charges, frequent power interruption etc. Amongst the challenges, it is the security and privacy of data issues which poses significant threat as investigated by Ackerman and Davis (2003). Incidentally, the importance of cyber security became essentially highlighted during the demonetisation drive taken by the Indian Government. In this regard Economic Survey (2017) has stated the essential need of cyber security mechanism that would inspire confidence among the customers to aid them in making informed decisions as and when they opted for digital payments.

OBJECTIVES:

1. To study the modes of digitized transactions prevalent in India.
2. To study the opportunities and obstacles in the way of the Indian banking system in the era of digital revolution.
3. To analyze the effect of forced behavioral changes like demonetization to digitize Indian economy.

METHODOLOGY:

Time period:

The time period of the study is 18 months. Pre-demonetisation period is taken as seven months starting from April'2016 to October'2016, Demonetisation period is taken as four months starting from November'2016 to February'2017 and Post-demonetisation period is taken as seven months starting from March'2017 to September'2017.

Variables:

The paper focuses on nine of the commonly used modes of digitised transactions like Credit and debit card usage at POS (Point of sale) machines excluding usage at the ATMs, Mwallets, PPI cards, Paper vouchers, RTGS (Real Time gross settlement), Mobile Banking, IMPS (Immediate payment excluding usage at Service), and NEFT (National Electronic Fund Transfers).

Tools:

Secondary data is collected from official websites of RBI and NCPI. Different websites, journals, books, and newspapers have been referred for the study to be purposive, meaningful and analytical. Simple statistical tools like Measures of Central Tendency, Percentage method and graphical methods are used for data analysis in this paper.

Modes of digitized transactions prevalent in India

Meaning of Digital Payment

A digital payment occurs when various electronic mediums are used to purchase goods and services excluding the usage of cash. For a digital transaction to occur, there are three necessary components: A Payer, Payee and a Channel of banking transaction.

A B DEBASIS ROUT



NATIONAL LAW UNIVERSITY, ORISSA (NLUO), CUTTACK
Assistant Professor: September 2009 – Present
COURSES TAUGHT:

- *Principles of Accounting*
- *Cost and Management Accounting*

He is a qualified Chartered Accountant with considerable industry experience and also some teaching background. Presently, his career goals are fully focussed on academic, and he seeks to harness his expertise to conduct meaningful research and train future managers.

One specific area he seeks to specialise in is the rural sector, where much of his work experience lies. He feels this is not only an emerging area in its own right from a commercial point of view, but also carries with it considerable socio-economic implications. Given his formal training as also his work experience, he stand in an advantageous position to contribute significantly to it in terms of both research and teaching.

RESEARCH INTEREST: Finance; Rural Banking, Direct Taxes; Taxation Policy; Social Aspects of Taxation

Digital payment methods as considered to be an alternative to traditional mode of payments are easy and economical modes of transaction which provides the customers the flexibility to make payments as per their convenience. In other words, digital payment method is a costeffective delivery channel for the modernised financial institutions. Electronic payments are used to pay utility bills, pay for purchasing goods and services online and offline, pay for cell phone services and internet access, and offers the option to immediately transfer money with ease which might range from a big amount to a small amount.

The Government of India under the "Cashless Movement" has come with different types of digital payment instruments like Debit/Credit Cards, Internet Banking, UPI, Mobile Wallet, Point of Sale (PoS), Bank Pre-Paid cards, Mobile Banking etc.

The official 'Cashless India' website provides definitions for ten modes of digital payments.[50]

1. **Banking cards:** These cards enable the customers to store card information in different ewallets and payment apps, which helps in making online transactions. Due to their security features and benefits, cards are widely preferred by the customers.
2. **USSD:** Unstructured Supplementary Service Data*99#, does not require any kind of mobile data facility to make transactions and is also available in Hindi language apart from English. Through this service customers can make balance enquiries, can initiate fund transfers and it can effectively aid in both social and economic inclusion of neglected sections of the society.
3. **UPI**: This payment system is interoperable using which any customer having a bank account and UPI based app can send and receive money, without incurring any kind of transaction charges**.** This service works via Virtual Payment Address and does not require a bank account or IFSC code to initiate fund transfers**.**
4. **Mobile Wallets:** It is basically based on mobile app and used for making secured payments by storing details of bank account and cards in an encoded format**.** Customers using mobile wallets are not required to remember PIN. Many banks and private players in India have developed mobile apps and have started providing services like payment app, mobikwik etc.

[50] Cashless India < http://cashlessindia.gov.in/digital_payment_methods.html>

5. **Bank pre-paid cards:** This mode allows the customers to make payments by just loading on money to it.
6. **POS terminals:** The customers can make purchases using credit or debit cards via this device which is installed at all retail stores and is also used by small time business owners who do not want to invest in expensive electronic registers. Virtual PoS systems use web based applications to process payments.
7. **Internet Banking:** Basically it refers to banking transactions carried out online using Internet banking. Fund transfer through NEFT, RTGS, opening of accounts and making deposits are major internet banking transactions done in India. Customer needs to log in to the internet and authenticate by using his ID & Password to carry out transactions.
8. **Mobile Banking:** This mode aims at making a large population of Mobile users to do the banking through their smart phones. Its scope in India is ever growing through various mobile apps Like BHIM, E-wallet, PAYTM etc.

Opportunity and challenges faced by Indian banking system in the era of digital revolutions

Ms. MADHUBRATA RAYASINGH
Assistant Professor, Economics
National Law University Odisha



Academic Qualification:
1. *Pursuing PhD from Utkal University, Bhubaneswar.*
2. *MPhil & Post Graduation, Utkal University, Bhubaneswar.*
3. *Qualified Net & JRF.*

Achievements
1. *State Topper in Plus Two Exams, CHSE, Odisha(6 th rank).*
2. *Graduation Topper in Eastern Zone, Odisha.*
3. *First Rank Holder in Junior Lectureship Examination conducted by OPSC*

Interest Areas in Research: Energy Sector and Finance Sector

OPPORTUNITIES OF DIGITAL BANKING:

With the radical change in customer behaviour and increase in mobile phone users and internet penetration across the globe, the option of digital banking is phenomenally opted as a preferred option for making both high value and low value transactions and this shift to digital technology has created a window of opportunities which are as follows:

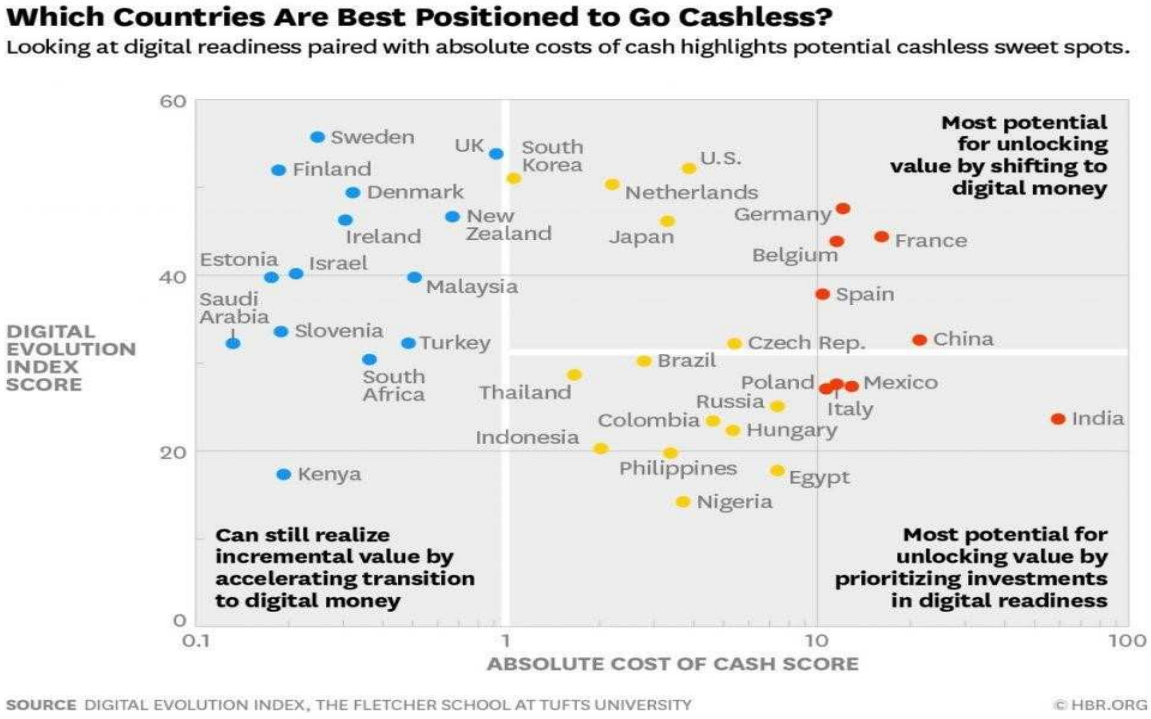
- It is an economical and convenient mode of payment and the system offers varied digital services of high value suiting to changing customer requirements.
- There are lot of costs involved in printing of new currency notes and in replacement of the soiled cum mutilated notes. Switching to digital banking results in reduced costs apart from saving time in financial transactions.
- Digital banking aids in checking tax evasion and generating revenue collections by ensuring transparency and accountability .This could lead the way in curbing black money in the economy by keeping track of every financial transaction.
- There would also be a decline in crime rate involving illegal activities like drug trafficking, prostitution, etc as it happened in case of Sweden economy when it shifted to cashless transactions.
- Engaging in digital transactions would reduce the preference for cash holdings and leave more cash with the banks which would enable more savings and investment opportunities.

- Carrying cash has always raked in the safety issue in comparison to digital banking where security issues can be reduced by proper cyber security measures.
- Digital banking is coming up with new technologies (cloud and mobile technologies, biometrics) to drive new innovations in the market and pose stiff competition to nonbank entities and retain customer loyalty.

Challenges to Digital Banking

In a recent Report unveiled under the Digital Evolution Index 2017, India's rank (53) is the lowest among BRICS (Brazil – 46, Russia – 39, India – 53, China – 36, and South Africa – 43) nations, amongst 60 countries. The core parameters of the comprehensive research pertaining to the Index that tracks the progress of countries include supply, consumer demand, institutional environment, and innovation. India has shown rapid strides in digital payments ecosystem with the demonetisation phase acting as a catalyst. However, there are certain evident barriers which the economy needs to address to unblock the hidden potential of switching to digital payment ecosystem.

Nonetheless, the digital evolution index score, hints at the Indian economy's potential to unravel the digital dividend by shifting from cash-rich economy to cash-lite economy.(Refer to Image 1)



The digital drive in India's banking system faces the following challenges:

(1) There is the risk of digital divide between the rural and the urban areas, where the accessibility of internet (ICT) and financial services, to the poor and vulnerable sections of the population are yet to be addressed in totality. One major fallout is the uneven development of infrastructure facilities leading to delay in implementation of infrastructure projects. Hence, the need of the hour, is mitigating this rural-urban divide by addressing the needs of the remote rural areas.

(2) According to the findings of a survey, the major deterrents towards digitization among the consumers are: security concerns, lack of awareness, lack of strong ecosystem for cashless payments, additional costs of digitization, non-availability of point of sale system, instability of mobile network, strong preference on cash due to convenience, low regulations of the Indian banking system, and lack of effective complaints and redressed mechanisms.(Statista 2018).

(3) There are challenges pertaining to policy formulations which make the Indian banking system low on its regulatory framework.

(4) Data Security is one such area over which even the Economic Survey has made a mere mention but is absolutely silent over its importance and implementation. Recent incidence of compromise of personal details of 3.2 million debit cards on cloud based services like Digi Locker can't be ignored.

(5) In India, where digital literacy is a big concern even for the Bureaucrats, it becomes essential to highlight the importance of spreading literacy in vernacular languages, which is a vulnerable area.

(6) India's rank is very low in the Digital Evolution Index score due to poor adoption of information technology systems to provide customized web-based citizen services, catering to daily recurring needs of the customers and business professionals.

(7) There is no separate entity for customer grievance redressals.

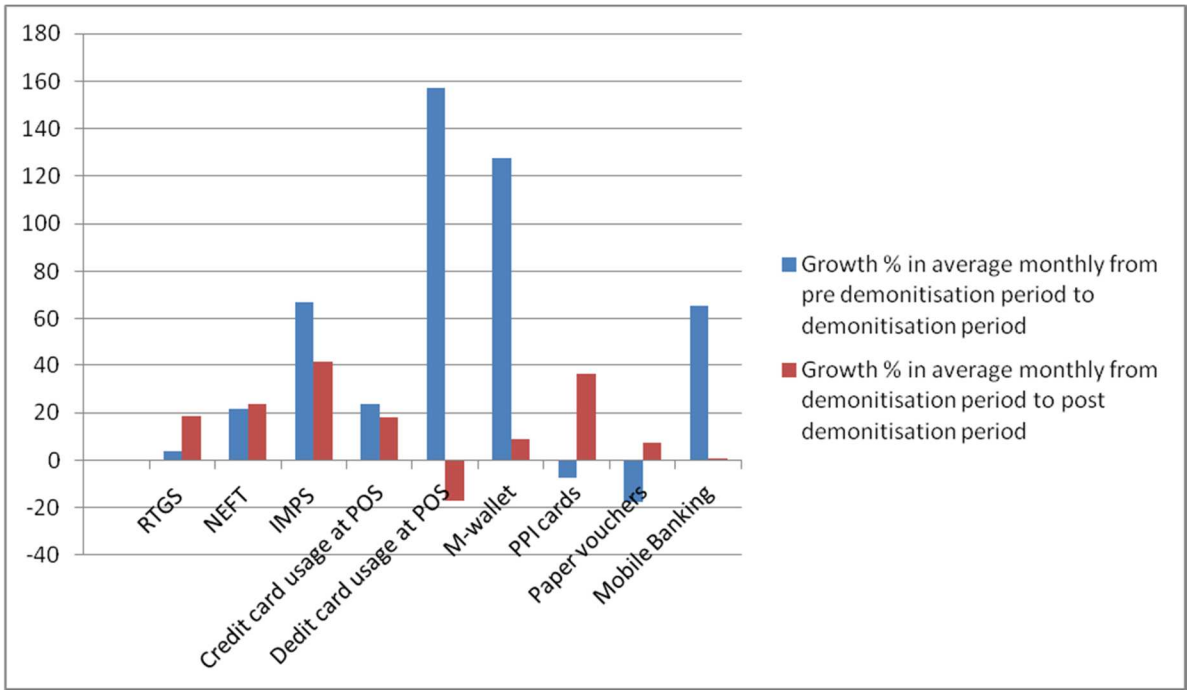
(8) Banks must enhance their IT security system, to ward off cyber attacks and combat financial fraud and all forms of money laundering.

Analysis of effect of forced behavioural changes like demonetisation to digitise economy

(Table 1: Authors' calculation, Data Source: RBI

(Rs in Billion)

ypes of Digital Transactions	Predemonitisation Period (April'16 - Oct'16)	Avg Monthly (Predemonitisation Period)	Demonitisation period (Nov'16 - Feb'17)	Avg Monthly (Demonitisation period)	Postdemonitisation Period (Mar'17 Sep'17)	Avg Monthly (Postdemonitisation Period)	*Growth % in average monthly from pre demonitisation period to demonitisation period*	*Growth % in average monthly from demonitisation period to post demonitisation period*
	A	B = A/7	C	D = C/4	E	F = E/7	G = (D - B) X 100 / B	H = (F - D) X 100 / D
RTGS	690812	98687.43	408744	102186	847474	121067.71	*3.55*	*18.48*
NEFT	61167	8738.14	42579	10644.75	92250	13178.57	*21.82*	*23.80*
IMPS	1815	259.29	1730	432.5	4283	611.86	*66.80*	*41.47*
Credit card usage at POS	1688	241.14	1191	297.75	2458	351.14	*23.47*	*17.93*
Debit card usage at POS	1191	170.14	1750	437.5	2545	363.57	*157.14*	*-16.90*
M-wallet	200	28.57	260	65	496	70.86	*127.50*	*9.01*
PPI cards	161	23.00	85	21.25	203	29.00	*-7.61*	*36.47*
Paper voucher	17	2.43	8	2	15	2.14	*-17.65*	*7.14*
Mobile Banking	n 5846	835.14	5527	1381.75	9765	1395.00	*65.45*	*0.96*
Total	**762897**	**108985.29**	**461874**	115468.50	**959489**	137069.86	5.95	18.71

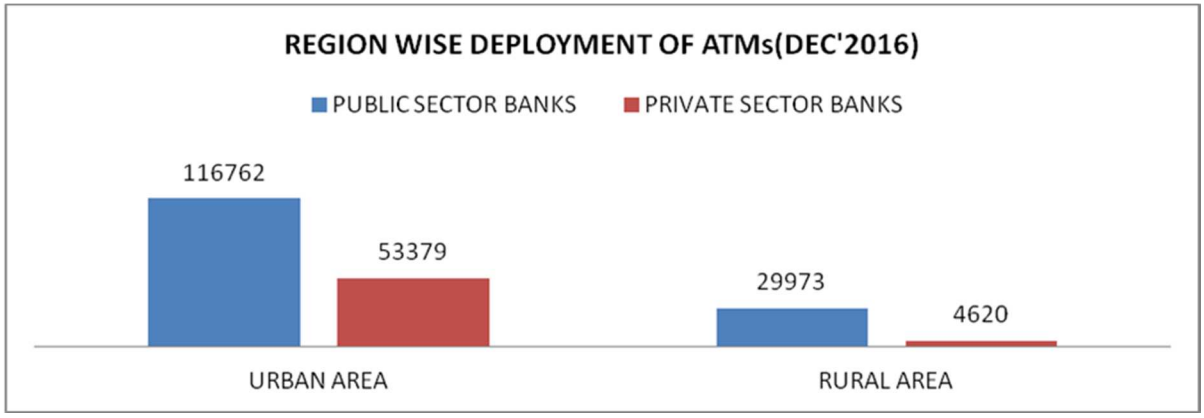


To examine the effect of forced behavioural changes through disruption activities like demonetisation, value of digitisation transactions in pre-demonetisation period, demonetisation period and post demonetisation period is taken into account. Predemonetisation period is taken as seven months starting from April'2016 to October'2016, demonetisation period is taken as four months starting from November'2016 to February'2017 and Post-demonetisation period is taken as seven months starting from March'2017 to September'2017. Demonetisation period is taken as four months only considering the fact that during these four months cash was not sufficiently available and lots of restrictions was in place for cash withdrawals. To make comparisons possible, average monthly transactions for each period with respect to major types of digitised transactions are taken into account. As the calculations can be seen from the Table 1, RTGS transactions grew at around 3.5 % from pre-demonetisation period to demonetisation period and it grew at around 18.5 % thereafter. The increase was mainly due to the fact that RBI issued a circular banning payment above Rs 10 lakhs through cheque and forcing high value payments through RTGS. It cannot be concluded that behavioural change had happened leading to increase in growth of payments through RTGS. Growth rate of NEFT transactions saw only marginal increase from 21.82 % to 23.8 %. It is not significant considering the rate at which economy of the country grew. Growth rate of payment through IMPS decreased from 66.8% to 41.47%. Growth rate of payment through credit card usage at POS also decreased post demonetisation from 23.47% to 17.93%. The most significant change was observed in the digitised transactions through debit cards at POS. Once the cash was available in the economy, growth rate of these type of transactions saw significant decline from 157.14% to a negative -16.9 %. Mobile banking transactions which were sort of forced on people also saw a significant decline once the cash was available in the economy. Growth rate of this type digitised payments was reduced from 65.45% to 0.96%. Though the growth rate of payments through PPI & Paper vouchers increased, the total transactions through these methods are insignificant compared to other modes of digitised payments. Another most important reason for the substantial jump in digital payments can be cited as the increase in digital inclusion of the poor and less affluent through the Jan Dhan Accounts and Rupay cards. So it can be concluded that forced disruptions

like demonetisation did not bring the desired results in changing the behaviour of the people towards digitisations. Journey towards cashless and digital economy depends on lots of other factors like infrastructure issues, incentives available, security issues, financial literacy etc. We tried to examine one factor relating to infrastructure i.e availability of ATM network in rural and urban area in this regard to see how it is a hindrance in case of India, considering the fact that India lives in its villages.

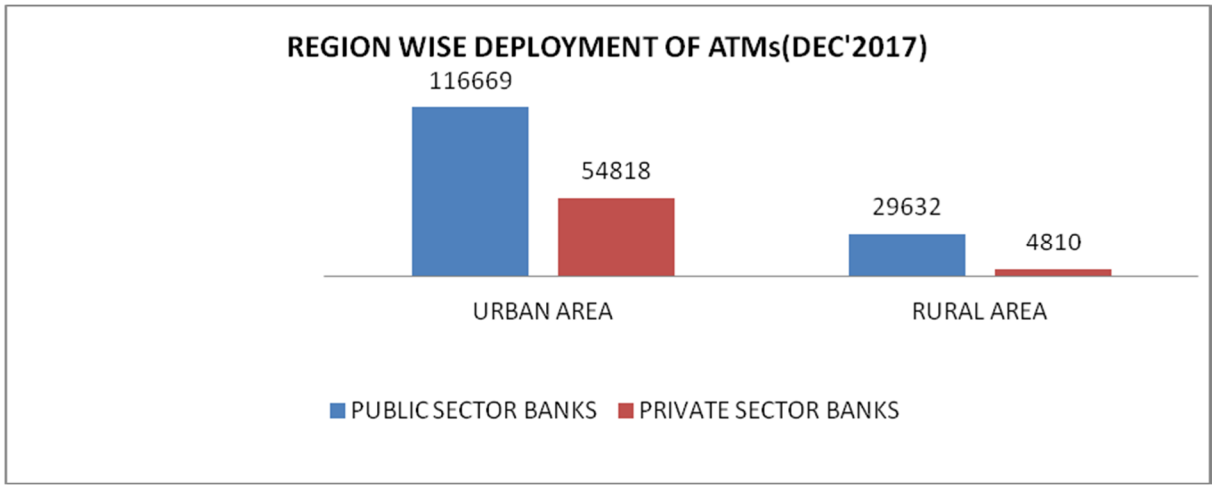
(Table 2: Authors' calculation, Data Source: RBI Website)

BANKS (2016)	URBAN AREA	RURAL AREA	TOTAL	%URBAN	%RURAL
PUBLIC SECTOR BANKS	116762	29973	146735	79.57	20.42
PRIVATE SECTOR BANKS	53379	4620	57999	92.03	7.96



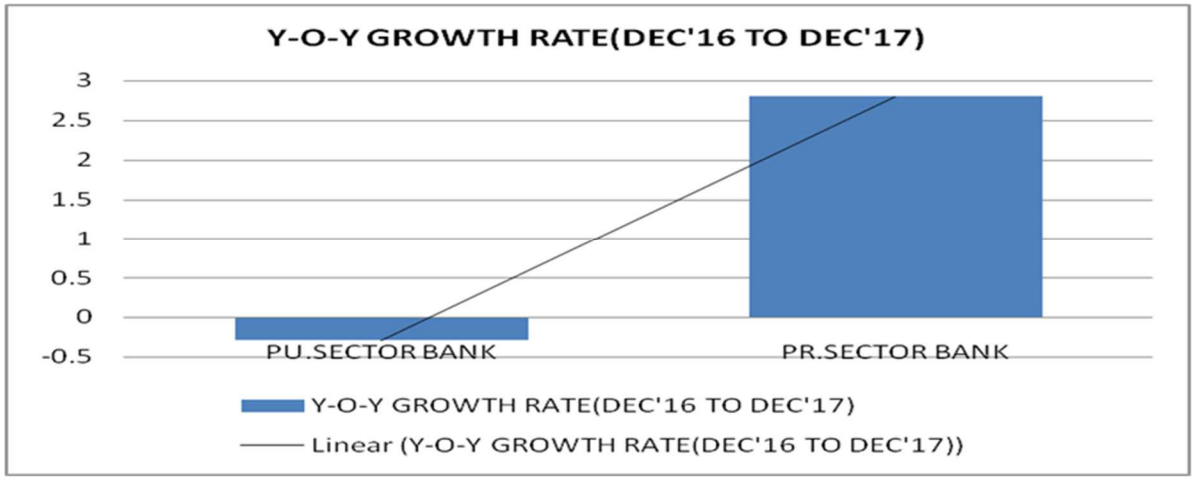
(Table 3: Authors' calculation, Data Source: RBI Website)

BANKS (2016)	URBAN AREA	RURAL AREA	TOTAL	%URBAN	%RURAL
PUBLIC SECTOR BANKS	116762	29973	146735	79.57	20.42
PRIVATE SECTOR BANKS	53379	4620	57999	92.03	7.96



(Table 4: Authors' calculation, Data Source: RBI Website)

BANK	Y-O-Y GROWTH RATE(DEC'16 TO DEC'17)
PU.SECTOR BANK	-0.29
PR.SECTOR BANK	2.8



Our analysis of the data published by the RBI, clearly shows the disparity of branch banking between the Public Sector Banks and the Private Sector banks, in setting up ATM centres in urban and rural areas. In rural areas, there are only 20.25 percent of ATMs of Public Sector Banks and of the State Bank of India group) and 8.06 percent of the ATMs of private sector banks whereas in urban areas, there are 79.74 percent of ATMs of Public Sector banks and SBI group and 91.93 percent of the ATMs of private sector banks as on Dec'2017.(Refer to Table no.2 ,3 and 4). On comparison of the year-on year growth rate from Dec'16 to Dec'17, it is found that there is negative growth rate in case of Public Sector Banks (-0.29) whereas there is positive growth rate in case of Private Sector Banks (2.8). Here, it can be inferred that operational costs of installation of ATMs was perhaps high due to which there was decline in the deployment of ATMs by the Public Sector Banks in rural areas. In general, the count of Public Sector banks in the rural areas in comparison with the urban areas, is much more than the Private Sector banks and the likes of Foreign banks' concentration in the rural areas also show an insignificant number. The ATM s are so widely dispersed that it is very difficult to even find an ATM in an extremely remote rural area What is appalling is that, the Government has not been taking adequate steps in motivating Private Sector Banks in spreading their branches in the remote rural areas.

RBI data on State-wide deployment of ATMs also depicts a sorry tale of financial infrastructure with Diu (11) and Lakshadweep (16) having the lowest number in comparison to states like Maharashtra (23,845), Tamil Nadu (21,492) and Karnataka (16,688) having the highest deployment of ATMs as estimated at the end of December, 2017. This particular issue if properly addressed can go a long way in advancing case of cashless economy in the rural area.

CONCLUSION:

The present paper on the basis of examination of data pertaining to the pre vs post demonetisation phase which brought about significant disruptions in the Indian economy within the time frame of 14 months, highlighted the importance of the TIME component that inevitably influences the behavioural pattern of the people and impinges a force to deviate from their preferences of cash transactions to digital payments. Nonetheless, normalcy was restored as soon as the force factor was loosened. We further infer from the data analysis that disruptive shock like demonetisation resulted in a demand-supply mismatch of currency notes apart from leading to reduced supply of cash and increased deposits within the banking system. This is what propelled transient quantum jump in financial payments through digital modes like RTGS, NEFT, and Mobile Banking etc.

Which now leads us to confront the question, did demonetization actually bring about behavioural change as its proponents have consistently claimed? We need to appreciate this in the light of the manner in which digital transactions have grown. Admittedly, in this digital age, there has been a significant surge in the volume and value of overall digital transactions in the Indian Economy. And yet it would be a grossly misleading overstatement to suggest India could transform into a completely cash-lite economy any time soon.

The causes behind this are not hard to discern: they included factors like the nation's considerable magnitude of digital illiteracy and higher Cash-GDP ratio. In fact India lags much behind its peer economies in adopting cashless transactions as per the World Atlas data on international comparisons of countries having adopted cashless mode of transactions. There have been various endeavours taken within the banking system to match up with the technological innovation flows in the form of introducing better versions of digitised payment options to incentivise paperless transactions and simultaneously frequent efforts are being taken to sustain the momentum of such a digital push. However data security issue is a big hurdle in the path of Indian banking system and a robust secure financial and firewall network is the need of the hour ,apart from other structural and institutional barriers and constraints that brings about a glaring digital divide between the rural and the urban areas.

Limitations of the study:

One of the major limitations of this manuscript is that it is based upon secondary data analysis and survey of the literature only. All the modes of the digitised payments have not been covered rather only commonly used instruments have been considered. Also cross country comparisons (international trends in E-banking) have not been done to figure out India's performance vis-a-vis other countries. Growth figures in terms of value are only considered for the purpose of tabular data analysis.

Suggestions:

Majority of the advanced economies are already into the cash-lite mode with countries like Canada, Sweden, UK, France, USA, China, Australia, Germany, Japan and Russia which have greatly embraced the cashless culture. Digital economy has its own advantages and it certainly would lead to increase in productivity in the economy but this does not require a disruption as in case of India, rather there needs to be a holistic approach in offering digital payment solutions. This includes reducing the high service charges levied on banking transactions, ensuring server connectivity by strengthening and streamlining the ICT infrastructure, framing

stringent laws to counter data security breaches and other type of cyber banking frauds ,assuring spread of digital literacy especially in the remote rural areas and finally ,ensuring an integrated system of digital payment structure that would incentivise electronic payment transactions and discourage cash payments in the economy.

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ELEKTRONSKO BANKARSTVO KAO PRETPOSTAVKA UNAPREĐENJA POSLOVANJA PRAVNIH LICA

ELECTRONIC BANKING AS THE PRECONDITION FOR SUCCESSFUL BUSINESS OPERATIONS

Emira Kozarević[51]
Meldina Kokorović Jukan[52]
Iner Jamaković[53]
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Sažetak: *Elektronsko bankarstvo se definiše kao skup različitih postupaka izvođenja finansijskih transakcija posredstvom telekomunikacione i informacione tehnologije. Elektronsko bankarstvo predstavlja poslovanje putem Interneta te, pored kupovine i prodaje, obuhvata i aktivnosti upravljanja klijentima i poslovnim partnerima. Cilj elektronskog bankarstva jeste pružanje usluga klijentima bez obzira na njihovu geografsku udaljenost. Klijenti, bilo da se radi o pravnim ili fizičkim licima, mogu ostvariti značajne koristi korištenjem elektronskog bankarstva, a koje se ogledaju u smanjivanju vremena potrebnog za obavljanje bankarskih transakcija, brzini obavljanja transakcija te smanjivanju troškova poslovanja sa bankom. Polazeći od navedenih prednosti elektronskog bankarstva za njegove korisnike, predmet istraživanja u ovom radu je uloga elektronskog bankarstva u unapređenju poslovanja pravnih lica u Bosni i Hercegovini (BiH). Poseban fokus je stavljen na stepen primjene elektronskog bankarstva od strane pravnih lica u BiH. Za potrebe istraživanja formulisana je istraživačka hipoteza da elektronsko bankarstvo kao značajan oblik poslovanja u platnom prometu omogućava poboljšanje poslovanja pravnih lica. Uz teorijsku raspravu o prednostima elektronskog bankarstva, za potrebe dokazivanja istraživačke hipoteze, provedeno je emirijsko istraživanje na reprezentativnom uzorku koga su činili menadžeri preduzeća iz cijele BiH. Rezultati empirijskog istraživanja pokazuju da skoro 90% preduzeća aktivno koristi usluge elektronskog bankarstva, a 70% preduzeća na ovaj način obavlja preko 75% bankarskih transakcija. Istraživanje je pokazalo da elektronsko bankarstvo olakšava platni promet među pravnim licima te da utiče na poboljšanje efikasnosti poslovanja pravnih lica. Najveći pozitivan efekat od korištenja elektronskog bankarstva menadžeri bh. preduzeća vide u povećanju efikasnosti gotovinskog toka, u unapređenju odnosa sa poslovnim partnerima te unapređenju imidža kompanije. Istraživanje je pokazalo da su menadžeri privrednih subjekata svjesni da je elektronsko bankarstvo budućnost njihovog poslovanja i da je ono jako dobro prihvaćeno u business to business (B2B) sektoru.*

Ključne riječi: *elektronsko bankarstvo, poslovanje pravnih lica, Bosna i Hercegovina*

Abstract: *Electronic banking is defined as a set of different procedures of performing financial transaction using telecommunication and information technologies. Electronic banking enables provision of various banking and customer services via Internet, regardless of their geographic location. The clients, both private and corporate, can achieve significant time and cost savings through the convenience of electronic banking. The main purpose of this paper is to investigate the role of electronic banking in improving business operations of legal entities in Bosnia and Herzegovina (BiH), focusing primarily on the extent of electronic banking usage. The research*

[51] Ekonomski fakultet Univerziteta u Tuzli, Univerzitetska br. 8, 75000 Tuzla, Bosna i Hercegovina
[52] Ekonomski fakultet Univerziteta u Tuzli, Univerzitetska br. 8, 75000 Tuzla, Bosna i Hercegovina
[53] Bingo d.o.o. export-import Tuzla, Bosanska poljana bb, 75000 Tuzla, Bosna i Hercegovina

suggests that electronic banking, as an important form of payment system, improves business operation of legal entities. For the purposes of the research and in addition to the theoretical discussion on the advantages of electronic banking, an empirical research was also conducted. The sample included over one hundred managers from BiH companies. Results of the empirical research shows that almost 90% of the surveyed companies actively use electronic banking services, while 70% uses electronic banking to conduct around 75% of their overall banking transactions. The research also shows that electronic banking effectively facilitates payment transactions among legal entities and influences the improvement of their overall operational efficiency. The biggest positive effects associated with electronic banking reported by BiH managers were increased cash flow efficiency, improved relationships with business partners as well as company image. The research shows that electronic banking is well accepted in business to business (B2B) relations, with managers seeing electronic banking as an important integral part of their future business operations.

Key words: *electronic banking, legal entities business, business to business (B2B), Bosnia and Herzegovina*

1. UVODNA RAZMATRANJA

Elektronsko bankarstvo kao oblik poslovanja i pružanja bankarskih usluga putem Interneta ima za cilj pružanje kvalitetnih usluga klijentima bez obzira na njihovu geografsku udaljenost. Posmatrano iz ugla klijenata, bilo da se radi o pravnim ili fizičkim licima, korištenjem elektronskog bankarstva mogu se ostvariti značajne koristi, koje se ogledaju u smanjivanju vremena potrebnog za obavljanje bankarskih transakcija, brzini obavljanja transakcija te smanjivanju troškova poslovanja sa bankom.

S obzirom da elektronsko bankarstvo u savremenim uslovima postaje sve češći kanal komunikacije između banke i klijenata, posebno pravnih lica, opšti cilj istraživanja u ovom radu jeste sagledati i razmotriti efekte primjene elektronskog bankarstva u poslovanja pravnih lica. U radu će biti utvrđena i detaljno predstavljena povezanost između razvoja savremenog bankarstva i unapređenja poslovanja pravnih lica u platnom prometu. Za potrebe predmetnog istraživanje postavljene su dvije istraživačke hipoteze. Prva hipoteza je da elektronsko bankarstvo kao značajan oblik poslovanja u platnom prometu omogućava poboljšanje poslovanja pravnih lica, dok druga hipoteza glasi da elektronsko bankarstvo doprinosi razvoju finansijskog tržišta i omogućava uspješno poslovanje pravnim licima na tržištu Bosne i Hercegovine.

Rad se sastoji iz tri dijela. U prvom dijelu radu pojašnjene su specifičnosti elektronskog bankarstva i evolucija poslovanja u bankama te je dat osvrt na primjenu elektronskog bankarstva u platnom prometu Bosne i Hercegovine. U drugom dijelu rada opisana je metodologija istraživanja, odnosno pojašnjen je uzorak istraživanja, kao i anketni upitnik koji je korišten kao instrument prikupljanja podataka. U trećem dijelu rada prezentovani su rezultati istraživanja i diskusija rezultata.

2. TEORIJSKI OKVIR ISTRAŽIVANJA

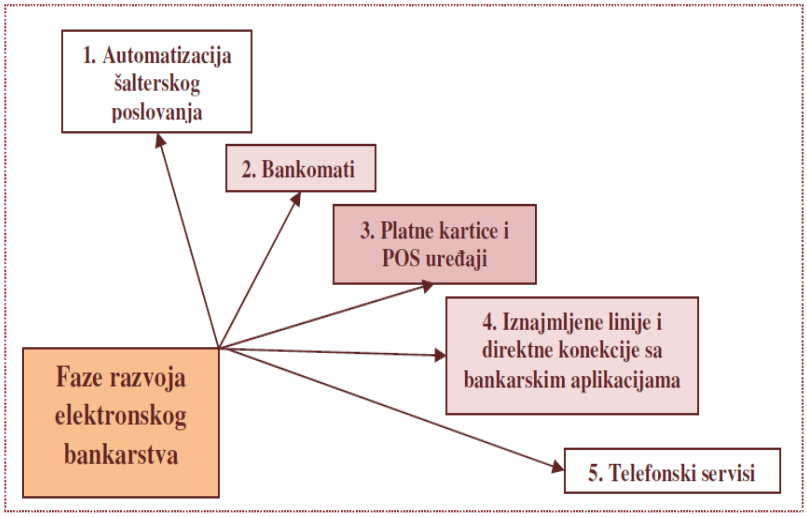
2.1. Elektronsko bankarstvo i evolucija poslovanja u bankama

Primjena savremenih tehnologija u bankarstvu nije bila moguća bez drastičnih promjena u načinu funkcionisanja banaka. S pravom se smatra da su savremene tehnologije „primorale" banke, koje su uvijek pribjegavale tradicionalnom načinu poslovanja i provjerenim metodama, da načine do sada najveće promjene u svom poslovanju.

Prošlo je svega nešto više od dvadeset godina od kada je Bill Gates izjavio: „*Banke su dinosaurusi*".[54] Iako se ova izjava u to vrijeme različito tumačila, sudeći po tehnološkoj evoluciji koja je uslijedila u bankarskom sektoru i činjenici da danas bankarsko poslovanje u potpunosti počiva na resursima informacionih i telekomunikacionih tehnologija, ova izjava je bila jasna poruka bankama šta moraju učiniti ukoliko žele da posluju u XXI stoljeću.

Jedan od najbitnijih iskoraka koji su se desili zahvaljujući informatizaciji poslovanja banaka, svakako je pojava elektronskog bankarstva. Ipak, tehnološki razvoj banke od institucije u kojoj su papirni dokumenti bili osnova poslovanja do današnjeg elektronskog bankarstva prošao je put od nekoliko faza (slika 1).

Slika 1. *Faze uvođenja elektronskog poslovanja u bankarski sistem*



Izvor: Vasković V., Sistemi plaćanja u elektronskom poslovanju, Beogradska poslovna škola, Beograd, 2007., str. 66

Primarni cilj uvođenja elektronskog plaćanja i automatizacije bankarskog sistema bio je rješavanje problema sistema plaćanja zasnovanih na papiru korištenjem prednosti informacione tehnologije. Potreba za automatizacijom poslovanja pojavila se zbog sve većeg broja transakcija koje je postalo nemoguće pratiti u papirnoj formi, zbog čega su banke otpočele proces automatizacije šalterskog poslovanja, što je podrazumijevalo uvođenje kompjuterske opreme kako bi se olakšao pristup i obrada transakcija.

Poslije toga, bankarski sektor uočava drugo ograničenje zbog kojeg nije mogao u potpunosti odgovoriti na potrebe svojih klijenata, a koje se odnosi na vremensku dostupnost bankarskih

[54] Vuksanović E., *Elektronsko bankarstvo*, Fakultet za bankarstvo, osiguranje i finansije, Institut ekonomskih nauka, Beograd, 2006., str. 181.

proizvoda i/ili usluga, koja je tada bila vezana za radno vrijeme šaltera banke. Dakle, zbog potrebe klijenata da imaju pristup svojim računima 24 sata 7 dana u sedmici došlo je do druge faze automatizacije poslovanja banaka, a to je uvođenje ATM uređaja ili bankomata.

Da bi prevazišli još jednu barijeru i omogućili klijentima da pristupe svom novcu, ne samo u bilo koje vrijeme, nego i na mjestu gdje im je novac potreban, banke su uvidjele potrebu za dostupnošću bankarskih usluga na mjestima plaćanja različitih proizvoda i usluga pa su u tu svrhu uvedeni POS (*Point of Sale*) terminali. Također, da bi još bolje odgovorile na potrebe klijenata, banke uključuju i telefonske servise u svoje usluge, što im omogućava da korisnicima svojih usluga u bilo kojem željenom trenutku obezbijede sve informacije o stanju i promjenama na njihovim računima, kao i sve druge značajne informacije za njihovo poslovanje s bankom. Velikim korisnicima omogućeno je da putem iznajmljenih linija i direktne konekcije sa bankarskim aplikacijama jednostavnije obavljaju finansijske transakcije i plaćanja.

Dr. sc. Emira Kozarević
Vanredni profesor

Uža naučna oblast
Finansije i finansijska politika



Dobitnik je Zlatne plakete Univerziteta u Tuzli. U 14 godina akademske karijere, prošla je kroz saradnička zvanja i nastavničko zvanje docenta za užu naučnu oblast Finansije. Predaje na sva tri ciklusa pri Ekonomskom fakultetu. Kao autor i koautor objavila je 3 knjige i 63 naučna i stručna rada u domaćim i stranim publikacijama. Imenovana je za mentora 10 magistarskih radova i 2 doktorske disertacije, a bila je član na desetine komisija za ocjenu i odbranu doktorskih disertacija, magistarskih i diplomskih radova. Profesionalne preokupacije su joj: konvencionalno i islamsko bankarstvo, menadžment finansijskih institucija i finansijski kontroling. Bila je stručni saradnik za upravljanje rizicima Investiciono-komercijalne banke d.d. Zenica te voditelj ili član tima kod izrade četiri naučnoistraživačka projekta.

Ovaj proces unapređenja bankarskog poslovanja koji je, prvenstveno, potaknut potrebom da se što bolje odgovori na potrebe klijenata, zaokružen je implementacijom elektronskog bankarstva, koje omogućava korisnicima da izvršavaju neophodne transakcije i upravljaju svojim računima i na udaljenim geografskim lokacijama. Elektronsko bankarstvo definišemo kao skup raznovrsnih načina izvođenja finansijskih transakcija upotrebom informacionih i telekomunikacionih tehnologija.[55] Ovdje treba napomenuti da je Internet ili Web bankarstvo, koje se najčešće veže za e-trgovinu, samo podskup elektronskog bankarstva koje je širi pojam i obuhvata i druge načine izvođenja bankarskih transakcija digitalnim računarskim putem koje ne moraju biti bazirane na Internet tehnologiji.

Kao osnovne oblike elektronskog bankarstva možemo izdvojiti:[56]

- POS sisteme,
- kućno bankarstvo,
- mobilno bankarstvo,
- WEB TV bankarstvo i
- Internet bankarstvo.

POS sistemi, kako je već pomenuto, predstavljaju jednu fazu u razvoju elektronskog bankarstva. POS sistemi danas predstavljaju jedan od najšire prihvaćenih načina

[55] Vuksanović E., op. cit., str. 1.
[56] Radenković B., *Elektronsko poslovanje – stanje i perspektive*, Fakultet organizacionih nauka, Beograd, 2007., str. 57.

bezgotovinskog plaćanja. Preko ovog sistema, sredstva sa računa kupca direktno se prenose na račun prodavca, a preduslov za to predstavlja direktna povezanost elektronskog registra kase sa informacionom mrežom u banci. Razvojem tehnologije i POS sistemi su doživjeli svoju evoluciju pa su, u posljednjih nekoliko godina, vrlo traženi bežični terminali koji rade na principu terminala povezanog sa matičnom bazom provajdera preko GSM sistema (*Global System for Mobile Communication)*. U praksi se ovaj sistem naziva mobilnim POS terminalom i najviše se primjenjuje u uslužnim djelatnostima.

Kućno bankarstvo (*home banking)* omogućava da, uz pomoć telefonske mreže te određenih hardverskih i softverskih dodataka (za unošenje lozinki) klijenti, direktno od kuće, koriste bankarske usluge.

Nadalje, SMS bankarstvo počiva na ubrzanom razvoju mobilne telefonije i korištenju pametnih mobilnih telefona kao kanala za izvršenje bankarskih transakcija. Putem SMS bankarstva korisnici mogu u svakom momentu provjeriti stanje na tekućem računu, pregledati izvršene transakcije i izvršiti plaćanja. Razvoj mobilne tehnologije, preciznije razvoj WAP (*Wireless Application Protocol*) standarda koji omogućava pristup Internetu putem mobilnih sistema, doveo je do razvoja mobilnog bankarstva. Mobilno, odnosno pokretno, bankarstvo omogućava obavljanje bankarskih transakcija putem prenosnih uređaja (laptopa, tableta ili mobilnog uređaja) koji su osposobljeni za mobilni pristup Internetu. Učesnici mobilnog bankarstva su: mobilni operateri, banke, druge finansijske organizacije, prodavci dobara i/ili usluga i potrošači. Smatra se da je ekspanzija upotrebe pametnih mobilnih uređaja značajno uticala na brže prihvatanje elektronskog bankarstva od strane krajnjih korisnika.[57]

WEB TV bankarstvo se odnosi na povezivanje Interneta i televizije u jedinstvenu cjelinu, odnosno povezivanje telefonske linije sa priključkom na WEB TV mrežu. Prednost mu je u tome što sam proces ne zahtijeva posjedovanje računara, ali sa sobom nosi ograničenja u pogledu broja transakcija koje se mogu obavljati.

Internet bankarstvo, s kojim se elektronsko bankarstvo često poistovjećuje jer je najzastupljeniji oblik elektronskog bankarstva, posebno u razvijenim zemljama, podrazumijeva realizaciju bankarskih usluga putem Interneta. Dakle, Internet bankarstvo za obavljanje bankarskih aktivnosti, kao što su prenos sredstava, plaćanje računa, pregled i provjera stanja na računu, koristi se Internetom kao kanalom distribucije. Primjena ove vrste bankarstva, u pravom smislu te riječi, počela je od 1995. godine jer je to godina u kojoj je izrađen prvi program za bankarsko poslovanje na Internetu (Fargo banka), a iste godine osnovana je i prva specijalizovana internetska banka u svijetu, sa sjedištem u Atlanti, USA.[58] Razvoj elektronskih bankarskih usluga koje se temelje na Internetu kao kanalu distribucije odvijao se u dva pravca:[59]

1) putem virtualnih e-banaka koje nemaju fizičko sjedište i posluju isključivo na Internetu, i za koje je u potpunosti irelevantno geografsko ili vremensko ograničenje, te
2) putem elektronskih grana, što je ustvari model kako tradicionalne banke, koje su se bavile bankarskim uslugama na klasičan, stari način, šire svoje poslovanje na Internet.

[57] Chang, Y. F., Chen, C. S., Zhou, H., *Smart phone for mobile commerce*, Computer Standards & Interfaces, 2009., 31(4), str. 742.
[58] Perišić Kranjčec, G., *Marketinška strategija za primjenu Interneta u poslovanju banke s građanima*, magistarski rad, Zagreb, 2001., str. 47.
[59] Jun, M., Cai, S., *The key determinants of internet banking service quality: a content analysis*, International journal of bank marketing, 2001., 19(7), str. 283.

Dalje, treba akcentirati da Internet bankarstvo, zbog izraženog rizika poslovanja na Internetu, zahtijeva posebnu softversku podršku. U cilju zaštite transakcija koriste se različiti sistemi, poput kripto zaštite SET (*Secure Electronic Transaction*) projektovane od strane VISA-e, MasterCard-a i kompanije IBM. SET je radi bolje zaštite na tržište izbacio i tzv. SMART kartice, koje imaju ugrađen mikro procesor koji se čita pomoću *smart card reader*-a, o čemu će više riječi biti kasnije.

Elektronsko bankarstvo danas nije dodatna usluga u bankama, već je toliko inkorporirano u poslovni proces banke da se diskutuje da li je suvišno uopšte pominjati pojam elektronskog bankarstva ili se pod pojmom bankarstvo podrazumijeva da se svi procesi obavljaju elektronskim putem. S druge strane, kada je u pitanju realni sektor, kako su se mijenjali načini poslovanja kompanija, njihove potrebe za finansijskim proizvodima i/ili uslugama su se mijenjale i banke su morale pronaći način kako da im odgovore, a to nije bilo moguće bez novih tehnologija. Informatizacija poslovanja u bankama i pojava elektronskog bankarstva omogućili su mnogo brže reagovanje banaka na potrebe tržišta spram finansijskih proizvoda i/ili usluga. Dakle, današnja ponuda proizvoda i/ili usluga banaka podrazumijeva i tradicionalne i nove proizvode i/ili usluge banaka putem elektronskih, interaktivnih komunikacionih kanala.

2.2 Primjena elektronskog bankarstva u platnom prometu u Bosni i Hercegovini

Generalno, bh. bankarski sektor odlikuje profitabilnost i stabilnost te, s obzirom na nerazvijenost tržišta kapitala, perspektiva u kojoj će još dugo vremena igrati značajnu ulogu u sveukupnom ekonomskom razvoju društva. Međutim, sagledavajući trendove ekonomije BiH, može se konstatovati da je cjelokupno poslovno okruženje u BiH nepovoljno za poslovanje banaka. Prije svega, treba naglasiti da je poslijeratni rast bio iniciran rastom domaće potrošnje, što je bilo moguće na osnovu snažnog priliva stranog kapitala, posebno putem zapadno-evropskih komercijalnih banaka, što je ekonomiju BiH učinilo visoko ovisnom o kretanjima u eurozoni. Zbog toga, iako je BiH relativno malo integrisana u globalne ekonomske tokove, finansijska kriza koja je pogodila Evropu (prenošenje krize hipotekarnih kredita iz SAD-a, te dodatna dužnička kriza zemalja PIIGS-a, koja je eskalirala 2008. godine), imala je snažan uticaj i na stanje privrede u BiH, koja je još više oslabljena i dovedena u poziciju „preživljavanja“, bez izvjesne slike budućnosti.

Direktna strana ulaganja u BiH su u periodu 2009-2013. godina gotovo pa zamrla, a tek 2014. godine osjetio se ponovo značajniji rast, mada je ukupan iznos tek nešto više od 30% onoga što je ostvareno u 2007. godini, tj. godinu dana prije eskaliranja finansijske krize u Evropi.[60] Pored visoke ovisnosti o kretanjima u eurozoni, bh. privreda ima i niz unutarnjih problema, a u posljednje vrijeme stalne političke turbulencije koče put ka reformama, koje su prijeko potrebne da bi se privreda mogla učiniti konkurentnijom.

Sve to odrazilo se i na stagnaciju u bankarskom sektoru. Međutim, niti u jednom momentu likvidnost, profitabilnost i kapitaliziranost sektora, nije bila dovedena u pitanje, što ga i dalje čini i vrlo stabilnim i sigurnim. Bankarski sektor u BiH prate entitetske agencije za bankarstvo pa su tako i najbitniji tržišni pokazatelji prikazani po entitetima.

Tako je prema podacima Agencije za bankarstvo Federacije BiH[61] na dan 31.12.2014. godine u Federaciji BiH bankarsku dozvolu imalo 17 banaka, u kojima je bilo zaposleno 6.960 osoba.

[60] Interpretacija podataka predstavljenih na stranici www.fipa.gov.ba (pristupljeno 06.07.2015.)
[61] Agencija za bankarstvo Federacije Bosne i Hercegovine, *Informacija o bankarskom sistemu Federacije Bosne i Hercegovine 31.12.2014.*, 2015., str. 1-2.

Ukupna bilansna suma iznosila je 16,2 milijarde KM. Krediti, kao najveća stavka aktive banaka, iznosili su 11,2 milijarde KM i zabilježili su rast od 2,9% ili 318 miliona KM u odnosu na kraj 2013. godine. S druge strane, u strukturi izvora finansiranja banaka depoziti u iznosu od 12,1 milijardi KM i s učešćem od 75,0% i dalje su bili najznačajniji izvor finansiranja banaka u Federaciji BiH. Ukupni kapital banaka iznosio je 2,43 milijarde KM, što je za 5,5% ili 127 miliona KM više nego na kraju 2013. godine. Najveći pozitivan uticaj na kapital imalo je povećanje po osnovu ostvarene dobiti te dokapitalizacija kod tri banke. Stopa adekvatnosti kapitala bankarskog sistema, kao jedan od najvažnijih pokazatelja snage i adekvatnosti kapitala banaka, iznosila je 16,1%, što je bilo manje u odnosu na kraj 2013. godine, kada je iznosila 18,0%, ali je i dalje bila znatno viša od zakonskog minimuma (12%). Banke u Federaciji BiH u 2014. godini ostvarile su dobitak u iznosu od 131 milion KM. Pozitivan finansijski rezultat ostvaren je kod 15 banaka u ukupnom iznosu od 167 milion KM, dok su dvije banke iskazale gubitak u iznosu od 36 miliona KM.

S druge strane, prema Agenciji za bankarstvo Republike Srpske (RS)[62] na kraju 2014. godine u ovom entitetu bilo je 9 banaka, koje su zapošljavale 3.213 osoba. Bilansna suma iznosila je 7,59 milijarde KM. Krediti su iznosili 4,73 milijarde KM i bili su manji za 3% u odnosu na kraj 2013. godine, prvenstveno kao rezultat pada kredita odobrenih preduzećima. U strukturi izvora finansiranja banaka depoziti su iznosili 4,76 milijardi KM, što je predstavljalo učešće od 71%. Ukupni kapital banaka u RS-u iznosio je 853,76 miliona KM, što je bilo približno na istom nivou kao na kraju 2013. godine. Stopa adekvatnosti kapitala bankarskog sistema RS-a iznosila je 16,9% i bila je blago manja u odnosu na kraj 2013. godine, kada je iznosila 17,4%, ali nešto veća nego u Federaciji BiH. Banke u RS-u na kraju 2014. godine ostvarile su dobitak u iznosu od 28,1 milion KM. Pozitivan finansijski rezultat ostvaren je kod 8 banaka u ukupnom iznosu od 49,7 miliona KM, dok je jedna banka iskazala gubitak u iznosu od 21,6 miliona KM.

Kada je riječ o elektronskom bankarstvu, iako se radi o veoma aktuelnoj temu u bankarskim krugovima, u zvaničnim izvještajima entitetskih agencija njemu je posvećeno veoma malo pažnje, a ograničen je i broj relevantnih naučnih i istraživačkih studija o primjeni i uticaju elektronskog bankarstva na poslovanje banka i klijenata u BiH. Prema podacima Centralne banke BiH, od ukupno 26 banaka koliko ih je djelovalo u BiH na kraju 2014. godine, usluge Internet bankarstva ili neke vrste elektronskog bankarstva prema privrednim subjektima i građanima nudilo je njih 25. Ukupan broj aktivnih kartica, kao dominantnog oblika putem kojeg se realizuju elektronski bankarski transferi, na kraju 2014. godine iznosio je 1.932.354 i veći je u odnosu 2013. godinu, ali s znatno sporijim rastom. Najizraženije povećanje broja kartica bilo je u 2011. u odnosu na 2010. godinu.[63] Iako postoji relativno veliki broj POS terminala u BiH i iako je njihov broj u porastu, mali je procenat korištenja kartica za kupovinu robe. Razlog tome leži dijelom u činjenici da veliki broj prodavaca ne daje popuste na kupovinu robe ovim putem, već isključivo za gotovinsko plaćanje. S druge strane, jedna od posljedica slabe ekonomske razvijenosti BiH jeste upravo i mali broj platnih kartica po odraslom stanovniku.[64]

[62] Agencija za bankarstvo Republike Srpske, *Izvještaj o stanju u bankarskom sistemu Republike Srpske za period 01.01.2014. - 31.12.2014. godine*. 2015., str. 2-3.

[63] Centralna banka BiH, dostupno na http://www.cbbh.ba/wap/index.php?id=988&lang=bsm (pristupljeno 23.07.2015.)

[64] Davidović, N., *Stanje kartičarstva u Bosni i Hercegovini*, In International Scientific-Professional Symposium INFOTEH JAHORINA, 2012., 11 (Mart), str. 540.

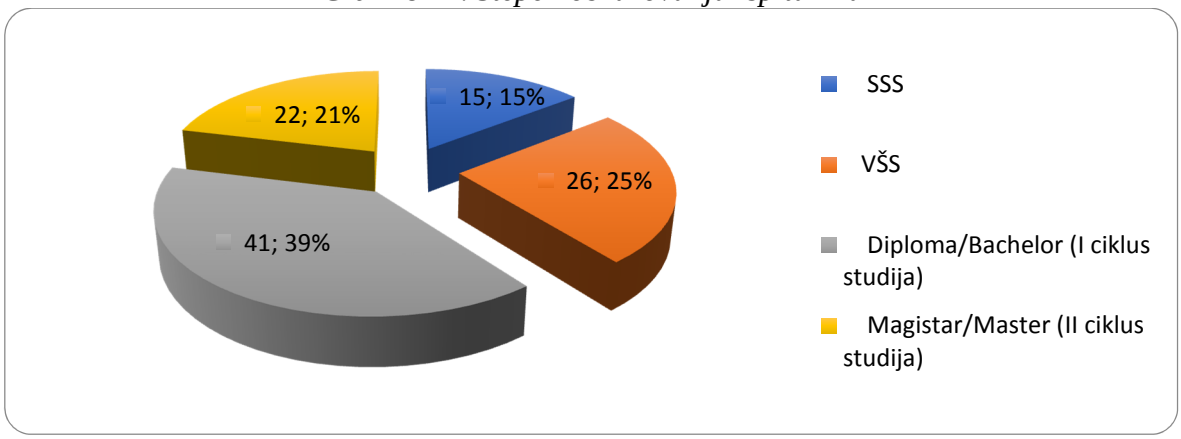
3. METODOLOGIJA ISTRAŽIVANJA I IZVORI PODATAKA

3.1 Izvori podataka i uzorak

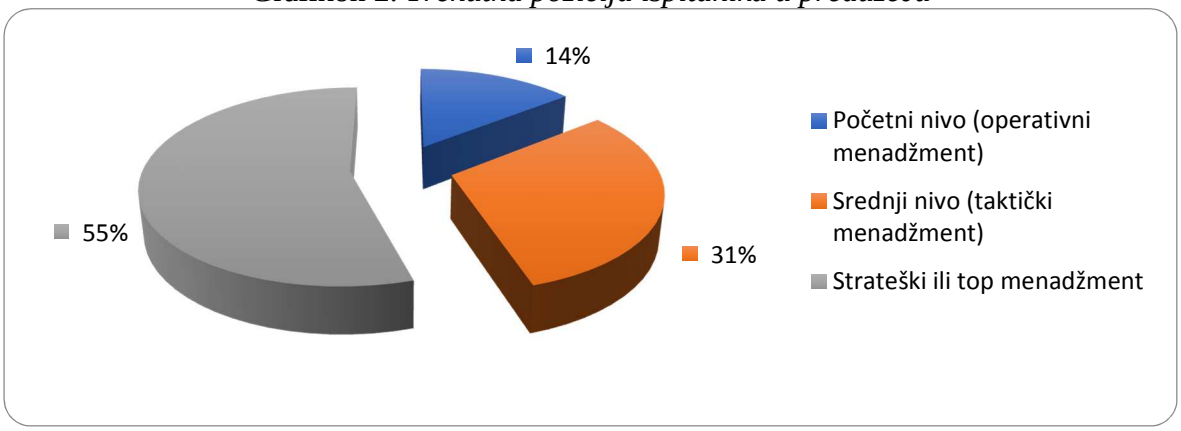
Za potrebe predmetnog istržavanja korištena je metoda anketnog istraživanja. Ispitanici su odabrani na temelju prigodnog, namjernog uzorka iz portfolija dobavljača jednog od najvećih trgovačkih lanaca u BiH, „Bingo“ d.o.o. export-import Tuzla. U vrijeme provođenja primarnog istraživanja, 2015. godine, portfolio dobavljača kompanije „Bingo“ uključivao je 450 pravnih lica koja su poslovala na području Bosne i Hercegovine, a koja su podijeljena u dva klastera – preduzeća koja koriste i preduzeća koja ne koriste usluge elektronskog bankarstva. Cilj ispitivanja bio je da se utvrde percepcije ispitanika (odnosnih pravnih lica) o uticaju elektronskog bankarstva na uspješnost njihovog poslovanja. Uzorak je u konačnici obuhvatio 104 ispitanika (menadžera) iz isto toliko kompanija.

Prilikom anketiranja najveći broj ispitanika iz uzorka izjasnio se da ima završen prvi ciklus studija (39,40%), a 54,80% njih nalazilo se na poziciji top menadžmenta (grafikoni 1 i 2).

Grafikon 1. *Stepen obrazovanja ispitanika*



Grafikon 2. *Trenutna pozicija ispitanika u preduzeću*



Među ispitanicima, preduzeća koja posluju preko 20 godina bilo je 49%, dok su najveću vlasničku strukturu činila prihvatna domaća preduzeća, 80,80%.

Većina ispitanika, njih 79,80%, poslovalo je na principu B2C (*business to customers* – tržište krajnje potrošnje), dok je 20,20% izjavilo da je to B2B (*business to business* – poslovno tržište), a uglavnom su imali sjedište u Sarajevu (21,20%), Širokom Brijegu (20,20%) i Tuzli (19,20%)

itd. Više od polovine preduzeća (52,90%) se bavilo proizvodnjom te najveći broj preduzeća (96,20%) poslovao je kao društvo sa ograničenom odgovornošću. Kada je u pitanju veličina preduzeća, najveći broj preduzeća bila su mala preduzeća (39,40%), dok je njih 58,70% imalo prosječne godišnje prihode veće od 5 miliona KM. Veliki broj preduzeća (60,60%) bavio se izvoznim aktivnostima sa malim udjelom u ukupnim prihodima (25% prihoda). Od ukupnog broja ispitanika 97 njih imalo je razvijen barem jedan sistem elektronskog poslovanja.

3.2. Instrument ispitivanja

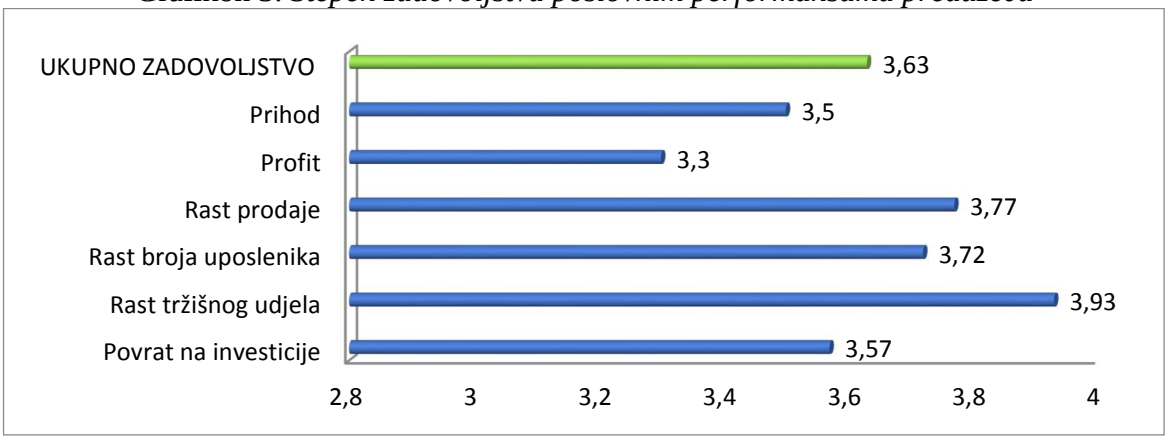
Kako bi se ispunila svrha istraživanja korišten je upitnik sa prethodno pripremljenim pitanjima definisanim u skladu sa ciljevima i hipotezama istraživanja. Upitnik se sastojao od 34 pitanja.

Prvi i drugi dio anketnog upitnika se sastojao od seta pitanja o demografskim karakteristikama ispitanika (menadžera i kompanija u kojima rade). Treći dio upitnika odnosio se na mjerenje stavova ispitanika (menadžera) u kontekstu zadovoljstva poslovnim performansama njihovih preduzeća. U ovom dijelu upitnika nalazilo se šest pitanja. Za potrebe identifikovanja stavova ispitanika o zadovoljstvu poslovnim performansama njihovih preduzeća, korištena je petostepena Likertova skala (sa ponuđenim odgovorima ispitanicima od 1, „u potpunosti se ne slažem“, do 5, „u potpunosti se slažem“). Četvrti dio upitnika sastojao se od sedam pitanja i odnosio se na korištenje bankarskih usluga bh. preduzeća iz uzorka. Konkretno, pitanja su se odnosila na: status korištenja usluga u nekoj od bh. banaka, postojanje omiljene bh. banke, dužinu korištenja usluga u bh. bankama, razmišljanje o promjeni omiljene banke, vrstu (tradicionalnih) bankarskih usluga koju koriste, prosječan broj bankarskih transakcija u mjesecu te stepen zadovoljstva performansama obavljanja bankarskih transakcija u preduzeću. Za potrebe identifikovanja stavova ispitanika o stepenu zadovoljstva performansama obavljanja bankarskih transakcija u njihovim preduzećima, korištena je petostepena Likertova skala (sa ponuđenim odgovorima ispitanicima od 1, „u potpunosti se ne slažem“, do 5, „u potpunosti se slažem“), kod šest pitanja. Peti dio upitnika sastojao se od 12 pitanja te se odnosio na korištenje elektronskog (Internet) bankarstva od strane bh. preduzeća u uzorku. Ovdje su se nalazila pitanja koja se odnose na: upoznatost s uslugama elektronskog (Internet) bankarstva, postojanje preduslova za implementaciju elektronskog (Internet) bankarstva u preduzeću, kvalitet trenutne zakonske regulative iz oblasti elektronskog (Internet) bankarstva u BiH, aktivno korištenje usluga elektronskog (Internet) bankarstva, dužinu korištenja usluga elektronskog (Internet) bankarstva, postotak (%) bankarskih transakcija koje se obavljaju putem elektronskog (Internet) bankarstva, stav o uticaju elektronskog (Internet) bankarstva na platni promet između pravnih lica u BiH, složenost korištenja usluga elektronskog (Internet) bankarstva, pozitivne efekte korištenja elektronskog (Internet) bankarstva, stav o doprinosu elektronskog (Internet) bankarstva u kontekstu razvoja finansijskog tržišta u BiH, omogućavanje elektronske (Internet) kupovine i plaćanja proizvoda i usluga krajnjim kupcima te efekte u kontekstu omogućavanja elektronske (Internet) kupovine i plaćanja proizvoda i usluga krajnjim kupcima. Bitno je napomenuti da je za potrebe identifikovanja stavova ispitanika o postojanju preduslova za implementaciju elektronskog (Internet) bankarstva u njihovim preduzećima, korištena petostepena Likertova skala (sa ponuđenim odgovorima ispitanicima od 1, „u potpunosti se ne slažem“, do 5, „u potpunosti se slažem“), kod šest pitanja, isti slučaj je i sa stavom ispitanika o složenosti korištenja usluga elektronskog (Internet) bankarstva.

4. REZULTATI EMPIRIJSKOG ISTRAŽIVANJA

Kada je u pitanju zadovoljstvo poslovnim perfomansama preduzeća, na osnovu deskriptivne analize, možemo zaključiti da su menadžeri bh. preduzeća u najvećoj mjeri zadovoljni rastom tržišnog udjela, dok su najmanje zadovoljni ostvarenim profitom (grafikon 3).

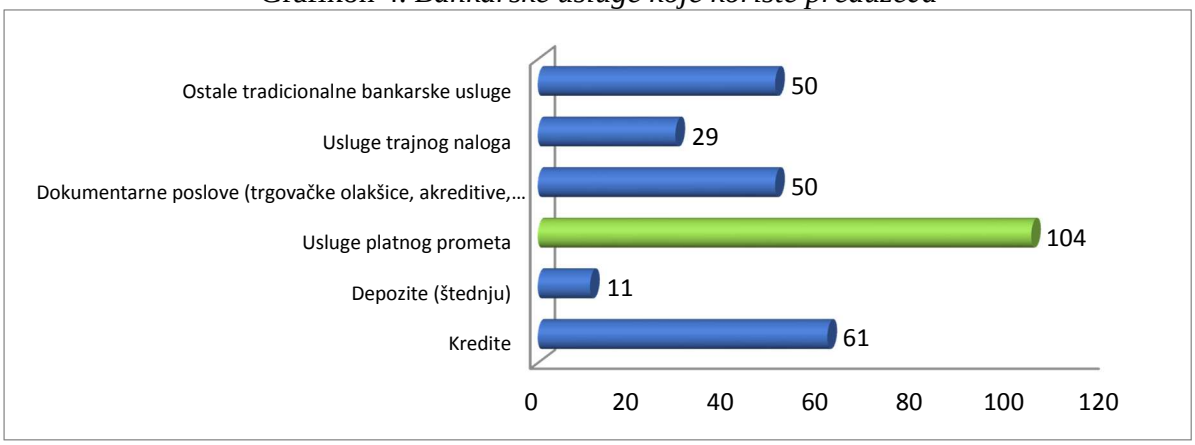
Grafikon 3. *Stepen zadovoljstva poslovnim performansama preduzeća*



Svi ispitanici su odgovorili potvrdno da koriste usluge bh. banaka i 63,50% se izjasnilo da imaju favorizovanu banku. Što se tiče dužine korištenja usluga u bh. bankama, najveći broj preduzeća (78,80%) se izjasnio da je to preko 10 godina, dok je samo 19 preduzeća ili 18,30% „razmišljalo“ o promjeni svoje omiljene banke.

Kada je u pitanju vrsta (tradicionalnih) bankarskih usluga koje koriste, preduzeća iz uzorka, u najvećem broju slučajeva to su usluge platnog prometa (čak 100,00%), zatim usluge kredita (58,70%) te usluge dokumentarne prirode (48,10%). Ostali rezultati su predstavljeni grafički (grafikon 4).

Grafikon 4. *Bankarske usluge koje koriste preduzeća*

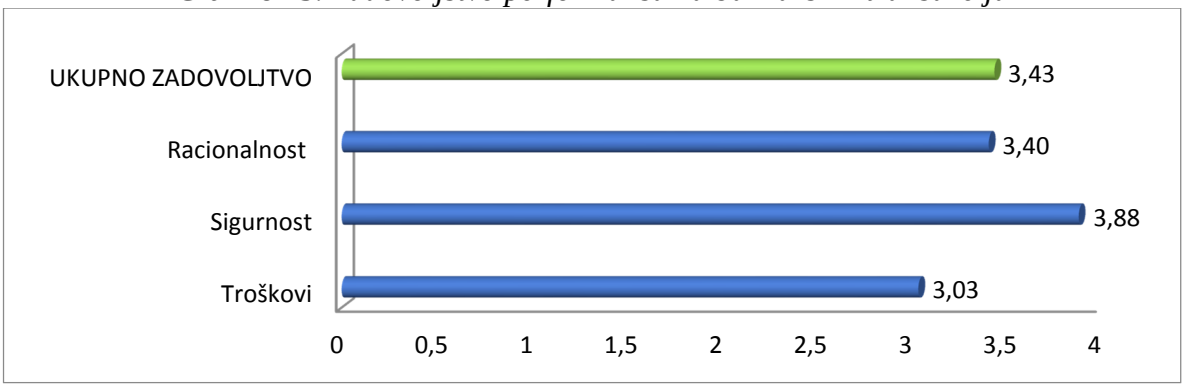


Kada je u pitanju broj bankarskih transakcija u mjesecu, najveći broj preduzeća (54,80%) se izjasnio da je to manje od 250.

Nadalje, kada je riječ o zadovoljstvu performansama obavljanja bankarskih transakcija, deskriptivna analiza podataka daje rezultate o stavovima menadžera 104 bh. preduzeća (grafikon 5). Na osnovu dobivenih rezultata možemo zaključiti da su menadžeri bh. preduzeća

u najvećoj mjeri zadovoljni stepenom sigurnosti obavljanja bankarskih transakcija, dok su najmanje zadovoljni troškovima obavljanja bankarskih transakcija.

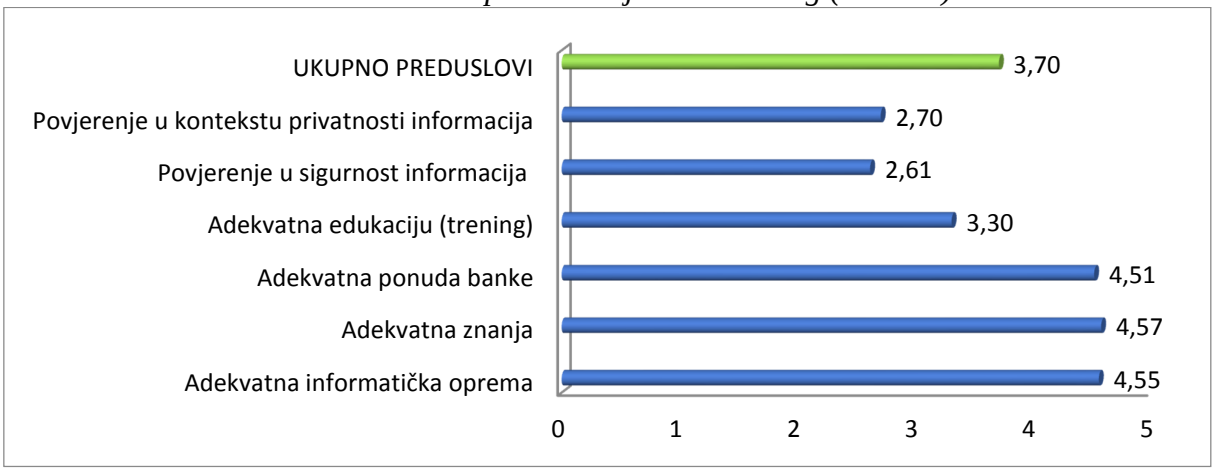
Grafikon 5. *Zadovoljstvo performansama bankarskih transakcija*



Što se tiče upoznatosti s uslugama elektronskog (Internet) bankarstva, sva preduzeća su dala potvrdan odgovor.

Kada su u pitanju preduslovi za implementaciju elektronskog (Internet) bankarstva, menadžeri bh. preduzeća su najbolje ocijenili adekvatna znanja kao preduslov za implementaciju elektronskog (Internet) bankarstva u njihovim preduzećima, dok su najlošije ocijenili povjerenje zaposlenika u sigurnost informacija (grafikon 6).

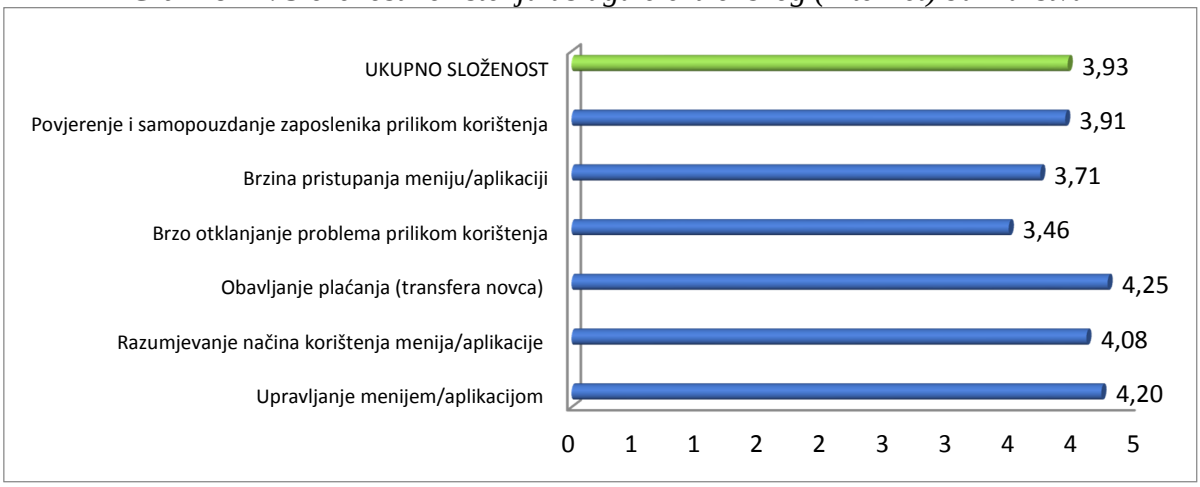
Grafikon 6. *Preduslovi za implementaciju elektronskog (Internet) bankarstva*



Što se tiče aktivnog korištenja usluga elektronskog (Internet) bankarstva, najveći broj preduzeća iz uzorka (njih 92 ili 88,50%) se izjasnio pozitivno u navedenom kontekstu. Od 92 preduzeća koja su se izjasnila pozitivno, njih 53 ili 57,60% koristi navedene usluge duže od 5 godina. Kada je u pitanju postotak bankarskih transakcija koje se obave putem elektronskog (Internet) bankarstva kod preduzeća iz uzorka, u najvećem broju slučajeva (70,70%), to je više od 65.

40,20% menadžera se slaže da elektronsko (Internet) bankarstvo na platni promet pravnih lica u BiH utiče pozitivno. Kada je u pitanju složenost korištenja usluga elektronskog (Internet) bankarstva, deskriptivna analiza podataka daje rezultate o stavovima menadžera bh. preduzeća (grafikon 7).

Grafikon 7. *Složenost korištenja usluga elektronskog (Internet) bankarstva*

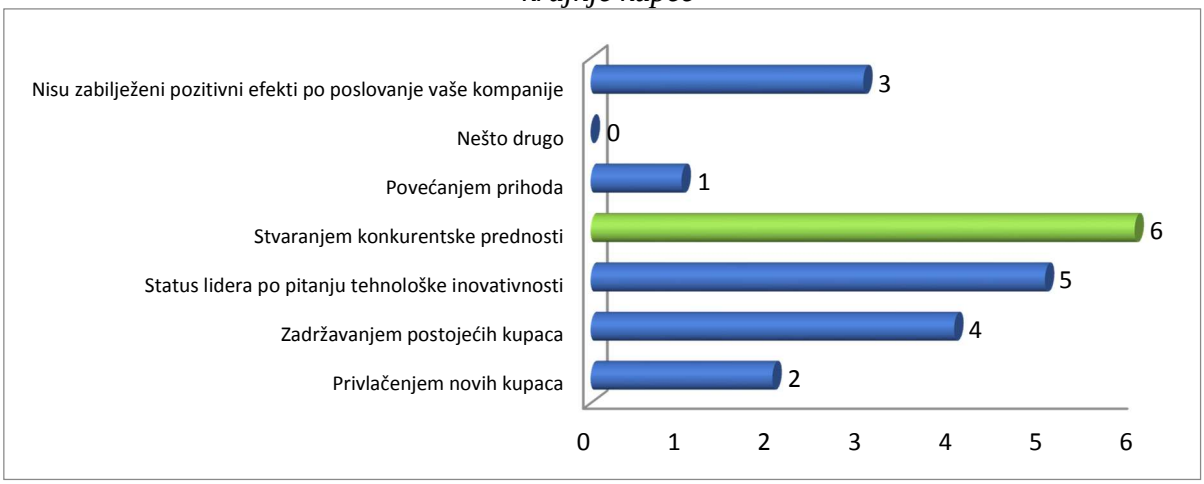


Na osnovu dobivenih rezultata možemo zaključiti da su menadžeri bh. preduzeća kao najlakšu karakteristiku u kontekstu korištenja usluga elektronskog (Internet) bankarstva ocijenili obavljanje plaćanja ili transfera novca, dok su najlošije ocijenili brzo otklanjanje problema nastalih prilikom korištenja usluge.

Što se tiče pozitivnih efekata korištenja elektronskog (Internet) bankarstva u bh. preduzećima iz uzorka, najveći broj istih (42,40%) je izjavio da se oni ogledaju u povećanju efikasnosti *cash-flow*-a (gotovinskog toka). Kada govorimo o doprinosu elektronskog (Internet) bankarstva u kontekstu razvoja finansijskog tržišta u BiH, najveći broj preduzeća (51,10%), se slaže da je on pozitivan.

Kada je u pitanju omogućavanje elektronske (Internet) kupovine i plaćanja proizvoda i usluga za krajnje kupce, navedenu opciju ima samo njih 13 ili 14,10% preduzeća. Uprkos tome, kao efekat uvođenja elektronske (Internet) kupovine i plaćanja proizvoda i usluga za krajnje kupce, najveći broj preduzeća, njih 6 ili 50,00%, je naveo stvaranje konkurentske prednosti (grafikon 8).

Grafikon 8. *Efekti uvođenja elektronske (Internet) kupovine i plaćanja proizvoda i usluga za krajnje kupce*



5. ZAKLJUČNA RAZMATRANJA

Rezultati istraživanja pokazuju da elektronsko bankarstvo ima značajan pozitivan uticaj na privredne tokove generalno, da povećava efikasnost platnog prometa među pravnim licima, da doprinosi razvoju finansijskog tržišta i utiče na poboljšanje poslovanja pravnih lica. Bez razvoja tehnologije elektronsko bankarstvo ne bi bilo moguće. Međutim, razvoj i napredak tehnologije ne znači i njenu dostupnost i prihvaćenost od strane krajnjih korisnika pa se u direktnu vezu dovodi penetracija upotrebe Interneta sa penetracijom elektronskog bankarstva. Pored barijera u smislu razvijenosti regije, odnosno tržišta, kada je u pitanju pristup Internetu, postoje i različiti stavovi pojedinih grupacija ljudi o upotrebi novih tehnologija, od onih koji ne žele da mijenjaju svoje navike i ne žele probati nove tehnologije do novih generacija koje su rođene poslije doba tehnološke revolucije i kojima je nova tehnologija dio svakodnevnog života. U tom smislu, kako se bude povećavala populacija onih čiji su stavovi i životni stilovi orijentisani na nove tehnologije, rast će i upotreba svih usluga i servisa kroz *e*-kanale.

Dr. sc. Meldina Kokorović Jukan
Docent

Uža naučna oblast Finansije i finansijska politika



Dobitnik je Zlatne plakete Univerziteta u Tuzli. U 10 godina akademske karijere, prošla je kroz saradnička zvanja i nastavničko zvanje docenta za užu naučnu oblast Finansije. Predaje na sva tri ciklusa pri Ekonomskom fakultetu. Kao autor i koautor objavila je 1 knjigu i više od 30 naučnih i radova u domaćim i stranim publikacijama. Imenovana je za mentora 2 magistarska rada, a bila je član i u više komisija za ocjenu i odbranu doktorskih disertacija, magistarskih i diplomskih radova. Profesionalne preokupacije: menadžment finansijskih institucija, finansijski menadžment, te monitoring i evaluacija projekata. Bila je voditelj ili član tima kod izrade pet naučnoistraživačka projekta. Dobitnik je stipendije Američke vlade JFDP u 2009. godini, te stipendije USAID/BiH na projektu MEASURE-BiH za 2015. - 2017. godinu.

Kada je u pitanju obim bankarskih usluga kroz elektronsko bankarstvo, sama činjenica da su usluge dostupne 7/24 i da se obavljaju mnogo brže te bez prisustva šalterskog uposlenika banke i čekanja u redovima, govori u prilog zaključku da se putem elektronskog bankarstva može obaviti mnogo veći broj transakcija. Međutim, kada je u pitanju konkurentska prednost, u ovom trenutku sa stajališta banke, usluge elektronskog bankarstva su postale standard, pa kako je apostrofirano u radu, danas se polemiše o tome da li uopšte upotrebljavati sintaksu „elektronski“ jer je su danas svi procesi u bankama elektronizirani. Dakle, elektronsko bankarstvo za samu banku nije više pitanje prestiža i konkurentske prednosti ili diferencijacije, nego je pitanje opstanka. Ipak, banke mogu imati drugačije tržišne pristupe kada je u pitanju ponuda usluga elektronskog bankarstva: mogu se fokusirati na ove usluge, prema svojim klijentima nastupati edukativno i podsticati korištenje elektronskih bankarskih usluga ili mogu biti pasivne u tom nastupu. Jedno od pitanja u istraživanju ukazalo je na mogućnost unapređenja odnosa banaka spram edukacije klijenata kada je u pitanju korištenje elektronskog bankarstva. Ovo je usko povezano sa odgovorom prema kojem menadžeri bh. preduzeća smatraju da je zabrinutost zaposlenika za sigurnost i privatnost informacija ono što predstavlja najveću barijeru. U teorijskom dijelu rada sigurnost podataka je, također, identifikovana kao često naglašena barijera i u drugim empirijskim istraživanjima. Ukoliko banka postigne da veći broj njenih klijenata počne koristiti usluge elektronskog bankarstva i „rastereti“ šaltere i poslovnice banke, ona stvara preduslove za reduciranje troškova, a samim tim i za troškovnu konkurentnost.

Ipak, bez obzira na zabrinutost u vezi sigurnosti, na osnovu nalaza predmetnog empirijskog istraživanja može se konstatovati da je elektronsko bankarstvo veoma zastupljeno s aspekta pravnih lica. Naime, skoro 90% ispitanih preduzeća aktivno koristi usluge elektronskog bankarstva, a 70% njih na ovaj način obavlja preko 75% bankarskih transakcija. Preko 70% ispitanika slaže s konstatacijom da ovaj vid bankarstva olakšava platni promet među pravnim licima. S tim u vezi slijedi i odgovor kako elektronsko bankarstvo utiče na poboljšanje efikasnosti poslovanja pravnih lica. Najveći pozitivan efekat od korištenja elektronskog bankarstva menadžeri bh. preduzeća vide u povećanju efikasnosti gotovinskog toka (*cash flow*), zatim u unapređenju odnosa sa poslovnim partnerima te unapređenju imidža kompanije. Dakle, kada je u pitanju poslovanje među preduzećima može se konstatovati da je elektronsko bankarstvo dominantan oblik obavljanja bankarskih transakcija te da menadžeri jasno uočavaju konkretne benefite od elektronskog bankarstva.

Nedostaci kod korištenja elektronskog bankarstva uglavnom su povezani za rizike i percepciju rizika. U teorijskom dijelu rada navedene su tri osnovne uloge elektronskog bankarstva koje sa sobom nose različite nivoe rizika: informativna, komunikacijska i transakcijska, pri čemu je treća uloga i najrizičnija.

U svakom slučaju, kao generalni zaključak može se konstatovati da su menadžeri bh. preduzeća svjesni da je elektronsko bankarstvo budućnost njihovog poslovanja, da je ono jako dobro prihvaćeno u B2B sektoru. Kada je u pitanju B2C sektor, iako relativno mali procenat kompanija trenutno nudi *on-line* plaćanje, prema izjavama menadžera o njihovoj informatičkoj spremnosti i upoznatosti sa elektronskim bankarstvom, bh. preduzeća ne bi trebala imati većih problema pri implementaciji ovog kanala prodaje, u momentu kada budu percipirali da će ovaj kanal donijeti benefite u prihodima ili klijentima. Dakle, ovdje je više riječ o povećanju broja pojedinaca koji su spremni da kupuju putem ovog kanala, nego o nespremnosti preduzeća da omoguće ovakvu kupovinu.

Na bh. tržištu, prema podacima Centralne banke BiH, samo jedna banka na tržištu ne nudi usluge elektronskog bankarstva, a u jednom od ranijih empirijskih istraživanja konstatovano je da BiH ima mali broj platnih kartica u odnosu na broj odraslog stanovništva. U izvještajima Centralne banke, također, potvrđeno je i to da se kartično poslovanje uglavnom koristi za podizanje gotovine na bankomatima, dok je se relativno malo koriste za plaćanje robe.

S tim u vezi, jedna od preporuka za daljnja istraživanja na ovu temu jeste istraživanje na strani krajnjih kupaca o njihovoj educiranosti, tehničkoj opskrbljenosti te percepciji *on-line* kupovine (benefitima, nedostacima, barijerama), kao i preferiranoj robi koju bi na ovaj način plaćali. Tek nakon ovakve analize moći će se zaključiti da li i u kojim djelatnostima elektronska trgovina može da stvara stvarnu konkurentsku prednost preduzećima.

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THE STOCK FLOW CONSISTENT APPROACH: DEFINITION, COMPONENTS AND SIMULATION

Özgür Bayram SOYLU[65]
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Abstract: *The main purpose of this study is to explain the components of the stock flow consistent approach under certain assumptions. The stock flow consistent approach is a macroeconomic model based on national income and production accounts and flow of funds accounts. In addition, the stock flow consistent approach allows for integration of the real and financial sectors of the economy. Under the assumption of an open economy, the household sector, the firm sector, the banking sector, the government sector and the rest of world sector are included. The components of stock flow consistent approach are balance sheet, transaction flow matrix and behavioral equations. These components reflect the behavioral dynamics of economic decision-making units. Finally, there is a simulation application in the study.*

Key words: *Balance sheet, Transaction flow matrix, Behavioral equations, Simulation*

1. THE STOCK FLOW CONSISTENT APPROACH

The stock flow consistent approach is a macroeconomic model based on national income and production accounts and flow of funds accounts**.** As stated in studies related to most stock flow consistent, the stock flow consistent approach has emerged in the 1970s under the leadership of Wynne Godley in Cambridge, the approach presented once again by Tobin (1982) has been a focus of interest in Post-Keynesian economics with the study of Godley and Lavoie (2007).

Stock flow consistent approach ensures that the whole economy is in consistency by providing integration between stocks and flows of all sectors of the economy with its own calculation rules (Soylu, 2017:16). As Godley and Lavoie (2007:13) have stated, Tobin (1982) presented the basic dynamics of the stock flow consistent approach, providing a different framework than the standard macro models in the Nobel lecture:

1. Tracking of stocks and precision regarding time,
2. Several assets and rates of return,
3. Modelling of financial and monetary policy operations,
4. The budget constraint and the adding-up constraint.

Godley and Lavoie (2007) exhibit the stock flow consistent approach necessity based on the deficiencies of the standard national income matrix. “What form does personal saving take? Where does any excess of sectoral income over expenditure actually go to – for it must all go somewhere? Which sector provides the counterparty to every transaction in assets? Where does the finance for investment come from? And how are budget deficits financed?”. These questions arised by Godley and Lavoie (2007;6) as to be answered. The transaction flow matrix, which is one of the components of the stock flow consistent approach, responds to these questions.

Soylu (2017), summarizes the basic dynamics of the stock flow consistent approach as follows:

[65] PhD, Ankara,Turkey

1. "*quadruple entry principle*": It's a principle attributed to Copeland (1949). Any change in the sources of a sector has to be compensated by at least one change in the use of funds of the same sector;
2. "everything *comes from somewhere and everything goes somewhere*";
3. *No black holes:* The asset of a sector is the liability of another sector;
4. *Emphasis on how financial flows that are not shown in national income, finance investments or deficits.*

The four features listed above will be addressed in the accounting process of the stock flow consistent approach. In other words, it will clearly show in the balance sheet and transaction flow matrix.

2. THE COMPONENTS OF STOCK FLOW CONSISTENT APPROACH

The model applied in this paper identifies five different sectors of the steady state country: household sector, firm sector, banking sector, government sector and the rest of world sector. In this study, the rest of world is considered as a whole. Assuming that each sector has assets and liabilities. This model builds on Detzer (2016) and Godley and Lavoie (2005). The stock flow consistent models are being developed in multi-country as well as in Lavoie and Daigle (2011) and Godley (1999) studies. These models are designed to have the same sectoral structure in each country.

The stock flow consistent approach has three components. The first of these is the ***balance sheet***. Table 1 demonstrates the balance sheet of the model. As mentioned above, the balance sheet matrix contains five sectors. The balance sheet matrix indicates the assets (+) and liabilities (-) of these sectors. According to the stock flow consistent principle, every row and every column must sum to zero. This principle also applies to the transaction flow matrix. When the columns of each sector are examined, it is seen that the sum of assets or liabilities in the columns constitutes net wealth. The net wealth with minus sign (-) will cause the sum of the other elements in the columns to be necessarily zero. This ensures that the balance sheet is consistent (Godley and Lavoie, 2007). In addition, each column in the balance sheet matrix reflects the budget constraint of that sector.

It is assumed that the household has a treasury bills ($+B_h$) in first column. In other words, the household's wealth ($-V_h$) consists of the treasury bills.

Column 2 shows the assets and liabilities of the firms sector. It is assumed that the firm sector needs domestic loans ($-L_f$) to finance its investments and has fixed capital (+K). The loan requirement is provided by the financial sector (banking sector) and the fixed capital is not a liability in terms of other sectors. It is also assumed that the firm sector acquires bank deposits ($+ M_f$). ($-V_f$) represents the net worth of firm sector.

Column 3 shows the asset and liability of the banking sector. It is assumed that banking sector supply loans (L) to firms and accept deposits (-M) from firm sector and also banking sector demand loans (L_{2b}) from the rest of world sector. It is assumed that the net worth of the banking sector (V_b) is equal to zero.

The government sector is in the fourth column of the balance sheet matrix. It is assumed that the government sector supply treasury bills to households ($-B_s$). In other words, the government

sector is in debt. Therefore, the treasury bills constitute the net worth of the government sector ($-V_g$).

Column 5 introduces the rest of world sector. It is assumed that the rest of world sector supply loans ($+L_2$) to the domestic banking sector. ($-V_{row}$) represents the net worth of the rest of world.

Table 1. Balance Sheet Matrix

	Households	**Firms**	**Banks**	**Government**	**Rest of World**	**∑**
Fixed Capital		+K				**+K**
Loans	$-L_h$	$-L_f$	+L			**0**
External Loans			$-L_{2b}$		$+L_2$	**0**
Deposits		$+M_f$	-M			**0**
T. Bills	$+B_h$			$-B_s$		**0**
Balance	$-V_h$	$-V_f$	$-V_b$	$-V_g$	$-V_{row}$	**-K**
∑	**0**	**0**	**0**	**0**	**0**	**0**

Table 2 describes the transactions and flows between the sectors in the country and the rest of world sector. **The transaction flow matrix (second component)** is based on the rule that every row and every column must sum to zero. The transaction flow matrix clearly shows what is meant by the "everything comes from somewhere and goes somewhere" principle. Positive (+) sign describes sources of funds and negative (-) sign describes uses of funds in the transaction flow matrix.

Households earn interest (+rb (-1). Bh (-1)) on treasury bills they hold while earning wages (+ WBs) and profit gains (+ FDf) from firms sector. Household pay interest on loans (rl(-1).Lh(-1)) to banking sector for financing their consumption expenditure (Cd).

Özgür Bayram SOYLU

He received his PhD. degree in Economics, Hacettepe University Department of Economics. His research is focused on political economy and macroeconomic models.

Firms sector has two accounts, namely the current account and the capital account. The current account describes the earnings and expenditures of the firm sector. The capital account describes how the firm sector finances its expenditure. Firms produce consumption goods and services to households (+Cs), government expenditures (+G), investments (+I), exports (Ex) and interests on deposit (+rd(-1). Mf (-1)), which are included in the current account of the firm sector, constitute the earnings of the firm sector. Firms pay taxes on their sales to government sector (-Tf) and wages to households (-WBd), interest on loans (-rl(-1). Lf(-1)) to banking sector. The firms sector also carries out import (-Im) activities from the rest of world sector. Firms sector distribute some of their profits (-Ff) to the household (+FDf) and the remaining portion (undistributed profits) (+FUf) in their capital account for the financing their investments. ($+\Delta Lf$) represents new loans in the capital account of firms sector.

Banking sector also has two accounts - current account and capital account -. The current account also describes the earnings and expenditure of the banking sector. The capital account describes the additions or discontinuities to banking sector's assets or liabilities. Banking sector receive interests on loans ($+rl_{(-1)}$. $L_{(-1)}$) to the firms and household sector, pay interests to rest of world on loans ($-rl_{2(-1)}$. $L_{2b\,(-1)}$) and to firms on deposit ($-rd_{(-1)}.M_{(-1)}$). Bank profits equal to difference between the interest income and interest expense as shown in the capital account.

Table 2. Transaction-flow matrix

	Household	*Firms*		*Banks*		*Government*	*Rest of world*	∑
		Current	Capital	Current	Capital			
Consumption	$-C_d$	$+C_s$						0
Investment		+I	-I					0
Government Exp.		+G				-G		0
Exports		+Ex					$-Im_{row}$	0
Imports		-Im					$+Ex_{row}$	0
Taxes		$-T_f$				+T		0
Wages	$+WB_s$	$-WB_d$						0
Firms Profits	$+FD_f$	$-F_f$	$+FU_f$					0
Banking Profits				$-F_b$	$+F_b$			0
Interest on loans	$-rl_{(-1)}.L_{h(-1)}$	$-r_{l(-1)}.L_{f(-1)}$		$+ r_{l(-1)}.L_{(-1)}$				0
Interest on external loans				$-r_{l2(-1)}.L_{2b(-1)}$			$+r_{l2(-1)}.L_{2(-1)}$	0
Interest on deposit		$+rd_{(-1)}.M_{f(-1)}$		$- r_{d(-1)}.M_{(-1)}$				0
Interest on treasury bills	$+r_{b(-1)}.B_{h(-1)}$					$-r_{b(-1)}.B_{s(-1)}$		0
Change in								
ΔLoans	$+\Delta L_h$		$+\Delta L_f$		$-\Delta L$			0
ΔExternal loans					$+\Delta L_{2b}$		$-\Delta L_2$	0
ΔDeposit			$-\Delta M_f$		$+\Delta M$			0
ΔTreasury Bills	$-\Delta B_h$					$+\Delta B$		0
∑	0	0	0	0	0	0	0	0

The government sector receives tax (T) from firms sector to finance government expenditure. The government sector pay interests on treasury bills (rb(-1).Bs(-1)) to household sector. The difference between input and output determines the public sector borrowing requirement (PSBR). The government sector is issuing new treasury bills (+ΔBs) to cover this public sector borrowing requirement.

The exports of the firms (Ex) constitute the imports (Imrow) of the rest of world sector, the imports of the firms (Im) constitute the exports (Exrow) of the rest of world sector.

Behavioral equations are the last component of the stock flow consistent approach. Behavioral equations and definitions define the balance sheet matrix and transaction flow matrix constraints. It also reflects the behavior of the sectors and their decisions. The basic behavior of the sectors is included in behavioral equations.

The output level of the firm sector- the gross domestic product- is defined by the values of, consumption expenditures (C), investment expenditures (Is), government consumption expenditures (G), exports (Ex) and imports (Im). Also, it is defined by the wages (WBd), profits (F) and taxes (Tf) in terms of income.

$$Y = C + I_s + G + Ex - Im = WB_d + F_f + T_f \quad (1)$$

Firms sector profits (Ff) equal to difference between the sales (Y) and expenditures (taxes (Tf), wages (WBd) and pay interests on loans (rl(-1).Lf(-1)) of the firms.

$$F_f = Y - T_f - WB_d - rl_{(-1)}.L_{f(-1)} \quad (2)$$

The net lending (NL) of the firm sector is defined by:

$$NL = F_f - FD_f - I_d \quad (3)$$

$$NL = FU_f - I_d \quad (3a)$$

Firms sector finance their investment (Id) by loans demand and undistributed profits (FUf). The loans demand (ΔLf) of firm sector is defined as follow – as shown in capital account of firms sector-:

$$\Delta L_d = I_d - FU_f \quad (4)$$

Household's disposable income is equal to difference between their earnings and expenditures. As stated above, households earn interest (+rb(-1) .Bh(-1)) on treasury bills they hold while earning wages (+WBs) and profit gains (+FDf) from firms sector. Households pay interest on loans (-rl(-1). Lh(-1)) to banking sector.

$$YD = WB_s + FD_f + rb_{(-1)}.B_{h(-1)} - rl_{(-1)}.L_{h(-1)} \quad (5)$$

The change in household saving or net worth (ΔV) equals the difference between disposable income (YD) and consumption expenditures (C).

$$\Delta V = (YD - C) \quad (6)$$

Household consumption function is defined as a function of disposable income and reel worth level. α_1 refers to marginal propensity of consume related to income, α_2 refers to propensity to consume related to worth.

$$C = \alpha_1 YD + \alpha_2 V_{(-1)} \quad (7)$$

Bank profits equal to difference between the interest income and interest expense. Banking sector receive interests on loans and pay interests on external loans and deposits. Banking sector adds fund by deposits and external loans.

$$F_b = rl_{(-1)}.L_{1(-1)} - rd_{(-1)}.M_{(-1)} - rl2_{(-1)}.L_{2b(-1)} \quad (8)$$

As expressed in the transaction flow matrix, government sector collects tax from firms sector. The government sector debt is realized by supplying domestic treasury bills. The difference between input and output determines the public sector borrowing requirement (PSBR). The government sector is issuing new treasury bills ($+\Delta B_s$) to cover this public sector borrowing requirement. The government deficit (def_{gov}) is a negative sign of public sector borrowing requirement in the model. The government sector worth (V_{gov}) is defined as follows by being associated with government deficits.

$$PSBR = (G + rb_{(-1)}.B_{s(-1)}) - (T) \quad (9)$$

$$\Delta B_s = PSBR \quad (10)$$

$$def_{gov} = -(PSBR) \quad (11)$$

$$V_{gov} = V_{gov} - def_{gov} \quad (12)$$

Two important factors affecting import demand are the level of income and propensity to import in the domestic market. The import demand function (Im) is defined related to income level (Y) and propensity to import (μ) as follows.

$$Im = \mu.Y \quad (13)$$

$$Im_{row} = \mu_{row}.Y_{row} \quad (14)$$

$$\mu = \mu_{row} \quad (15)$$

The volume of imports made by the country's economy to the external sector determines the export volume of the rest of world sector (Ex_{row}). The volume of exports made out of the country's economy is the import volume (Im_{row}) of the rest of world sector.

$$EX_{row} = Im \quad (16)$$

$$IM_{row} = Ex \quad (17)$$

Current account balance (CAB) equals the difference between trade balance and net current transfers. Balance of Payments (BOP=0) is equal to the sum of capital (CAB) and finance

(KAB) accounts under the assumption that there are no net errors and omissions and reserve accounts. The net worth of the rest of world sector is related to the current account balance

$$CAB = Ex - Im - rl2_{(-1)} . L_{2(-1)} \quad (18)$$

$$CAB + KAB = 0 \quad (19)$$

$$V_{row} = V_{row(-1)} - CAB \quad (20)$$

The external loan demand (ΔL2) from the rest of world sector is defined as follows, as can be easily understood from the transaction flow matrix.

$$\Delta L_2 = -(CAB) = KAB \quad (21)$$

$$L_2 - L_{2(-1)} = Ex_{row} + rl2_{(-1)}. L_{2(-1)} - Im_{row} \quad (22)$$

$$\Delta L_2 = Ex_{row} + rl2_{(-1)}. L_{2(-1)} - Im_{row} \quad (22a)$$

The model is a based on the borrowing of the private sector and the government sector and the current account deficit. For detailed equations and sectoral behavioral, refer to Soylu (2017), Detzer (2016) and Khalil (2011).

3. SIMULATION

The macroeconomic model is calibrated by "Excel", "R", "Eviews" and "Minsky" (developed by Steve Keen) programs in the stock flow consistent approach. Simulation application is done by using "Eviews 7 Program" in this paper. Horizontal axis reflect the periods while the vertical axis reflect the values in the figures. The values of the variables are set at a reasonable level for simulation for the period 1990-2005.

The sample of simulation scenarios are modeled in the model. The scenario is evolution of GDP, government deficit and current account balance following an increase (30%) in government expenditure.

Figure 1.1, figure 1.2 and figure 1.3 show the effect of increasing in the government expenditures on the GDP, government deficit and current account balance respectively.

The increase in government expenditures affects the GDP level positively through equation (1), and affects the government deficit negatively through equation (11). Figure 1.3 reflects evolution of current account balance following an increase in government expenditure through equation (18).

$$Y = C + I_s + G + Ex - Im = WB_d + F_f + T_f \quad (1)$$

$$def_{gov} = -(PSBR) \quad (11)$$

$$CAB = Ex - Im - rl2_{(-1)} . L_{2(-1)} \quad (18)$$

Figure 1.1:Evolution of GDP following an increase in govt. expenditure

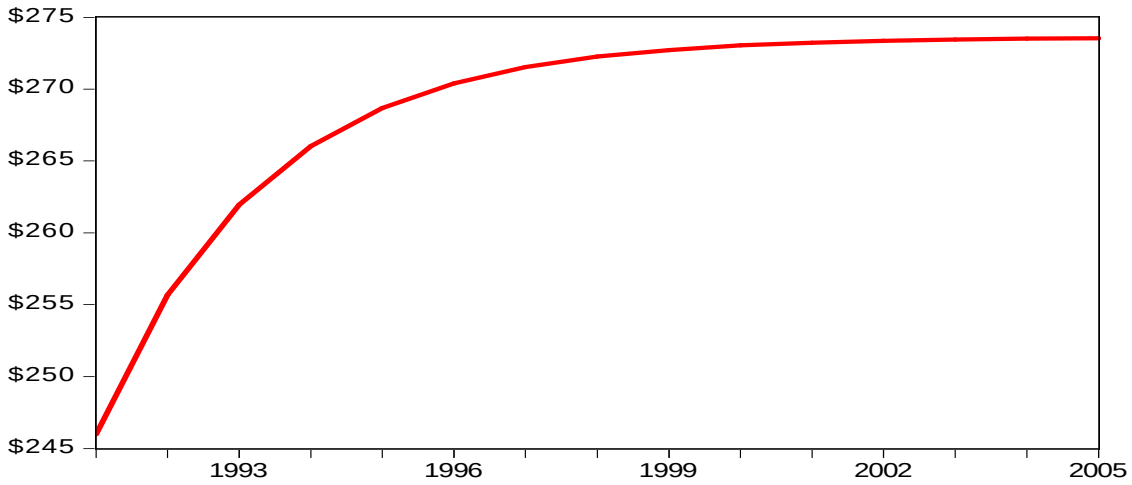


Figure 1.2: Evolution of government deficit following an increase in govt. expenditure

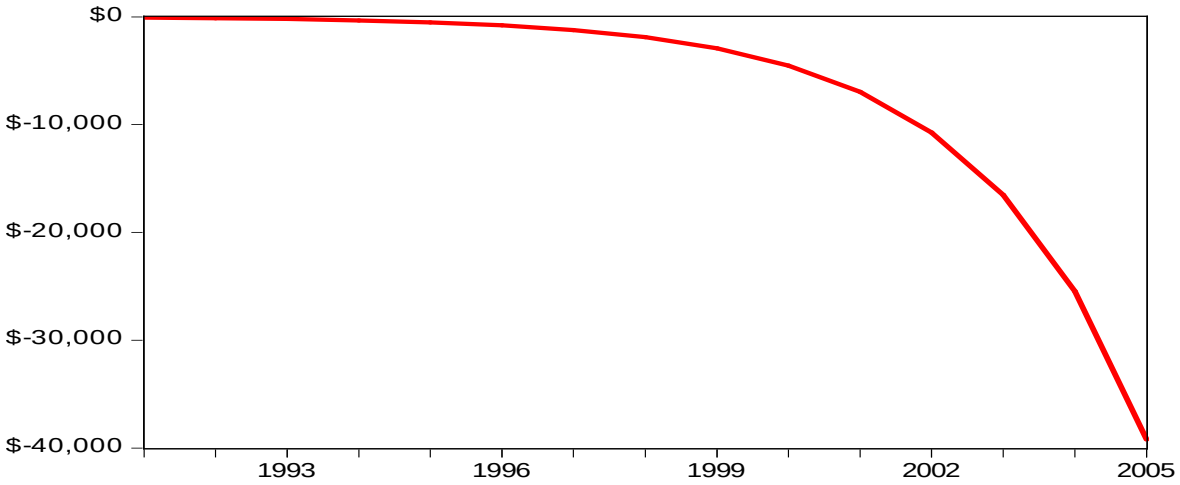
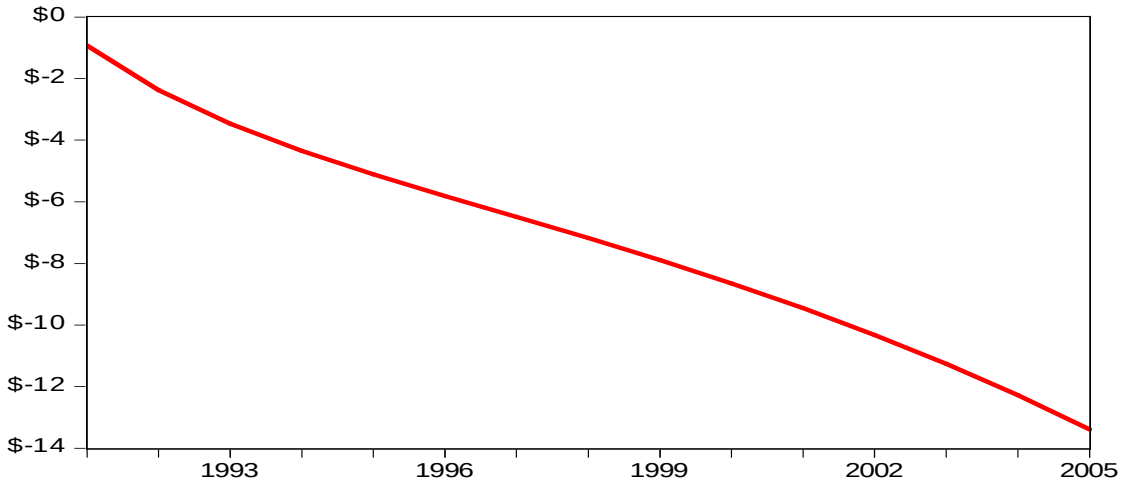


Figure 1.3: Evolution of current account balance following an increase in govt. expenditure



CONCLUSION

The stock consistent approach allows to be realistic and consistent for private and public sector borrowing periods for the simulation. Having a comprehensive accounting framework for stock flow consistency reveals the decision-making processes of economic decision-making units with the help of behavioral equations. The effects of changes in the real and financial structures of these sectors on the economic system are revealed through the simulations.

It is possible to see in detail the studies which are related to the stock flow consistency model in the literature as following areas:

1. *Modern financial sector models:* Le Heron and Mouakil (2008), Passarella (2014), Pedrosa ve Silva (2016).

2. *Agent based-stock flow consistent macroeconomics:* Michell (2014)

3. *Open economy models:* Godley (1999), Kinsella and Khalil (2012), Valdecantos and Zezza (2015)

4. *Distribution of personal income models: Dallery and Van Treeck (2011)*

5. *Environmental factors models:* Naqvi (2014)

6. *Other areas:* Dafermos (2014), Alvarez ve Ehnts (2015)

As a result, a summary of the stock flow consistent approach is presented in this paper. The components of the approach are introduced for this purpose. A simple model was established under the private, government sector and current account deficit assumption and also simulation application was carried out. This study demonstrates that a more complex and advanced version of the model may be a useful tool for macroeconomic analysis. The ability to use the stock flow consistent approach in different areas and generate policy outcomes provides an advantage for researchers and policymaker.

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STOCK MARKET INDEX CLUSTERS

László Nagy[66],
Mihály Ormos[67]
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Abstract: *We introduce a spectral clustering-based method to show that stock prices contain not only firm, but also network level information. We cluster different stock indices and reconstruct the equity index graph from historical daily closing prices. We find that tail events have a minor effect on the equity index structure. Gaussian clusters can explain a substantial part of the total variance. Thus, mean-variance analysis with Gaussian clusters gives significant regression estimations. In addition, cluster-wise regressions also provide significant and stationer results.*

Key words: *cluster analysis, equity index networks, machine learning*

1 Introduction

The average surface temperature of the Earth is 15 °C. Everybody feels the temperature; however, it does not say too much about the current local conditions. Seasonal and geographical adjustments are required. Similarly, the global stock market structure has to be well understood to analyze local economic trends. Institutional economic surveys mostly provide qualitatively identified network structures e.g. emerging markets, developed markets.

The main goal of this study is to provide quantitative techniques to discover the equity index network structure.

The baseline concept follows the CAPM, in which similarity measures are calculated from correlations between logarithmic returns (Yalamova 2009). The anomalies of CAPM indicate a two dimensional mean-beta framework that gives only a simplified picture of the real market structure. The proposed non-linear similarity kernels are able to deal with higher order terms, hence clusters would be more accurate.

We show that normalized Laplacian based spectral clustering techniques can be used for recognizing well separated clusters in the global financial markets. Analyzing the correlation structure of stock indices turns out clusters are homogenously connected with each other, hence the normalized Newman-Girvan modularity matrix brings better clustering results (Bolla 2013).

2 Methodology and Data

The current study presents detailed analysis of 59 stock indices. We apply USD denominated stock splits and dividends adjusted daily closing prices between 26/9/1990 and 21/9/2015. Data is provided by Thomson Reuters. In order to underline the highly different characteristics of individual stock indices we present some monthly descriptive statistics.

[66] Department of Finance, Budapest University of Technology and Economics, Magyar tudósok körútja 2, Budapest H-1117, Hungary
[67] Department of Finance and Accounting, Eötvös Loránd University, Szép utca 2. Budapest H-1053, Hungary and Department of Economics, J. Selye University, Bratislavská cesta 3322, SK-94501 Komárno, Slovakia

Table 1
Descriptive statistics of monthly returns

Index	Mean	Variance	Skewness
.CSI300	0.018	0.056	-0.336
.XU100	0	0.026	-0.809
.DJI	0.012	0.009	-0.819
.UAX	-0.034	0.037	-0.721
.WORLD	0.004	0.002	-1.889

Notes: Table 1 shows the descriptive statistics of the monthly returns, where CSI300, XU100, DJI, UAX, WORLD represent the Shanghai Composite 300, Brose Istanbul 100, Dow Jones, Ukraine UX index and MSCI World index respectively.

Our selection criterion for covered stock indices is based on their classification in IMF Economic Outlook 2015 and the MSCI WORLD Index composition in 2015. In our analysis we allocate approximately the same weight to each region. Although, the number of countries is not equal in each region and the market capitalization differs as well, we rebalance the sample by choosing approximately ten indices from each IMF group. We are also interested in the role of well diversified indices e.g. MSCI WORLD and EURO STOXX600, hence we put them into the analysis.

2.1 Spectral clustering

In the 20th century, the appearance of large, complex data sets brought new challenges to develop methods which can be used to understand complicated structures. Spectral clustering techniques provide optimal, lower dimensional representation of multidimensional data sets. The idea is to represent the data structure as a weighted graph, and cut the graph along the different clusters. This approach leads to penalized cut optimization problems. Linear algebra and cluster analysis give powerful methods to find the optimal representations and minimized cuts.

2.2 Similarity matrix

If we would like to cluster different items, first the measurement of similarity has to be decided. In this study similarity of two stock indices (i, j) will be denoted by $W_{i,j}$. The goal is to penal differences and reward similarities. Logarithmic returns are easy to handle and keep all the information about the price processes.

$$r_i(t) = \ln\left(\frac{S_i(t)}{S_i(t-1)}\right) \tag{1}$$

where $S_i(t)$ represents the price of index i. The current study analyses multiple similarity approaches.

First, the Markowitz based squared correlation is considered as a similarity metric.

$$W_{i,j} = \mathrm{Corr}^2(r_i, r_j) \tag{2}$$

We argue this approach because logarithmic returns are not normally distributed, hence non-linear effects also could be important. However; correlation is linear, hence squared correlation similarities take into account only linear dependences.

The problem of higher-order moments can easily be solved by using symmetric and positive-definite kernel functions. The idea comes from the functional analysis. Data can be transformed into a reproducing kernel Hilbert space (RKHS) where applying the usual statistics provide the same outcomes which can be reached by using non-linear statistics in the original Hilbert space. In practice, the Gaussian-kernel is widely used (Leibon et al. 2008).

$$W_{i,j} = \exp(-\| r_i - r_j \|^2) \tag{3}$$

We notice that, if the sets of the relevant information and sensitivities are similar, then the relative entropy of the distribution of return processes is small. Otherwise, we can say stock indices are sensitive to different sets of information in a different manner (Ormos and Zibriczky 2014). This means similarity function has to be monotonically decreasing in symmetric Kullback-Leibler distance, thus we can construct a similarity measure such that:

$$W_{i,j} = \frac{1}{1+[KL(p(r_i)\|p(r_j))+KL(p(r_j)\|p(r_i))]/2} \tag{4}$$

where $p(r_i)$ denotes the probability distribution function of logarithmic returns of index i and $KL(p(r_i) \| p(r_j)) \stackrel{def}{=} \sum_x p(r_i = x) \ln\left(\frac{p(r_i=x)}{p(r_j=x)}\right)$ is the relative entropy of indicies i and j.

Another perspective says that large deviations are riskier, hence similarities should be defined with tail distributions. We calculate the differences of return series and count the number of at least two standard deviation peaks. The logic implies indices are similar if their price processes jump together. Similarity function has to be decreasing in the number of large deviations, hence we propose the following metric;

$$W_{i,j} = \frac{1}{1+\sum_{t=1}^{T} \delta(|z_i(t)-z_j(t)|>2)} \tag{5}$$

where z_i represents the normalized return of index i. In the current study we compare each approaches.

2.3 Normalized modularity

The equity index structure is strongly connected. We cannot say that events in Africa do not have any kind of effects on European markets, hence we have to find methods which can be used to cluster dense graphs. Let $G(V_{Nx1}, W_{NxN})$ be a weighted graph, where V denotes the set of vertices and W represents the weights of the edges. A k-partition of graph $G(V, W)$ can be defined as the partition of vertices such that $\bigcup_{a=1}^{k} V_a = V$ and $V_i \cap V_j = \delta_{i,j} V_i \ \forall i, j \in \{1, \dots, k\}$. The $W_{i,j}$ value represents the strength of the connection between nodes (i, j). If we assume that nodes are independently connected, then the guess of weight $W_{i,j}$ will be the product of the average connection strength of i and j. The average connection strength d_i and d_j are given by $W, d_i = \frac{1}{N}\sum_{u=1}^{N} W_{i,u}$. Thus, $W_{i,j} - d_i d_j$ captures the information of the network structure (Bolla 2011), hence if we would like to maximize the sum of information in each cluster, then we get:

$$\max_{P_k \in \mathcal{P}_k} \sum_{a=1}^{k} \sum_{i,j \in V_a} (W_{i,j} - d_i d_j) \tag{6}$$

where P_k stands for specific k-partition in $\mathcal{P}_k$.which represents the set of all possible k-partitions.

Let $M \coloneqq W - dd^T$ denotes the modularity matrix of $G(V, W)$. If we would like to get clusters with similar volumes then we have to add some penalty to Equation (6) hence we get the normalized Newman-Girvan cut.

$$\max_{P_k \in \mathcal{P}_k} \sum_{a=1}^{k} \frac{1}{Vol(V_a)} \sum_{i,j \in V_a} (W_{i,j} - d_i d_j) \tag{7}$$

where $Vol(V_a) = \sum_{u \in V_a} d_u$.

Let us define the so called normalized modularity matrix;

$$M_D \coloneqq D^{-1/2} M D^{-1/2} \tag{8}$$

If we would like to cluster a weighted graph $G(V, W)$ then eigenvectors of its modularity (M) and normalized modularity matrices (M_D) can be used. Modularity and normalized modularity matrices are symmetric, and 0 is always in the spectrum of M_D.

$$M_D = \sum_{i=1}^{N} \lambda_i u_i = \sum_{i=1}^{N-1} \lambda_i u_i$$

where $1 > \lambda_1 \geq \lambda_2 \geq \cdots \geq \lambda_N \geq -1$ denote the eigenvalues of M_D.

If we would like to maximize Equation (7) we can use the k-means clustering algorithm on the optimal k-dimensional representation of vertices,
$\left(D^{-\frac{1}{2}} u_1, \ldots, D^{-\frac{1}{2}} u_k\right)^T$.

where $u_1, \ldots, u_k$ denote the corresponding eigenvalues of $|\lambda_1(M_D)| \geq \cdots \geq |\lambda_k(M_D)|$. Moreover, if the normalized modularity matrix has large positive eigenvalues, then the graph has well separated clusters, otherwise clusters are strongly connected.

Another natural approach is to minimize the normalized cut (Luxburg 2007)

$$\min_{P_k \in \mathcal{P}_k} \sum_{a=1}^{k-1} \sum_{b=a+1}^{k} \left(\frac{1}{Vol(V_a)} + \frac{1}{Vol(V_b)}\right) W_{i,j} \tag{9}$$

The optimization problem is similar to Equation (7). Instead of the normalized-modularity matrix the normalized Laplace matrix gives the solution (Shi and Malik 2000).

$$L_D \coloneqq D^{-\frac{1}{2}} (D - W) D^{-\frac{1}{2}} \tag{10}$$

This technique works when clusters are well separated otherwise normalized modularity gives better figures.

2.4 Algorithm

In empirical analysis, the following steps are the backbone of the calculation (Filippone et al. 2007).

1. Constructing similarity matrix (W),
2. Calculating normalized modularity matrix (M_D),
3. Based on the spectral gap, determine the number of clusters and optimal k-dimensional representation,

4. Apply k-means clustering.

2.5 Assessment of clustering methods

Relevance of different clustering techniques can be tested in multiple ways. The most common metrics follows a regression based logic. In this framework we suppose that variance has two components, the within and the between cluster components. Therefore, the explanatory power of given clusters can be described as

$$\frac{\sum_{j=1}^{k}\sum_{j=1}^{N_i}(X_{i,j}-\overline{X})^2 - \sum_{i=1}^{k}\sum_{j=1}^{N_i}(X_{i,j}-\overline{X}_i)^2}{\sum_{i,j=1}^{N_i,N_j}(X_{i,j}-\overline{X})^2} \tag{11}$$

where k represents the number of clusters, N_i shows the size of clusters and $\overline{X}$, $\overline{X}_i$ stands for the total and cluster wise average (Zhao 2015). The formula penalizes dispersions within clusters, hence dense clusters would give number close to 1. Moreover, calculating the ratios with different number of clusters highlights the optimal number of clusters as well.

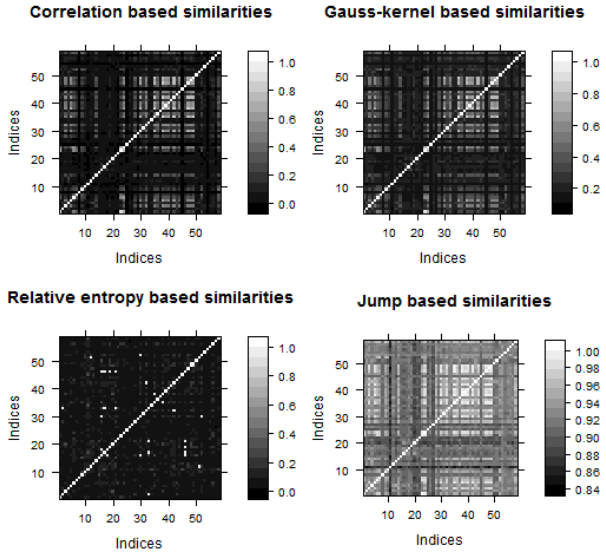
3 Empirical results

Current study presents a broad analysis of the equity index network structure. Logarithmic returns of 59 stock indices are clustered in different ways. The investigation reveals stock indices are homogenously connected and large price movements have limited effect on the network structure.

3.1 Similarity metrics

Defining similarity is a key aspect in clustering. In general it is hardly possible to find an optimal kernel, but different approaches can be tested and compared on specific data sets. This study analysis correlation, jump, entropy and Gaussian based similarity kernels. Calculating the similarity matrices we expect strongly connected indices have coefficients close to one, whereas loosely connected close to zero.

Figure 1
Level pots of daily similarity matrices



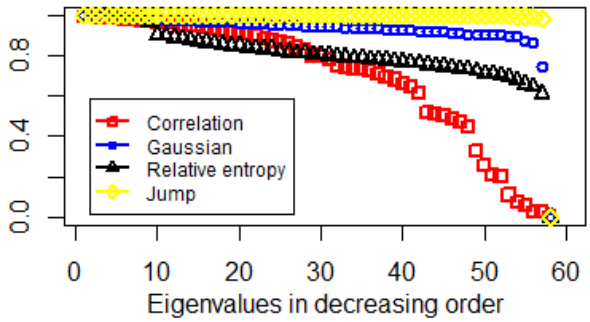
Different similarity measures imply similar patterns which are in line with our a priory intuition. However, the spectrum of normalized Laplace and normalized modularity matrices help us to find the most adequate kernel function, because the wider the spectral gap the better the clustering property. This means, we have to find similarity metrics which implies large gaps in the spectrum of normalized Laplacian and modularity matrix.

Empirical evidences (Figure 2.) show relative entropy and Gaussian-kernel also can be used to cluster the stock index network, while correlation and jump based similarities are not promising.

Correlation based similarity approach implies roughly uniform eigenvalue density on [0,1]. This means, a lot of gaps appear in the spectrum, hence we could not say anything about the optimal number of clusters. Moreover, lower dimensional represenatiations will not contain all the information, because of some of the large eigenvalues are not considered. These hurdles highlight the problems of squared correlation similarity matrices.

Counting at least two standard deviation jumps results small number of eigenvalues with large multiplicity. Therefore, lower dimension representation can not be used to cluster the data points. Accordingly, jumps are random that do not say much about the network structure.

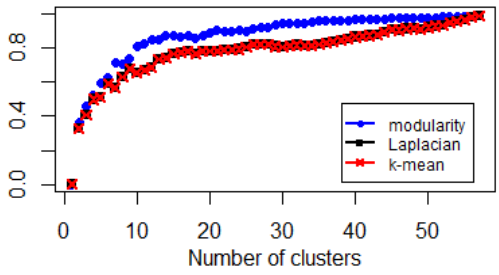
Figure 2
Eigenvalues of normalized Laplacian matrix in decreasing order



Notice that, these results are in line with Figure 1. Because, normalized Laplacian minimize the normalized cut (Equation (9)), which is small if and only if clusters are loosely connected. Whereas, modularity approach maximize the information of clustering, hence it can be used in homogeneous network structure as well. Investigating the spectrums, especially the positions of spectral gaps, gives some guidance on the optimal number of clusters. Considering the previous results the spectrums of Gaussian and relative entropy based normalized modularity matrices are suitable. Figure 2. shows indices could be put into 2, 3 or 5 clusters. We apply the elbow method to identify the optimal number of clusters. This approach is rather computation intensive, because of the percentage of variance explained as a function of clusters has to be estimated (Eq. 11); thus, the whole process has to be repeated many times. However; in our case we have 59 stock indices, hence the elbow method can be used as well. Figure 5 and 6. give evidences for using 2, 3, 4 or 5 clusters.

László Nagy *is a PhD student at the Department of Finance, at the School of Economic and Social Sciences, Budapest University of Technology and Economics. His main area of research is financial risk measures and asset pricing.*

Figure 4
Explained percentage variance of Gaussian-kernel based clusters of representations



The Figure 2 and 3 show Gaussian-kernel implies the clearest spectrum property. Relative entropy based kernel also gives usable results. Whereas, jump and correlation based approaches are ineffective.

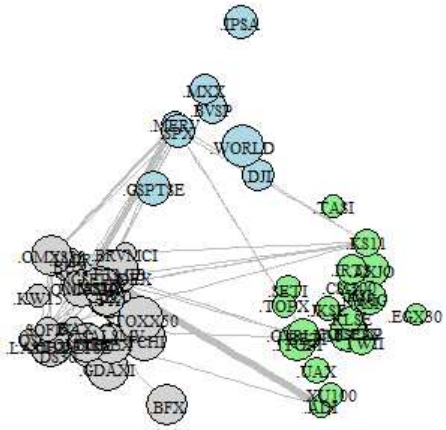
3.2 Equity index network structure

Spectral gap (Figure 2.) and variance analyses (Figure 4.) imply equity indices can be studied by using 2, 3 and 5 clusters. The explanatory power of two clusters is 38%. This means roughly one-third of the total variance comes from the sample heterogeneity. If we increase the number of clusters and investigate the three cluster case we get similar explanatory power. However, spectral gap appears between the third and fourth eigenvalues (Figure 2.), so theoretically three cluster is proposed. The next gap is between the fifth and sixth eigenvalues. Explanation power of five clusters is 52%. This means, half of the total variance of data can be explained by five clusters. Additional clusters have little explanatory power which is in line with spectrum properties. In practice, mean-variance plots can be used to represent risks and rewards. Intuitively, indices with similar risk and return can thought to be similar. This approach applies k-means algorithm to cluster the two dimensional (mean, standard deviation) representation of logarithmic returns. We have seen this naïve method does not give optimal cuts. However; if we calculate Gaussian similarities and normalized modularity matrix based representation, then we get clusters with higher variance explanatory power. We have seen stock indices can be put into 2, 3 or 5 clusters. In Figure 6. we can see clusters which are optimizing the modularity cut are concave in mean-variance framework. If we have a closer look at the indices in Appendix Table A1 we could say qualitative approach also works, because east-west geographical clustering would imply almost similar results. Putting the indices into three different clusters gives a complicated figure, but we could still say first cluster is dominated by European countries, second by American and third is a mixture of indices from the rest of the world.

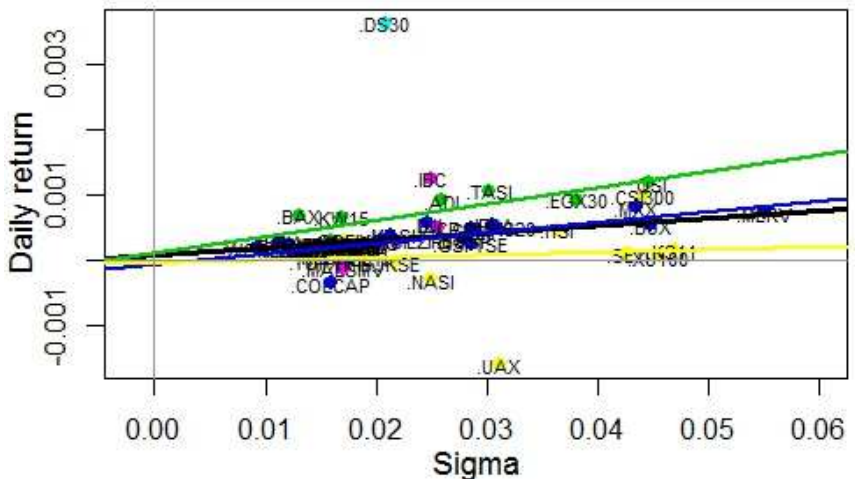
Mihály Ormos *is a Professor of Finance at Department of Finance and Accounting, Institute of Business, Eötvös Loránd University and at Department of Economics at J. Selye Univerity. His area of research is financial economics especially asset pricing, risk measures, risk perception and behavioral finance. He serves as one of the contributing editors at Eastern European Economics published by Taylor and Francis. His teaching activities concentrate on financial economics, investments and accounting.*



Figures 5
Three Gaussian-kernel based normalized modularity clusters



Figures 6
Five Gaussian-kernel based normalized modularity clusters



Calculating five different clusters help us to have a deeper understanding on the network. The first surprising result is despite of the penalty of different cluster sizes Dhaka stock exchange (.DS30) is separated into cluster three. In addition, cluster four contains only two African and two American indices. Another interesting result is the first cluster. Arabian indices except Morocco are put into this cluster. Cluster two contains developed while cluster five contains emerging markets.

Table 3
Descriptive statistics of daily linear regressions

	p-value of intercept	p-value of s.d.	R^2
Total Sample	0.62	0.12	0.05
First cluster	0.62	0.02	0.68
Second cluster	0.29	0.00	0.59
Fifth cluster	0.93	0.71	0.01

Notes: This table shows the p statistics and R^2 values of daily linear regressions. Returns are regressed on standard deviations. Calculation is done for total, only the first, second and fifth clusters.

4. Conclusions

Spectral clustering techniques can be used to discover the equity index structure. On the one hand, clusters help us to overcome the hardship of heterogeneity. We have seen, considerable part of the total variance can be explained by them. On the other hand various similarity approaches have unveiled tail events have little effect on the dense network structure. It has also turned out that Gaussian-kernel based clusters are in line with qualitative categorizations. In addition, cluster wise linear regressions give significant results. All of these imply non-linear effects can be eliminated by spectral clustering, thus regular mean-variance representation gives cluster wise reliable figures.

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Appendix

Table A1: Clusters of stock indicies

Country	Two clusters	Three clusters	Five clusters		Two clusters	Three clusters	Five clusters
United Arab	2	3	1	**Finland**	1	1	2
Saudi A	2	3	1	**Polnad**	1	3	2
Qatar	2	1	1	**Germnay**	1	1	2
Kuwait	2	1	1	**Belgium**	1	1	2
Egypt	2	3	1	**Italy**	1	1	2
Bahrain	2	1	1	**Brazil**	1	2	2
Vietnam	2	1	1	**Colombia**	1	3	2
Nigeria	2	1	1	**Bangladesh**	2	1	3
Dow Jones	1	2	2	**Costa Rica**	2	1	4
Denmark	1	1	2	**Zambia**	2	1	4
Switzerland	1	1	2	**Malawi**	2	1	4
Canada	1	2	2	**Venezuela**	2	1	4
Mexico	1	2	2	**South**	2	3	5
Chile	1	2	2	**Hong Kong**	2	3	5
Argentina	1	2	2	**Thailand**	2	3	5
Hungary	1	1	2	**China**	2	3	5
Morocco	2	1	2	**Kenya**	2	3	5
S&P 500	1	2	2	**India**	2	3	5
MSCI World	1	2	2	**Namibia**	2	3	5
Czech Rep	1	1	2	**Turkey**	2	3	5
Togo	2	1	2	**Indonesia**	2	3	5
Spain	1	1	2	**Malaysia**	2	3	5
Norway	1	1	2	**Russia**	2	3	5
France	1	1	2	**Australia**	2	3	5
South Africa	1	3	2	**Taiwan**	2	3	5
Euro Stocks	1	1	2	**Japan**	2	3	5
Sweden	1	1	2	**Ukraine**	2	3	5
UK	1	1	2	**Bulgaria**	2	1	5
Netherlands	1	1	2	**Romania**	2	3	5

Notes: This table shows the list of indices and clustering results for 2, 3, and 5 clusters.

THE EFFECTS OF POLITICAL UNCERTAINTY ON THE TURKISH STOCK MARKET: AN EVENT STUDY ANALYSIS

Ibrahim Yasar Gok[68]
Faruk Dayi[69]
DOI: https://doi.org/10.31410/EMAN.2018.191

Abstract: *Since the general elections are a source of political uncertainty, in this study, we examine the relationship between Turkish general elections and the stock market returns. By conducting an event study analysis, the effects of three general elections are investigated in the period of 01/02/2010-12/31/2017. The results of the event study analysis indicate that the general election in June 2015 has a significant negative impact on the stock market. Since the coalition talks fail after the election, a new general election is held in November 2015 and this election causes a significant positive impact on the stock market. Moreover, after applying GARCH (1,1) model, we obtain a GARCH volatility series and we detect that the June 2015 election is associated with a high volatility level. We conclude that although the effects of the elections on returns are apparent, the effects are short-lived and the political stability is an important determinant for investors.*

Key words: *political risk, stock market, event study analysis, return, volatility*

1. INTRODUCTION

The stock prices are affected by many factors. In a general view, these factors can be categorized as firm-specific news, sectoral news, national political and economic events, and international political and economic conditions. The information through these factors dynamically affects the stock prices. Though the speed of the information processing can vary, the stock prices adjust to the new information and the new equilibrium price will be reached.

The politics and economics have a two-way relationship. Though the politics sometimes changes economic conditions, the economy may also affect political dynamics. Besides, both political and economic developments have effects on stock markets. In the age of barrier-free stock markets, a nations' political and economic developments do not just matter to domestic investors but also matter to foreign investors. Since the need for international portfolio diversification is seen as crucial especially for the institutional investors, the foreign investors closely watch countries. The country monitoring includes both actively invested countries and the potential ones.

Monitoring economic conditions are mostly related to macroeconomic news. Since macroeconomic data is quantitative, we can easily use them while analyzing their effects on the stock market. On the other hand, political risk; is related with both political action and inaction, can have positive and negative effects, is triggered not only by governments but also by some actors in the political climate, have direct and indirect economic impacts, reveal macro and

[68] Suleyman Demirel University, The Faculty of Economics and Administrative Sciences, Department of Banking and Finance, Isparta/TURKEY
[69] Kastamonu University, The Faculty of Economics and Administrative Sciences, Department of Business Administration, Kastamonu/TURKEY

micro impacts on economic outputs (John and Lawton, 2017:4). Political environment (or factors) is an important determinant of systematic risk (Bechtel, 2009:664). As stated by Al Khattab et al. (2007:735) the political risk is subjective and not easy to be quantified. Nevertheless, the effects of political factors on stock prices need to be examined. In the literature, the political risk is generally analyzed by either country risk premiums or event study analysis. Many studies[70] take into account International Country Risk Guide (ICRG) data for risk premiums. ICRG is a source of country risk analysis in terms of political, financial and economic risks. Although the ICRG's economic and financial risks premiums are calculated objectively, there can be subjectivity in determining political risk premiums (Yaprakli and Gungor, 2007:207). In general, the studies based on risk premiums conclude that the increasing political risk negatively affects the stock prices (Ulusoy,2008).

Some studies instead use event study analysis to examine the impacts of the political factors on stock markets. Chiu et al. (2006) examine the effects of the South Korean political elections on financial markets and evidence that the presidential elections increase uncertainty than parliamentary elections. Bechtel (2009) examines the pre-electoral, post-electoral, and institutional factors influencing systematic risk. He reports that establishing right-leaning governments reduce systematic risk. Also, it is noted that a higher winning chance of right-leaning coalition before the elections reduces uncertainty on the financial markets. On the contrary, it is found that the periods of grand coalitions and coalition formations increase systematic risk. Nazir et al. (2014) investigate the effects of the political events on Pakistan stock market. They find that the political events affect the stock market and it takes nearly 15 days to adjust to information. Beaulieu et al. (2006) analyze the effects of Quebec referendum on the stock market and find that there is short-run positive and significant impact on stock returns.Ulusoy (2011) analyzes stock returns using Artificial Neural Network system.

Wars, revolutions, coup d'etats, democratic changes in governments, changes in head of states, and political turmoils can be sources of political uncertainty, and the general elections and/or presidential elections has not been widely studied in terms of political uncertainty in the literature of political risk (Miller, 1992). This study aims to analyze the relationship between the Turkish general elections and Borsa Istanbul (BIST) 100 stock index returns. The effects of Turkey's political risk on stock prices is generally studied in the perspective of Political Risk Index and risk premiums. To our knowledge, this is the first study investigating the impacts of the elections on the stock market in the perspective of an event study analysis.

The rest of the study is organized as follows: In section 2 we describe the data and methodology, in section 3 we give and discuss the empirical findings, and in section 4 we conclude the study.

2. DATA AND METHODOLOGY

In this study, we analyze the impacts of Turkish general elections on Turkish stock market. We consider the period between 02/01/2010 and 12/31/2017. For an 8-year period, three general elections for Turkish Grand National Assembly were held. The events are listed in Table 1.

We use BIST 100 stock index daily closing prices. There were two trading sessions in Borsa Istanbul until 11/30/2015. Hence, just the second session closing prices are taken into account

[70] Some of these studies have been conducted on Turkey (For these studies, see Oral and Yilmaz, 2017; Erkocak and Cam, 2015; Tukenmez and Kutay, 2016; Kara and Karabiyik, 2015; Kaya et al., 2014; Cam, 2014; Yaprakli and Gungor, 2007).

till 11/30/2015. The logarithmic returns, [ln (P_T/P_{T-1})], are used for the analysis, where P_T represents the event day closing price and P_{T-1} represents the closing price of the previous day.

We apply a conventional event study approach to investigate the effects of the event days on stock market. The event day abnormal return (AR), 6-day cumulative abnormal return (CAR), and 11-day CAR are calculated[71]. The event day AR is equal to the actual return minus estimated return. We define an estimation period between the days -11 and -30 relative to the event date and the average return of this period is taken into account as the estimated return. We then standardize the AR by dividing the event day AR by the standard deviation of the estimation period. 6-day CAR is the cumulative of ARs from $t = 0$ to $t = 5$, and 11-day CAR is the cumulative of ARs from $t = 0$ to $t = 10$. By dividing 6-day CAR by the standard deviation of 6-day AR, the t- statistic of CAR6 is calculated. Also, by dividing 11-day CAR by the standard deviation of 11-day AR, the t- statistic of CAR11 is calculated. By obtaining the t- statistics, we are able to analyze whether the event day ARs, CAR6s and CAR11s are statistically significant.

We also apply GARCH model (Bollerslev, 1986) to obtain GARCH variance series. The mean and variance equations of GARCH (1,1) model are seen below.

$$R_t = \mu + \theta_1 R_{t-1} \quad (1)$$

$$\sigma_t^2 = a_0 + a_1 u_{t-1}^2 + \beta_1 \sigma_{t-1}^2 \quad (2)$$

By obtaining GARCH variance series, we aim to determine the dates of higher variances on a timeline graph. After checking the dates in the event list, if any matches are detected, this indicates the existence of the relationship between the events and high volatility.

3. EMPIRICAL FINDINGS

The results of the event study approach are reported in Table 1. It is seen that only the general elections in 2015 have significant impacts on the stock market. The June 2015 election has a negative impact in the first trading day following the election and its impact persists in a 6-day period. Since the coalition talks fail after the election, a decision to renew the election is taken. The November 2015 election has conversely a positive impact in the first trading day following the election day and there is no significant impact in the 6-day or 11-day period. These results indicate that the political stability is an important decision factor for investors.

Ibrahim Yasar Gok, MSc, PhD



He has been working as an Assistant Professor in Banking and Finance Department of Suleyman Demirel University since 2013. He was a visiting researcher in Oklahoma University's Price College of Business in 2011 and 2012. His research interests are Capital Market Micro Structure, Futures and Options Markets, Corporate Sustainability, and Financial Literacy. He lectures on Financial Markets and Institutions, Portfolio Management, and Derivative Markets.

Our findings are in line with the findings of Lehkonen and Heimonen (2015), who find that the lower the political risks the higher the stock market returns in emerging markets including

[71] This event study approach is commonly used in the literature. We think that this is a well-known approach, hence we briefly explain it. For a detailed methodology, see Chen and Siems (2004).

Turkey. Also, our findings are parallel in those of Diamonte et al. (1996), who conclude that experiencing higher political risk in emerging markets causes lower returns. Oral and Yilmaz (2017), Tukenmez and Kutay (2016), Kara and Karabiyik (2015), Kaya et al. (2014), Cam (2014), and Yaprakli and Gungor (2007) find that increasing political risk has a negative effect on the Turkish stock market prices. These studies analyze the political risk by using the risk premiums obtained from International Country Risk Guide, not by an event study analysis. Nevertheless, our findings and theirs are consistent.

	Date	Events	Event day AR	6-Day CAR	11-Day CAR
1	06/12/2011	The general election for Turkish Grand National Assembly was held.	0.00182 (0.1272)	-0.01550 (-1.3840)	0.02294 (1.3447)
2	06/07/2015	The general election for Turkish Grand National Assembly was held.	-0.05271*** (-4.5621)	-0.04258** (-2.6921)	0.00806 (0.4198)
3	11/01/2015	The general election for Turkish Grand National Assembly was reheld.	0.04855*** (4.1839)	0.00873 (0.0159)	-0.02355 (-1.012)
*** indicates significance at 1% level, ** indicates significance at 5% level, and * indicates significance at 10% level. The values in parentheses are *t*- statistics. The degree of freedoms for event day ARs, 6-day CARs, and 11-day CARs are 19, 5 and 10, respectively. Since the elections take place on Sundays, the event day is considered the first business day following these events.					

Table 1: Event Study Approach Results

In Figure 1, we display the GARCH variance series timeline graph. In the figure, it is seen that the 06/07/2015 General Election causes one of highest volatilities between the period 2010-2017. This finding is consistent with the findings of Aggarwal et al. (1999), who find that political, social, and, economic events and especially the country-specific ones cause higher volatility in the emerging markets. This finding is also in line with Chan and Wei (1996), who find that political news increases the stock market volatility in Hong Kong. Our findings are also supported by Kim and Mei (2001). They find that the biggest return changes in the Hong Kong stock market are often related to major political developments.

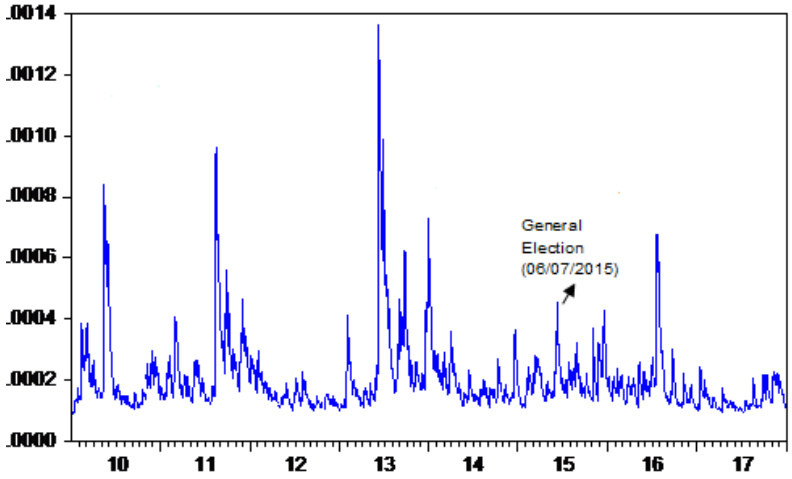


Figure 1: GARCH Variance Series

Mei and Guo (2004) find that political election cycles mostly contributes financial crises in emerging markets. Indeed, it is found that one of the causes of Turkey's financial crises in the 1990s and early 2000s is political risk (Ural, 2003). On the other hand, Turkey has never experienced a local financial crisis since 2001. Although the 2008 global financial crisis affects Turkey, the origin of this crisis is out of the country.

4. CONCLUSION

In this study, we aim to explore the impacts of the Turkish general elections on Turkish stock market. We investigate three general elections in the period of 2010-2017. By using an event study analysis, we find that two of the three elections have significant impacts on the market. These two elections are both held in 2015. The June 2015 election is inconclusive, hence it negatively affects the stock market. After the decision to renew the election, in November 2015 the election is held and it positively affects the market in the first trading day following the election. We also obtain a GARCH variance series by applying GARCH (1,1) model for the 2010-2017 period. It is found that one of the highest volatility levels is associated with June 2015 election. This points out that political instability can destabilize the stock market.

Researchers like Mei and Guo (2004) report that election cycles in emerging markets mostly produces financial crises. However, we cannot verify these arguments in case of Turkey. First, although many developments -not just elections- take place in the 8-year period, the foreign investors' stock holdings in early 2018 is identically same as in early 2010 (CBRT, 2018). Second, the events like coup attempt affect the foreign investors in the short-term, but the Turkish stock market achieves to recover its losses. In fact, BIST 100 stock index rallied by 47,6% in 2017 and Borsa Istanbul has become the second-best performing market after Argentina (CNN, 2017). In addition, foreign investors' Turkish stock market investments have increased $3.3 billion and Turkish bond market investments have increased $7.2 billion in 2017 (Seker Invest, 2018). Third, it is found that Turkey's local financial crises in the 1990s and early 2000s are somewhat related with some political developments. Nevertheless, Turkey has not experienced any local financial crisis since the early 2000s and there is no indication that it will experience in the near future. Conversely, Turkey's economic growth in the third quarter of 2017 is 11% and it is the biggest in G-20 countries (Bloomberg, 2017). Consequently, the Turkish stock market quickly recovers from the turmoil, restores the prices, and overall does not reflect any increasing political risk.

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POLITICAL CRISIS IN THE REPUBLIC OF MACEDONIA AND IT'S IMPACT ON THE CAPITAL MARKET

Diana Boshkovska[72]

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Abstract: *The Republic of Macedonia is faced with a new political crisis in the past period, which has deepened in the period 2014-2015. The subject of paper is the impact of this political crisis on the situation and the trends on the securities market in the Republic of Macedonia, presented through the Macedonian Stock Exchange. The Macedonian Stock Exchange, although it exists over 20 years, still has a minor role in the financial system in the Republic of Macedonia, unlike the banking sector, whose share is about 90%. In order to assess the impact of the political crisis on the stock exchange, several indicators are analyzed: the scope of the primary issue of securities, stock turnover, market capitalization, market indices - MBI 10 and OMB, as well as the share of foreign capital on the stock exchange. The analysis uses data from official documents of the Macedonian Stock Exchange and the National Bank of the Republic of Macedonia for the period 2010-2017. From the research conducted in the paper, it is perceived that the political crisis generally has no negative consequences on the situation on the Macedonian Stock Exchange. Strictly speaking, its impact is of a short-term nature, which means that there is a downward trend only in the year when the crisis deepens, but from the next period there is already a stabilization of the situation and a positive trend of movement in most analyzed indicators.*

Key words: *political crisis, capital market, Macedonian stock exchange, Republic of Macedonia*

1. INTRODUCTION

There were several political crisis in Republic of Macedonia since it's dependence. The last one is the political crisis that has started from 2014 year and deepened in 2015. The purpose of the paper is to estimate there is impact of the political crisis on the Macedonian capital market. The capital market is presented through Macedonian stock exchange that function over 20 years, but it's role in the financial system is low in the country, if we have in mind the share of the banking sector from about 90 %. The liberalization and the reforms of the capital market that are made, allowed to improve the position on the capital market in the Republic of Macedonia, but it is not on a satisfactory level. To see the impact of the political crisis on the Macedonian capital market are analyzed few indicators and their trend of movement such as: primary issue, market turnover, market indexes and capitalization.

2. PRIMARY CAPITAL MARKET

The Macedonian securities market, i.e. the Macedonian Stock Exchange as its representative is a shallow, poor and illiquid market. Namely, the shares of legal entities and securities issued by the state are most traded in our country. Such a poor offer of securities does not stimulate the investor public to invest in this market, i.e. it is not attractive to investors. Many other securities are missing, such as corporate bonds, derivative financial instruments, such as futures, options, swaps, and the like. A big obstacle for the development of the Macedonian capital market is

[72] Institute of Economics-Skopje, University "Ss. Cyril and Methodius", Republic of Macedonia

low liquidity, which discourages investors, as they are faced with difficulties in converting securities into cash and vice versa.

In Table 1 and Figure 1 are shown the trend of the primary issue of securities on Macedonian capital market for the period 2010-2016 year.

Year	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Long term government securities	**30,02**	**29,98**	**170,04**	**200,80**	**217,09**	**193,27**	**147,96**
Continuous government bonds	0,00	18,98	160,03	187,77	207,10	183,75	**135,94**
Denationalization bonds	30,02	11,00	10,01	13,03	9,99	9,52	**12,02**
Long term non- government securities	**54,05**	**57,37**	**162,99**	**1,97**	**102,76**	**1,95**	**18,05**
Corporate bonds	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Shares	**54,05**	**57,37**	**162,99**	**1,97**	**102,76**	**1,95**	**18,05**
- Issued by banks	6,73	53,84	41,36	0,00	0,00	0,00	/
- Issued by other financial institutions	0,28	3,53	3,10	1,80	4,34	0,05	/
- Issued by non financial institutions	47,07	0,00	118,52	0,16	98,44	1,90	/
Total	**84,08**	**87,34**	**333,01**	**202,78**	**319,85**	**195,22**	**178,03**

Table 1. Primary issue of government and non-government securities for the period 2010-2016 (in million euros)

Source: Financial stability report for the Republic of Macedonia in 2010, 2011, 2012, 2013, 2014, 2015, 2016 year, NBRM

Note: In 2016 year due to the lack of data by types of shares is shown only the total amount of the primary issue of shares

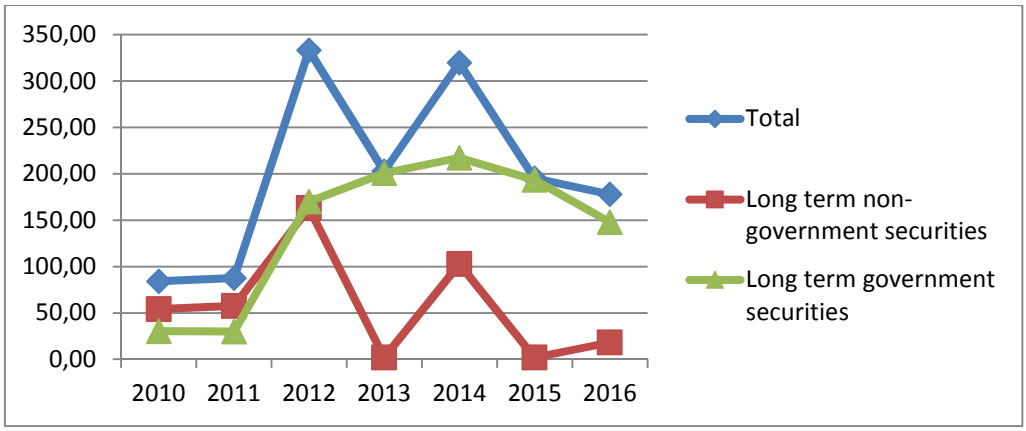


Figure 1. Primary issue of securities

The data show that by 2012 (when is the highest value of the primary issue of securities), in the total amount of the primary issue of securities is higher the share of non-government securities i.e. shares. However, it should be taken into account that in all new share issues, the state emerged as a single buyer, which is why the greater momentum of this market segment in 2012 cannot be interpreted as the entry of a new, "fresh" capital. In the next period of the analysis, the share of government securities dominates. This is in line with the determination of the state to finance public debt through the capital market, as well as the interest of the investment public to purchase these securities, because they provide the relatively high yield to the low level of

risk. For example, the denationalization bonds are calculated an annual rate of 2%.[73] As a result of the political crisis, the primary issue of securities in 2015 decreased compared to 2014 by 61%, primarily as a result of the reduction of the primary issue of shares, due to the restraint of the companies for new capital for investments, and in 2016, as a result of the reduction of the issue of government securities, i.e. bonds. During the analyzed period, no corporate bond has been issued on the primary market.

2. MARKET TURNOVER

The analysis of the movements on the secondary market is also relevant for perceiving the situation on the Macedonian Stock Exchange. For this purpose, the rest of the paper analyzes the turnover and market capitalization. The analysis of the stock exchange turnover is perceived as the movement of the total turnover and its structure according to the types of transactions and the origin of capital (domestic and foreign capital).

From the data in Table 2, it is perceived that in the analyzed period the total turnover reached the highest value in 2011, and the lowest in 2015, when there is a decline in turnover in all types of transactions, i.e. market segments as a result of the impact of the political crisis. If we analyze the structure of the stock exchange turnover, the shares show the largest cyclical movement over the years, while the bonds in all years have fallen except for a slight increase in 2011 and a significant increase in 2015. However, this increase, as we mentioned earlier, is due to bonds issued by the state, not corporate bonds.

Year	Shares	Bonds	Trading in best	Block--trades	Public auctions	Public offering of securities	Total turnover
2010	32.802.613	20.360.632	53.163.246	41.295.134	662.971		95.007.530
2011	34.912.758	21.015.641	55.928.399	145.757.343	5.228.009	15.132.715	222.046.466
2012	25.255.041	19.549.366	44.804.407	39.022.609	5.643.625	1.591.229	91.061.869
2013	22.676.189	11.840.408	34.516.597	13.326.172	4.466.874	284.795	52.594.439
2014	32.282.409	8.799.249	41.081.658	25.496.064	4.558.424	70.393.250	141.529.397
2015	23.357.950	10.494.911	33.852.862	8.919.059	257.678	230.474	43.260.073
2016	29.651.443	8.274.775	37.926.218	10.494.319	740.344	0	49.160.881
2017	44.371.760	2.909.702	47.281.462	29.556.819	209.604	0	77.047.885

Table 2. Structure of the market turnover in period 2010-2017 year (in euros)

Source: Annual reports for operating of the Macedonian Stock Exchange AD Skopje for 2013, 2014, 2015, 2016 и 2017 year

[73] For example, the total issued amount of government bonds during 2016 represents 4.2% of the total government debt on 31.12.2016, or 11.5% of the central government's domestic debt, http://www.nbrm.mk/content/Regulativa/FSR_2016_MKD.pdf

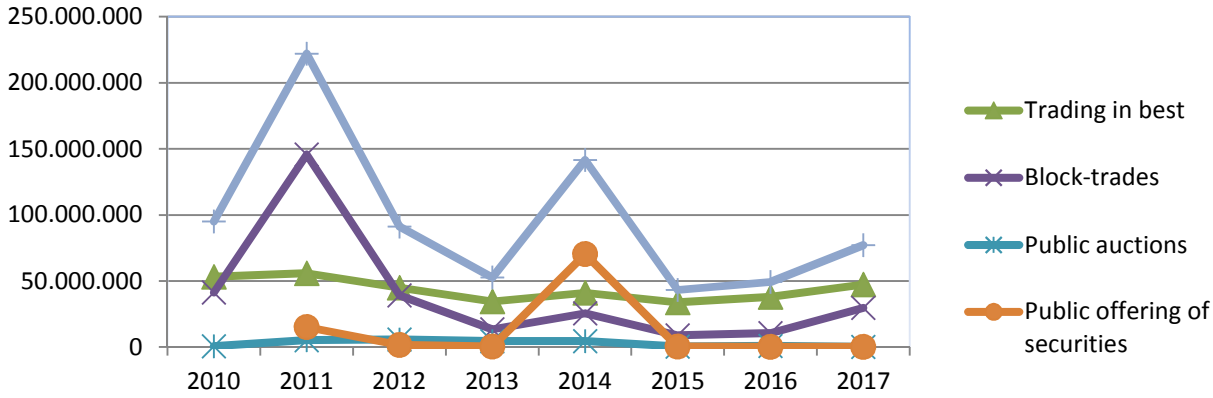


Figure 2. Structure of the market turnover in period 2010-2017 year

An important factor affecting the stock exchange turnover is, of course, the share of foreign investments, both in the purchase and in the sales side of the turnover. In fact, the total market turnover depends to a great extent on foreign investments, so in the period when the participation of foreign investors on the stock exchange decreases, the total stock exchange turnover is decreased, and vice versa. In addition, foreign investment leads to an upward trend in the prices on the domestic capital market. Below is a structure of the total turnover according to the type of investors.

	Purchasing side of turnover						
Type of investor	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Average share of foreign investors	23,1	18,7	10,1	10	23,4	8,7	10,06
Average share of resident investors	76,9	81,3	89,9	90	76,6	91,3	89,94
	Selling side of turnover						
Type of investor	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Average share of foreign investors	27,9	26,5	20	15,4	28	28,9	24,15
Average share of resident investors	72,1	7305	80	84,6	72	71,1	75,85

Table 3. Structure of the turnover by type of investors for the period 2010-2016 (in %)

Source: Adapted according to data obtained from the Financial Stability Report in the Republic of Macedonia in 2010, 2011, 2102, 2013, 2014, 2015, 2016, NBRM and the Annual Report for the operation of the Macedonian Stock Exchange AD Skopje for 2016

From the tables we can conclude that domestic investors in a much larger percentage participate in the total turnover of the Macedonian Stock Exchange in relation to foreign investors. On average, in the period 2010-2016, domestic investors in the buy-side of the market turnover participated with 85.13%, while in the sales side with 75.59%. Foreign investors during the analyzed period participate in the sale more than in the purchasing side of the stock exchange, which speaks of a negative net effect on the basis of participation of foreign capital on the Macedonian Stock Exchange. The most alarming is the situation in 2015 when there is a sharp drop in the share of foreign capital in the buy-out side of the stock exchange by 14.7 percentage points, which is a result of the restraint of foreign investors for investing because of the political uncertainty in the country.

3. MARKET INDEXES AND CAPITALIZATION

In order to determine the dynamics of the securities market, as well as to draw conclusions about its movement, in addition to the parameters that we analyzed above, market indices and market capitalization are used. Two indexes are calculated on the Macedonian capital market: for the stock market - the Macedonian Stock Exchange Index (MBI-10) and for the bond market - the Bond Index (OMB).

Below we give a tabular view of the movement of MBI 10 and OMB, as well as their percentage change in the period from 2010 to 2017.

Year	MBI 10	OBM	MBI 10 (annual change %)	OBM (annual change %)
2010	37,03	1,89	-17,19	5,52
2011	32,09	1,97	-13,34	4,33
2012	28,13	1,93	-12,3	-2,1
2013	28,25	2,02	0,44	4,65
2014	29,96	2,05	6,06	1,63
2015	29,78	2,09	-0,59	1,77
2016	34,69	2,08	16,45	-0,43
2017	41,25	2,09	18,92	0,58

Table 4. Market indexes (in total and annual change in %) for period 2010-2017 year (in euros)

Source: Annual reports for the operating of the Macedonian Stock Exchange AD Skopje for: 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017

During the analyzed period MBI 10 continued to decline and in 2015 it reaches the lowest value. After 2015, the value of MBI 10 shows a positive trend and in 2017 it reaches the highest value in the analyzed period. In contrast, the OMB bond index has been increasing for almost all years, and in 2017 it has reached the highest value.

Diana Boskovska *was born in 1972. She graduated from the Faculty of Economics in 1996, and completed her postgraduate studies in Business Economics. She earned her master's degree in 2004 upon public defence of the thesis "Investment projects as endeavors to execute the development strategy of enterprises." In 2008, at the Institute of Economics, Skopje, she defended the doctoral dissertation "Portfolio management as a modern approach to growth and development of corporations" and obtained PhD in economics. She has worked at the Institute of Economics-Skopje, University "Ss. Cyril and Methodius" since 1998 and her current appointment is Associate professor in Financial management.*



She has actively participated in scientific and applied projects as well as in scientific meetings, conferences, seminars, congresses and symposia in the country and abroad. She teaches on the postgraduate programmes at the Institute of Economics-Skopje. She is an author of many papers, among them the book "Shares - instruments of portfolio management", in 2014 published by the Institute of Economics-Skopje. Since 2014, she was placed on the head of study program Business management.

Below we will analyze market capitalization as an indicator of the size of the capital market. Table 5 shows the total market capitalization, capitalization of shares and bonds, as well as the percentage change for the period 2010-2017.

	Shares		Bonds		Total	
Year	Market capitalization	%	Market capitalization	%	Market capitalization	%
2010	1.991.518.113	0,41	203.276.651	-15,93	2.194.794.765	-1,37
2011	1.934.058.013	-2,89	139.131.878	-31,56	2.073.774.781	-5,54
2012	1.836.181.724	-5,06	119.472.558	-14,13	1.955.654.282	-5,67
2013	1.668.857.243	-9,11	107.496.414	-10,02	1.776.353.657	-9,17
2014	1.711.957.724	2,58	92.287.929	-14,15	1.804.245.653	1,57
2015	1.671.009.518	-2,39	79.308.813	-14,06	1.750.318.331	-2,99
2016	1.879.939.478	12,5	72.111.840	-9,07	1.952.051.318	11,5
2017	2.215.089.462	17,83	56.750.843	-21,3	2.271.840.306	16,38

Table 5. Market capitalization (in total and annual change %) for period 2010-2017 year (in euros)

Source: Annual reports for the operating of the Macedonian Stock Exchange AD Skopje for: 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017.

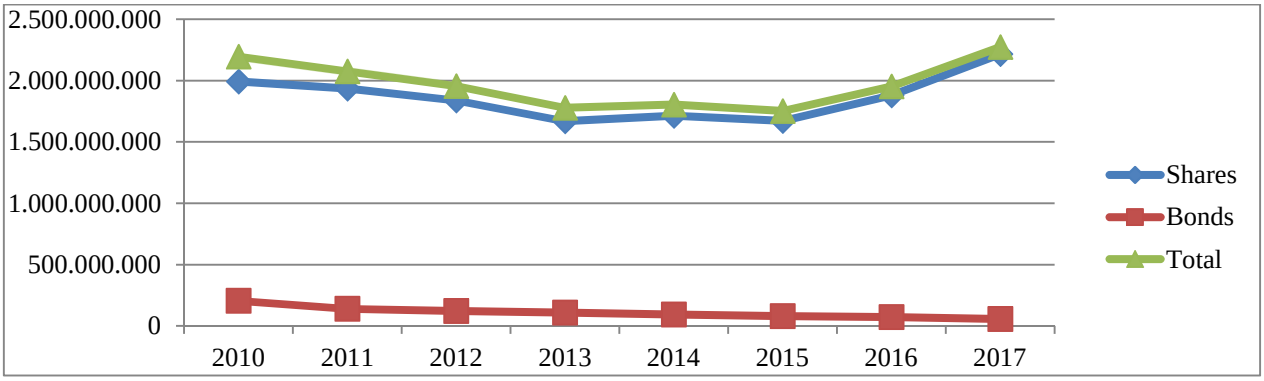


Figure 3. **Market capitalization**

From the data in the table it is noted that the total market capitalization is determined by the market capitalization of the shares. Market capitalization has been experiencing a continuous decline over the years, and in 2015, when the crisis deepens, it achieves the lowest value. After this period, market capitalization grew and in 2017 reached the highest value in the entire analyzed period due to the market capitalization of the shares, because the market capitalization of the bonds decreases every year as a reason for this is the due annuities of the denationalization bonds.

CONCLUSION

The Macedonian capital market presents trough the Macedonian stock exchange is not well developed capital market. There are very poor offer of securities, namely the shares of legal entities and securities issued by the state are most traded in our country. There are a very poor offer of securities because many other securities are missing, such as corporate bonds, derivative financial instruments, such as futures, options, swaps, and the like. Also, low level

of liquidity doesn't stimulate the investors to invest in this market, especially the foreign investors. Domestic investors, as well as in the years before the political crisis, with much higher percentage participated in the total turnover on the Macedonian Stock Exchange in relation to foreign investors. Foreign investors during the analyzed period in averaged have a larger percentage in the sales than in the purchasing side of the turnover, which is a negative net effect based on the participation of foreign capital on the Macedonian Stock Exchange.

From the research conducted in the paper, it is perceived that the political crisis generally has no negative consequences on the situation on the Macedonian Stock Exchange. Only in the year when the crisis deepens, 2015 year there is a downward trend. After that year, capital market is stabilized and there are a positive trend of movement in most analyzed indicators.

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STANJE I PERSPEKTIVA BEOGRADSKE BERZE NAKON GLOBALNE FINANSIJSKE KRIZE

STATE AND PERSPECTIVES OF BELGRADE STOCK EXCHANGE AFTER THE GLOBAL FINANCIAL CRISIS

Dragan Stojković[74]
Stevan Luković[75]
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Sadržaj: *U radu je izvršena analiza tržišta kapitala u Srbiji deset godina nakon nastanka globalne finansijske krize i razmatrana perspektiva Beogradske berze u budućem periodu. Za razliku od razvijenih berzi koje su uglavnom uspele da se vrate na svoje razvojne puteve, Beogradska berza još uvek traga za adekvatnim rešenjima za svoje probleme. Nju karakteriše dominantna trgovina državnim obveznicama (čine oko 85% ukupnog prometa ostvarenog u 2016. i 2017. godini) i veoma niska likvidnost akcija. Imajući u vidu da listing predstavlja segment tržišta namenjen za najkvalitetnije hartije od vrednosti, u radu je razmatrana njegova uloga i značaj na Beogradskoj berzi.*

Ključne reči: *Beogradska berza, finansijska kriza, listing, akcije, obveznice, institucionalni investitori*

Abstract: *The authors consider the position of the Belgrade Stock Exchange ten years after the onset of the global financial crisis and its future prospects. Unlike the developed capital markets that have mostly managed to return to their previous development paths, stock markets in the Western Balkans countries are still searching for the appropriate solutions. The Belgrade Stock Exchange is characterized by the dominant trade in government bonds (around 85% of total turnover) and very low liquidity of shares. Bearing in mind that the listing represents the market segment designated for the highest quality companies, the paper considers its role and importance on the Belgrade Stock Exchange.*

Key words: *Belgrade Stock Exchange, financial crisis, listing, shares, bonds, institutional investors*

1. UVOD

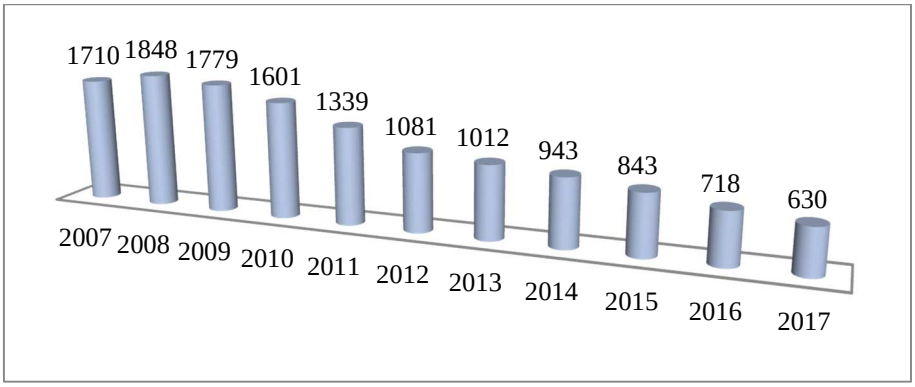
Beogradska berza je osnovana 1894. godine, ali je imala prekid u poslovanju u trajanju od skoro pola veka. Prestala je sa radom 1941. godine, ali je formalno postojala sve do 1953. godine kada je ukinuta Odlukom Prezidijuma Vlade Srbije [5]. Do reosnivanja Beogradske berze došlo je tek 1989. godine. Međutim, sve do 2002. godine predstavljala je tržište kratkoročnih hartija od vrednosti i novca. Najveći deo prometa tokom 2000, 2001. i 2002. godine činili su komercijalni i blagajnički zapisi (isključeni su iz trgovanja 2004. godine). Iako je 1991. godine obavljeno prvo trgovanje akcijama, značajniji pomak u trgovanju akcijama na berzi ostvaren je tek 2000. godine. Tada su u sekundarno trgovanje uključene akcije iz prethodnih postupaka privatizacije. Takođe, Zakonom o privatizaciji primorana su sva javna

[74] Ekonomski fakultet Univerziteta u Kragujevcu, Djure Pucara Starog 3, Srbija
[75] Ekonomski fakultet Univerziteta u Kragujevcu, Djure Pucara Starog 3, Srbija

(otvorena) akcionarska društva da izađu na berzu. Krajem 2001. godine, u vreme emitovanja obveznica SR Jugoslavije izdatih radi izmirenja obaveza po osnovu devizne štednje građana, osnovan je i Centralni registar, depo i kliring hartija od vrednosti a.d. Beograd. Dakle, intenzivnije trgovanje dugoročnim hartijama od vrednosti na Beogradskoj berzi počelo je od 2001. godine. Berzanski indeksi, Belexline i Belex15, objavljuju se od 2004. odnosno 2005. godine (Belexline je sredinom 2007. godine zamenio do tada važeći Belexfm). Ubrzani razvoj Beogradske berze tokom 2005, 2006 i 2007. godine presekla je globalna finansijska kriza od čijeg nastanka je prošlo deset godina.

2. UTICAJ PRIVATIZACIJE NA RAZVOJ BEOGRADSKE BERZE

Privatizacijom u Srbiji primorana su sva javna (otvorena) akcionarska društva da izađu na berzu (*Zakon o privatizaciji*, čl. 59). To je uslovilo da se tokom 2005, 2006. i 2007. godine na Beogradskoj berzi pojavi veliki broj kompanija. Početkom 2008. godine na berzi se kotiralo blizu 2000 akcija. Međutim, tim akcijama se veoma slabo trgovalo i vremenom njihov broj se smanjivao i to uglavnom iz dva razloga: započet stečajni postupak nad kompanijom ili prestanak statusa javnog akcionarskog društva. Na kraju 2017. godine broj akcija na Beogradskoj berzi smanjio se na 630 (Slika 1).



Slika 1: Broj akcija na Beogradskoj berzi u periodu 2007-2017. god. [13]



Dragan Stojković *je rođen 21.12.1983. godine u Ivanjici. Osnovnu školu i Gimnaziju završio je u Ivanjici. Ekonomski fakultet, smer Berze i berzansko poslovanje, upisao je u Kragujevcu školske 2002/2003. godine, a završio ga 18.04.2008. godine. Diplomirao je najvišom ocenom na nastavnom predmetu Osnove berzanskog posovanja. Za ostvarene rezultate tokom studija bio je nagrađivan od Beogradske berze i od Ekonomskog fakulteta Univerziteta u Kragujevcu. Uspešno je završio kurs Fundamentalna i tehnička analiza cena akcija koji je održan na Beogradskoj berzi 27. i 28. januara 2011. godine.*
Od 29.10.2008. godine zaposlen je na Ekonomskom fakultetu Univerziteta u Kragujevcu, radno mesto saradnik u nastavi - nastavni predmeti Osnove berzanskog poslovanja i Finansijski posrednici.
Početkom 2011. godine bio je angažovan kao predavač na kursu Osnove berzanskog poslovanja koji je sproveden na Ekonomskom fakultetu Univerziteta u Kragujevcu u okviru Tempus projekta Development of Lifelong Learning Framework in Serbia.
Doktorske studije, modul Makroekonomija, upisao je na Ekonomskom fakultetu Univerziteta u Kragujevcu školske 2008/2009. godine. Prijavio je doktorsku disertaciju pod naslovom Svetska finansijska kriza i perspektva razvoja tržišta kapitala.
Objavio je značajan broj autorskih i koautorskih radova.

Veliki broj akcija kotiranih na berzi nije od većeg značaja za razvoj tržišta kapitala ukoliko se njima ne trguje. U tom slučaju veličina tržišta je nesrazmerna potrebama trgovanja i tokom vremena dolazi do povlačenja akcija sa tržišta.

Jedan od nedostataka sprovedenog procesa privatizacije u Srbiji jeste zanemarivanje značaja inicijalne javne ponude akcija (*Initial Public Offering*). Uz adekvatne regulatorne promene kroz proces privatizacije trebalo se više uraditi na ovom polju. Broj listiranih kompanija putem *IPO* u svetu tokom 2017. godine bio je najviši od 2007. godine (oko 50% više u odnosu na 2016. godinu). Zabeleženo je 2845 novih listinga, od čega *IPO* pripada 1822 [15]. U Srbiji do sada nije bilo *IPO*.

3. ANALIZA UKUPNOG TRŽIŠTA BEOGRADSKE BERZE

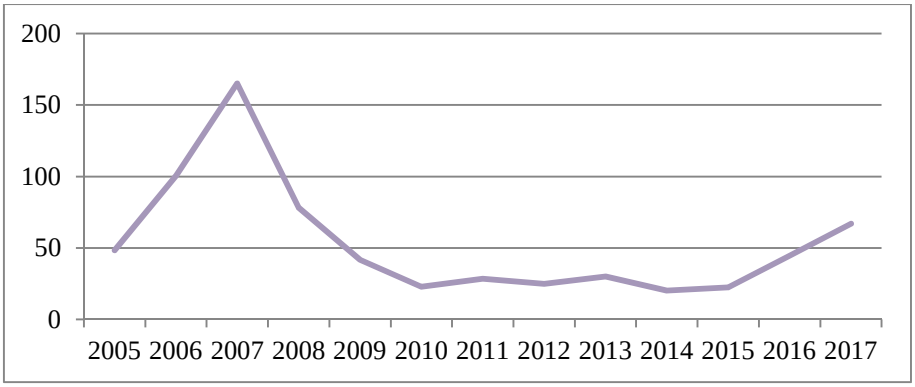
Tržište kapitala u Srbiji u periodu od 2001-2007. godine razvijalo se u uslovima visoke međunarodne likvidnosti i globalnog rasta interesovanja za investiranje u tzv. tržišta u razvoju (eng. Emerging Markets) i granična tržišta kapitala (eng. Frontier Markets) [6]. To je doprinelo da Beogradska berza tokom 2007. godine ostvari najbolje rezultate u istoriji svog poslovanja. Promene na tržištu Beogradske berze izazvane globalnom finansijskom krizom biće sagledane kroz praćenje kretanja broja zaključenih transakcija, ukupnog prometa i njegove strukture, kao i kroz aktivnosti investitora.

Godina	***Broj transakcija***
2004	139
2005	173
2006	142
2007	301
2008	119
2009	77
2010	726
2011	2888
2012	483
2013	344
2014	238
2015	146
2016	88
2017	67

Tabela 2: Broj transakcija na Beogradskoj berzi u periodu 2004-2017. god. [13]
**u hiljadama*

Do 2007. godine broj transakcija bio je u porastu što je u skladu sa ubrzanim razvojem tržišta u tom periodu. Takođe, uočavamo da je tokom 2008. i 2009. godine, kao posledica nastanka globalne finansijske krize, došlo do značajnog pada broja transakcija na Beogradskoj berzi. Međutim, smanjenje broja transakcija dobilo je suprotan smer krajem avgusta 2010. godine uključenjem u trgovanje akcija Naftne Industrije Srbije a.d. Novi Sad (NIIS). To su ujedno i prve akcije dodeljene građanima po Zakonu o pravu na besplatne akcije, koje su uključene u sekundarno trgovanje. Efekti su razumljivo bili najveći u sferi broja transakcija. Početkom 2011. godine u trgovanje su uključene i akcije Aerodroma Nikola Tesla a.d. Beograd (AERO) što je uz već formirani uzlazni trend sa kraja prethodne godine doprinelo značajnom porastu aktivnosti na Beogradskoj berzi. Došlo je do enormnog porasta broja transakcija

prouzrokovanog porastom broja učesnika u trgovanju, pre svega prodavaca. Na kraju 2011. godine ukupan broj transakcija iznosio je rekordnih 2.887.538. U odnosu na 2010. godinu porast broja transakcija bio je 298%.

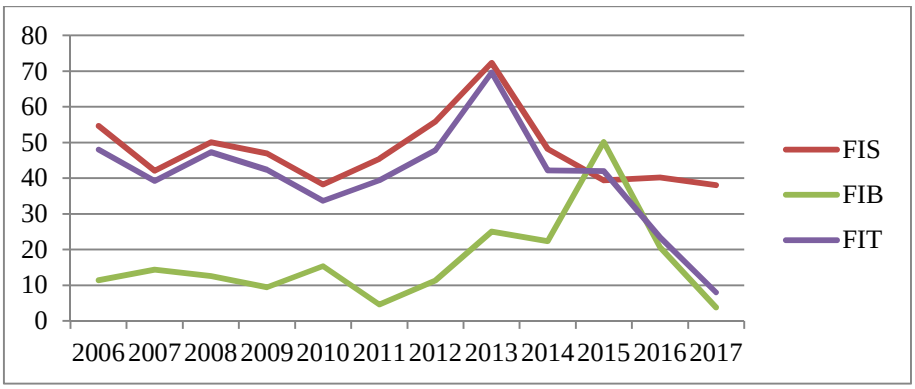


Slika 2: Ukupni godišnji promet na Beogradskoj berzi u periodu 2005-2017. god. [13]
**u mlrd RSD*

Do nastanka globalne finansijske krize berza je u pogledu ukupnog prometa beležila ubrzan rast. Tokom 2007. godine berza je ostvarila rekordan promet od 165 milijardi RSD (preko 2 milijarde EUR), nakon čega je usledio drastičan pad. Pad je zaustavljen 2010. i 2011. godine što je rezultat listiranja akcija dveju prethodno pomenutih kompanija, NIIS i AERO.

Međutim, veoma je važno sagledati strukturu ukupnog prometa. Porast ukupnog prometa na Beogradskoj berzi tokom 2015, 2016 i 2017. godine uzrokovan je znatno povećanim prometom obveznica. U 2015. godini u promet je uključeno 68 emisija obveznica Republike Srbije. Na kraju 2016. godine prisutno je bilo 81 emisija obveznica Republike Srbije, a na kraju 2017. godine 68 emisija. U ukupnom prometu ostvarenom na Beogradskoj berzi tokom 2016. i 2017. godine obveznice učestvuju sa više od 85% što je najviši nivo njihovog učešća od reosnivanja Beogradske berze. Nasuprot ovom trendu, u prethodnom periodu dominantno se trgovalo akcijama. U periodu od 2005. do 2015. godine promet akcijama činio je preko 80% ukupnog prometa (2013. godine čak 95%) [9][6].

Velika povezanost Beogradske berze sa kriznim dešavanjima u svetu rezultat je prisutnosti stranih investitora u trgovini akcijama na njenom tržištu (oko 50% prometa akcijama). Međutim, značajno je primetiti da je njihovo učešće u trgovanju obveznicama dosta manje i u 2017. godine je na nivou ispod 10%.

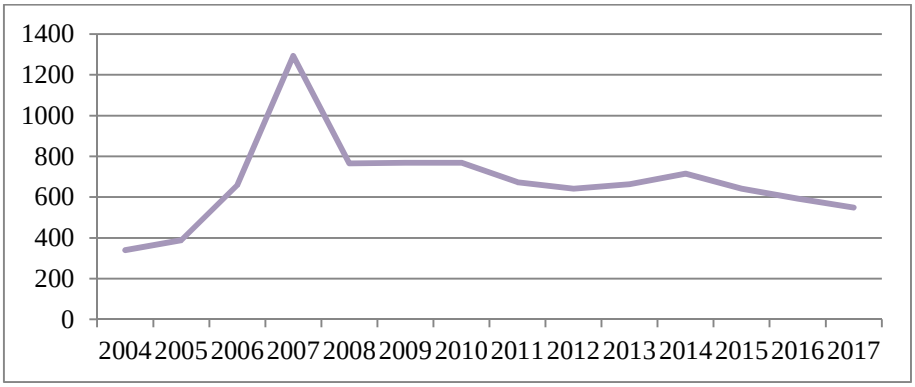


Slika 3: Učešće stranih investitora u trgovanju na Beogradskoj berzi [13]

Strani investitori su prisutni u trgovini akcijama od 2002. godine i oni su u periodu rasta berzanskih indikatora od 2002-2007. godine imali veliko učešće na strani kupovine akcija, da bi u periodu krize od 2008-2010. godine došlo do značajnog rasta učešća stranih investitora na strani prodaje akcija i njihovih povlačenja sa Beogradske berze. U 2008. godini učešće stranih investitora u prodaji akcija bilo je 48.3% što je znatno više u odnosu na 2007. godinu kada je iznosilo 29,7% [6].

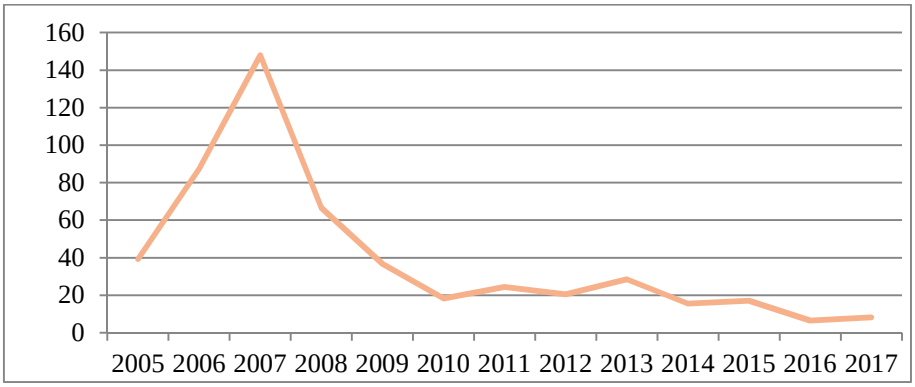
Dalja analiza tržišta biće usmerena samo na tržište akcija. Prethodno je napomenuto da je značajnije trgovanje akcijama od reosnivanja Beogradske berze počelo tek 2001. godine.

Nakon početne faze ubrzanog rasta tržišta akcija koje je dostiglo svoj vrhunac 2007. godine (u trećem kvartalu 2007. godine tržišna kapitalizacija akcija bila je 17,7 mlrd USD) usledio je veliki pad u narednom periodu. Pad tržišne kapitalizacije akcija uzrokovan svetskom finansijskom krizom nije zaustavljen ni 2010. i 2011. godine (Slika 4). Značajan razlog izostanka pozitivnog efekta listiranja akcija NIIS i AERO jeste smanjivanje ukupnog broja kotiranih akcija što je prethodno prikazano Slikom 1.



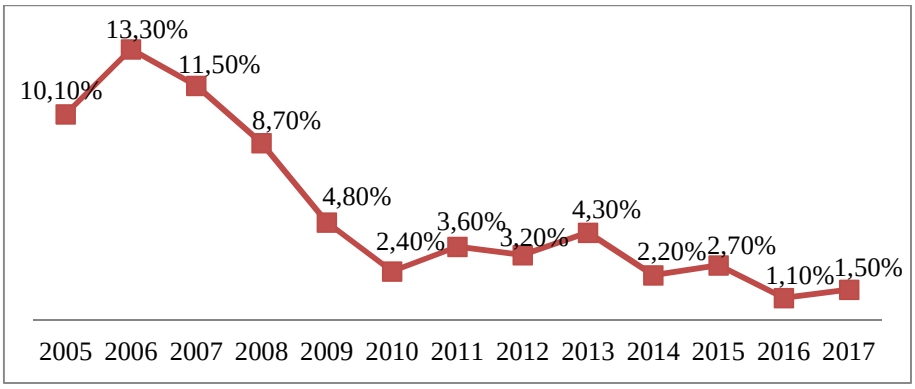
Slika 4: Tržišna kapitalizacija akcija na Beogradskoj berzi 2004-2017. god. [13]
**u mlrd RSD*

U periodu 2005-2017. godina rekordni obim prometa ostvaren je 2007. godine u iznosu od 148 milijardi RSD (Slika 5). Međutim, nastankom svetske finansijske krize usledio je dramatičan pad obima trgovanja akcijama. U 2016. godini iznosio je svega 6,46 milijardi RSD što je 4,4% prometa akcijama ostvarenog tokom 2007. godine.



Slika 5: Promet akcijama na Beogradskoj berzi u periodu 2005-2017. god. [13]
**u mlrd RSD*

Na osnovu podataka o tržišnoj kapitalizaciji akcija i ukupnom prometu akcijama, u cilju sagledavanja likvidnosti akcija, izračunat je racio prometa akcija (*turnover racio*).



Slika 6: Racio prometa na Beogradskoj berzi (izražen u %) [proračun autora]

Uočava se veoma loše stanje na području likvidnosti akcija koje se kotiraju na Beogradskoj berzi. Od 2006. godine likvidnost tržišta akcija je u konstantnom padu. Kada se uporede dobijene vrednosti indikatora likvidnosti sa vrednostima koje ostvaruju na berzama unutar EU i na razvijenim svetskim berzama dolazi se do razočaravajućih rezultata. Racio prometa na razvijenim svetskim berzama u procentima izražen iznosi preko 100% (u SAD i do 400%) [14].

4. ULOGA I ZNAČAJ LISTINGA NA BEOGRADSKOJ BERZI

Listing je segment tržišta namenjen za velike i kvalitetne kompanije. Na Njujorškoj berzi na listingu nema malih kompanija, već se njihovim hartijama od vrednosti trguje na AMEX-u [7]. Zakon o tržištu kapitala koji je stupio na snagu 21. novembra 2011. godine naložio je striktno razdvajanje listinga kao najkvalitetnijeg segmenta tržišta Beogradske berze od ostalih delova tržišta. Na listingu Beogradske berze trenutno se nalazi 7 kompanija, 4 na Prime Listingu i 3 na Standard Listingu.

Početkom 2018. godine na *Prime Listing-u* nalaze se akcije četiri kompanije, a to su:

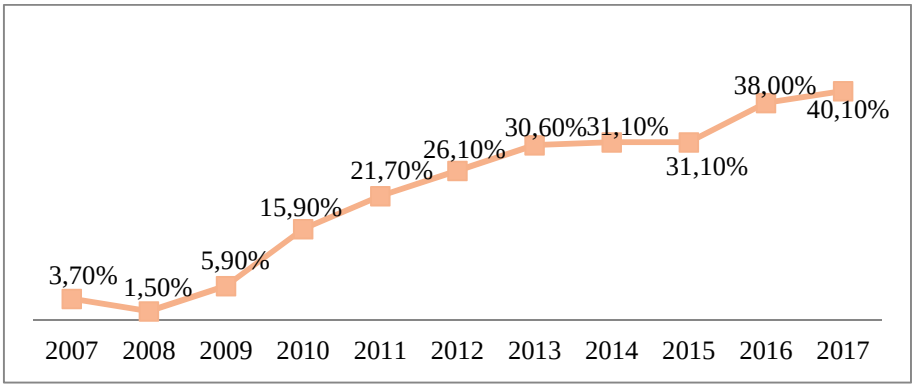
(NIIS) - NIS a.d. Novi Sad;
(AERO) - Aeorodrom Nikola Tesla a.d. Beograd;
(ENHL) - Energoprojekt holding a.d. Beograd; i
(SJPT) - Sojaprotein a.d. Bečej.

Početkom 2018. godine na *Standard Listing*-u nalaze se akcije tri kompanije, a to su:

- (JESV) - Jedinstvo a.d. , Sevojno;
- (KMBN) - Komercijalna banka a.d. , Beograd; i
- (MTLC) - Metalac a.d. , Gornji Milanovac.

Uloga i značaj ovog segmenta tržišta biće sagledana kroz udeo tržišne kapitalizacije listiranih akcija u ukupnoj tržišnoj kapitalizaciji akcija, kroz učešće prometa listiranim akcijama u ukupnom prometu akcijama i kroz racio prometa za listirane akcije.

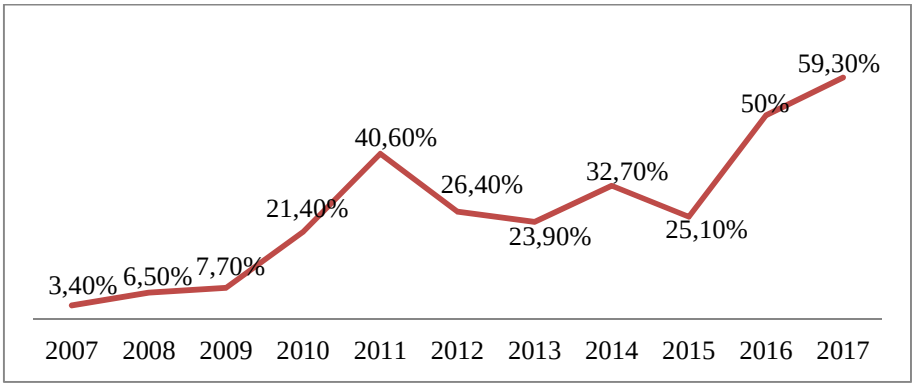
Prikaz učešća tržišne kapitalizacije listiranih akcija u ukupnoj kapitalizaciji akcija na Beogradskoj berzi ukazuje na veličinu ovog segmenta (Slika 7)



Slika 7: Učešće kapitalizacije listiranih akcija u ukupnoj kapitalizaciji akcija.
[proračun autora]

Može se zaključiti da se učešće akcija sa Prime Listing-a i Standard Listing-a u ukupnom tržištu akcija Beogradske berze u posmatranom periodu neprestano povećava. Imajući u vidu da na kraju 2017. godine ovo učešće premašuje 40% zaključuje se da se radi o veoma velikom i važnom segmentu tržišta. Takođe, važno je napomenuti da polovinu tržišne kapitalizacije akcija na listinga Beogradske berze čine akcije kompanije NIS a.d. Novi Sad što je približno oko 20% ukupne tržišne kapitalizacije akcija na Beogradskoj berzi.

Udeo prometa listiranim akcijama u ukupno ostvarenom prometu akcijama (Slika 8) i racio likvidnosti ovih akcija (Tabela 3) mogu poslužiti za sagledavanje njihove likvidnosti.



Slika 8: Učešće prometa listiranim akcijama u ukupnom prometu akcijama.
[proračun autora]

Uočava se da je učešće listiranih akcija u ukupnom prometu akcijama vremenom sve veće. U 2017. godini iznosi blizu 60%. Dakle, tendencija je da se sva trgovina akcijama na Beogradskoj berzi vremenom u sve većoj meri svodi na akcije sa listinga.

Likvidnost najkvalitetnijeg segmenta tržišta Beogradske berze, listinga, sagledana je i kroz racio prometa.

God.	***2007***	***2008***	***2009***	***2010***	***2011***	***2012***	***2013***	***2014***	***2015***	***2016***	***2017***
%	**10,5**	**3,8**	**6,2**	**3,2**	**6,7**	**3,2**	**3,4**	**2,3**	**2,2**	**1,4**	**2,2**

Tabela 3: Racio prometa kompanija listiranih na Beogradskoj berzi.
[proračun autora]

Imajući u vidu veliku tržišnu kapitalizaciju ovih kompanija promet koji se ostvaruje u trgovanju njihovim akcijama ipak nije na zadovoljavajućem nivou. Kada se sprovede detaljnija analiza dolazi se do zaključka da i najkvalitetniji segment tržišta Beogradske berze ima ozbiljne probleme u pogledu likvidnosti akcija. Tržište kapitala u Srbiji je još uvek nedovoljno razvijeno prvenstveno zbog malih obima, prometa i vrsta hartija od vrednosti kojima se trguje na tržištu [2]

ZAKLJUČAK

Značajnija trgovina akcijama na Beogradskoj berzi počela je tek 2001. godine kada je na snagu stupio Zakon o privatizaciji, a krajem iste godine osnovan i Centralni registar, depo i kliring hartija od vrednosti a.d. Beograd. Metod kontinuiranog trgovanja, koji se koristi u trgovanju likvidnijim hartijama od vrednosti, uveden je marta 2003. godine. Svoje osnovne berzanske indekse, Belexline i Belex15, Beogradska berza objavljuje od 2004. odnosno 2005. godine. U periodu 2006-2015. godina berza je predstavaljala uglavnom tržište akcija koje je činilo preko 80% ukupnog godišnjeg prometa (2013. godine čak 95%). Međutim, kao posledica emisija državnih obveznica i pada prometa akcijama poslednjih godina u značajnoj meri se izmenila struktura prometa. Preko 85% ukupnog prometa ostvarenog tokom 2016. i 2017. godine čine državne obveznice. Takođe, promet akcijama se sve više svodi na akcije sa listinga koje su tokom 2017. godine činile čak 40% ukupnog prometa akcijama. Prve akcije na listingu Beogradske berze pojavile su se tek 2007. godine. Ovo može ukazati da nisu svi uzroci trenutne krize na Beogradskoj berzi globalnog karaktera. Kratko iskustvo u berznanskom poslovanju, mladi domaći investicioni fondovi (2007. osnovan prvi), nedovoljno edukovani sitni investitori i slaba korporativna kultura kompanija samo su neki od razloga koji su doprineli da otpornost berze na nastalu krizu bude slabija. Takođe, ne treba zaboraviti da Srbija ima bankocentričan finansijski sistem i može se reći da je karakteriše nedovoljna zainteresovanost kreatora politike za oblast berzanskog poslovanja. Ni do početka 2018. godine na tržištu kapitala u Srbiji nije bilo inicijalnih javnih ponuda akcija.

Stevan Luković



Rođen 01.03.1984. godine u Kragujevcu. Školske 2003/2004. godine upisao osnovne studije Ekonomskog fakulteta Univerziteta u Kragujevcu – smer Opšta ekonomija i isti završio 2008. godine.

Doktorske studije Ekonomskog fakulteta u Kragujevcu upisao školske 2008/2009. godine, na modulu Makroekonomija, gde je položio sve programom predviđene ispite. Trenutno u procesu izrade doktorske disertacije pod naslovom „Investiciona aktivnost penzijskih fondova sa definisanim naknadama i definisanim doprinosima“.

Od 2008. godine zaposlen na Ekonomskom fakultetu Univerziteta u Kragujevcu na radnom mestu saradnika u nastavi za užu naučnu oblast Finansije, finansijske institucije i osiguranje.

Od 2010. godine u zvanju asistenta na nastavnom predmetu Javne finansije. Počev od 2014. godine izvodi vežbe i na nastavnom predmetu Finansijska tržišta i finansijski instrumenti, na osnovnim akademskim studijama Ekonomskog fakulteta Univerziteta u Kragujevcu. Počev od 2017. godine vežbe izvodi na nastavnom predmetu Finansijska tržišta na osnovnim akademskim studijama Ekonomskog fakulteta Univerziteta u Kragujevcu u svojstvu saradnika u nastavi.

Objavio više naučnih radova u naučnim časopisima međunarodnog i nacionalnog značaja, i imao veći broj izlaganja na naučnim konferencijama nacionalnog značaja.

Uža oblast naučnog interesovanja: penzijsko osiguranje, penzijski fondovi, finansijska tržišta.

Govori i služi se engleskim jezikom, uz poznavanje francuskog jezika. Poseduje aktivno znanje rada na računaru (Microsoft Office aplikacije i Internet komunikacije).

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LONGEVITY RISK IN THE LIFE INSURANCE MARKET OF THE V4 COUNTRIES

Aleš Kozubík[76]
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Abstract: *Life insurance and pension systems have been exposed to new risks in recent decades. In addition to unfavorable demographic developments in the field of natality, they must also face the long-term phenomenon. The article presents an empirical analysis of the real data from the mortality tables of the V4 countries. The analysis shows that there is a significant prolongation of life in all four countries, which puts the threats of solvency. The paper also highlights the possibility of securitization of this risk.*

Key words: *Life insurance, longevity, risk transfer.*

1. INTRODUCTION

Life in the modern world of the 21st century brings with it many risks. The basis of successful survival, whether individual or company, is to master their management. One of the key risk management tools is insurance. Insurance can be characterized as protection against financial loss caused by the acquisition of a certain risk.

In the last years, we could observe the new risk enters the life insurance business worldwide. It is the risk of the longevity of the insured. In the most developed countries has been observed the tendencies the people survive higher ages. The survey of the longevity brings [8] in chapter 4. It is shown here, the life expectancy has grown in the past 100 years. It has not only increased from 50 almost to 90 years in the most developed countries but as well in the least developed countries. The whole world average has increased to 80 years of the life expectancy at the birth. Therefore the governments, but also private insurers face to the financial risk that people will live on average longer than expected. The V4 countries are no exception.

In this paper, we briefly explain the computation principles of the life insurance. We will also document that the population of the V4 countries also exhibits the characteristics of the longevity in the recent decades. It naturally increases the risks of the life insurance business. Therefore we mention as well some risk transfer tools that can be used to hedge the longevity risk.

2. COMPUTATION PRINCIPLES AND DATA

The premium calculations in the life insurance are based on two main principles (see for example [3], [4], [5] or [9]). The first principle is the principle of the financial equivalence and the second one is assigned as the principle of the feigned insurance stock. While the principle of the financial equivalence reflects the time value of the incomes and liabilities, the second principle reflects the risks of the insurance.

[76] University of Žilina – Faculty of Management Science and Informatics – Department of the Mathematical Methods and Operations Research, Univerzitná 8215/1, 010 26 Žilina, Slovak Republic

The risk entering into the insurance contract is usually measured by the probability of the insurance claim. These probabilities are reported in the life tables. In the life tables are reported the following values for each age *x*:

l_x number of persons living in the age x (portion from the starting 100 000),
d_x number of persons that died in the age x,
p_x the probability that the individual in age x survives the next year,
q_x the probability, that the individual in age x dies in this age,
e_x the life expectancy.

Based on these values, we can further define the probabilities:

${}_tp_x$ the probability that the individual in age x survives the next t years,
${}_tq_x$ the probability, that the individual in age x dies during the next t years.

Clearly ${}_tq_x = 1 - {}_tp_x$ and ${}_tp_x = p_x \cdot p_{x+1} \cdot p_{x+2} \cdot \cdots \cdot p_{x+n-1}$.
Denoting r the interest rate and $v = \frac{1}{1+r}$ the corresponding discount factor, we get the present value of the n-years unit ordinary annuity:

$$a_{\overline{n|}} = v + v^2 + \cdots + v^n.$$

Combining this ordinary annuity with the life tables, we can express the present value of the unit temporary annuity, which represents paying off the fixed annuity on the end of each year during the insured period, while the insured person lives. If the entering age of the insured is x, we obtain

$$a_{x\overline{n|}} = p_x \cdot v + {}_2p_x \cdot v^2 + \cdots + {}_np_x \cdot v^n. \qquad (1)$$

In the case of the life annuity, which has no formal terminal date but is paid until the death of the insured, assigning the terminal age as ω, we get

$$a_x = p_x \cdot v + {}_2p_x \cdot v^2 + \cdots + {}_{\omega-x}p_x \cdot v^{\omega-x}. \qquad (2)$$

In order to make relevant mortality analysis, it is necessary to get reliable data. For our purposes, we took The Human mortality database (HMD). The HMD began in the year 2000 as a collaborative project involving research teams in the Department of Demography at the University of California, Berkeley (USA) and at the Max Planck Institute for Demographic Research (MPIDR) in Rostock (Germany). The database was launched in May 2002 after its first phase of development. It is freely accessible at http://www.mortality.org and provides a highly valuable source of mortality statistics.

The HMD contains original calculations of death rates and life tables for national populations (countries or areas), as well as the input data used in constructing those tables. It includes life tables provided by single years of age up to 109, with an open terminal age for 110+.

3. LONGEVITY RISK IN THE V4 COUNTRIES

One of the most important functions of the life insurance is the protection against the risks like older age, disability and similar. The insurance policy is very frequently whole life investment, consisting of two periods – long period of paying the premiums and the second period of receiving the benefits. That means the policy is long lasting and its stability and the solvency

of the insurer strongly depends on the current mortality. It is clear, that the demographic parameters of the insurance can dramatically change during the insurance period, but the conditions must be stated in the beginning of the insurance business.

One of such risks associated with changes in mortality is the risk of the longevity. The longevity risk can be in general defined as the risk of populations living longer than expected. Longevity is the result of a complex interactions of various factors such as increased prosperity, changes in lifestyle, better education and progress in disease diagnostics and medical treatment, to mention a few.

As well the insurance business in the V4 countries faces with the problem of the longevity. The life expectancy at the birth has grown substantially in the past 100 years. This development is graphically illustrated in figure 1. There we can observe the increase of the life expectancy for both – men and women.

RNDr. Aleš kozubík, PhD. *graduated from the Masaryk University, Faculty of Sciences, specialization mathematical analysis. He has teaching experience from University of Economics in Bratislava, where he has read the lessons in mathematics. Actually, he is teaching mathematical analysis and probability theory and statistics at the Faculty of Management and Informatics, University of Žilina. His research activities are concerned in the actuarial science and insurance risk theory. He is a great propagator of the free open source software.*



If we consider the age-at-death to be a random variable X, we can describe the mortality by characteristics of this random variable. It is clear, that X is non-negative continuous random variable. It is fully characterized by its cumulative distribution function $F(t)$ correspond to the probability $P(X<t)$, that the person dies before reaching the age t. The distribution of X can be also described by the survival function $S(t)=1-F(t)$, which is more useful to illustrate the longevity, as it represents the probability, that individual will live longer than t.

The survival functions for the newborn in the V4 countries are depicted in figure 2. On all pictures is easily observable the significant move of the survival function to the right among the years 1950 and 2014 (resp. 1958 and 2014 for Poland). It means increasing the chances the people to live longer.

All the graphs shows, that government, private companies and individuals all potentially face the longevity-born financial risk. Tables 1 — 8 illustrate the influence of that risk on the present values of the life annuities, stated by the formula (2), at fixed interest rate of 2%. These tables contain the present values of the unit life annuities for insured persons in three different ages in selected years from 1950 till 2014. The values demonstrate the increasing present discounted values of the liabilities of the defined-benefit pension plans, insurance companies that offer life annuities, and governments that sponsor old-age social security systems, as they would have to pay benefits longer than anticipated.

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	13.3751	14.4068	14.1513	14.3059	14.9514	16.3274	17.4537	17.9802
62	12.3070	13.3144	13.0757	13.2310	13.8526	15.2293	16.3841	16.9633
75	10.7644	11.6769	11.4529	11.5950	12.2474	13.5685	14.7331	15.2756

Table 1: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged women.in Czech republic. Supposed annual interest rate is 2 %. (Source: own calculations.)

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	11.8176	12.0786	11.3032	11.4610	11.6703	13.3401	14.5964	15.0987
62	10.9219	11.1488	10.3481	10.5473	10.7709	12.3966	13.6285	14.1150
65	9.5983	9.8381	8.9987	9.1552	9.4946	11.0025	12.2590	12.6765

Table 2: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged men.in Czech republic. Supposed annual interest rate is 2 %. (Source: own calculations.)

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	13.4865	13.8839	14.3151	14.3815	14.8974	15.7928	16.6597	16.9633
62	12.4820	12.8126	13.2258	13.3519	13.8673	14.7554	15.6534	15.9599
75	10.9959	11.1889	11.5927	11.7762	12.3179	13.1917	14.1025	14.4401

Table 3: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged women.in Hungary. Supposed annual interest rate is 2 %. (Source: own calculations.)

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	12.4255	12.4582	12.1261	11.6872	11.7700	12.4068	13.2344	13.7245
62	11.5178	11.4914	11.1515	10.7735	10.9635	11.5860	12.4213	12.8779
65	10.1762	10.0478	9.7534	9.4755	9.8066	10.4133	11.1919	11.6465

Table 4: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged men.in Hungary. Supposed annual interest rate is 2 %. (Source: own calculations.)

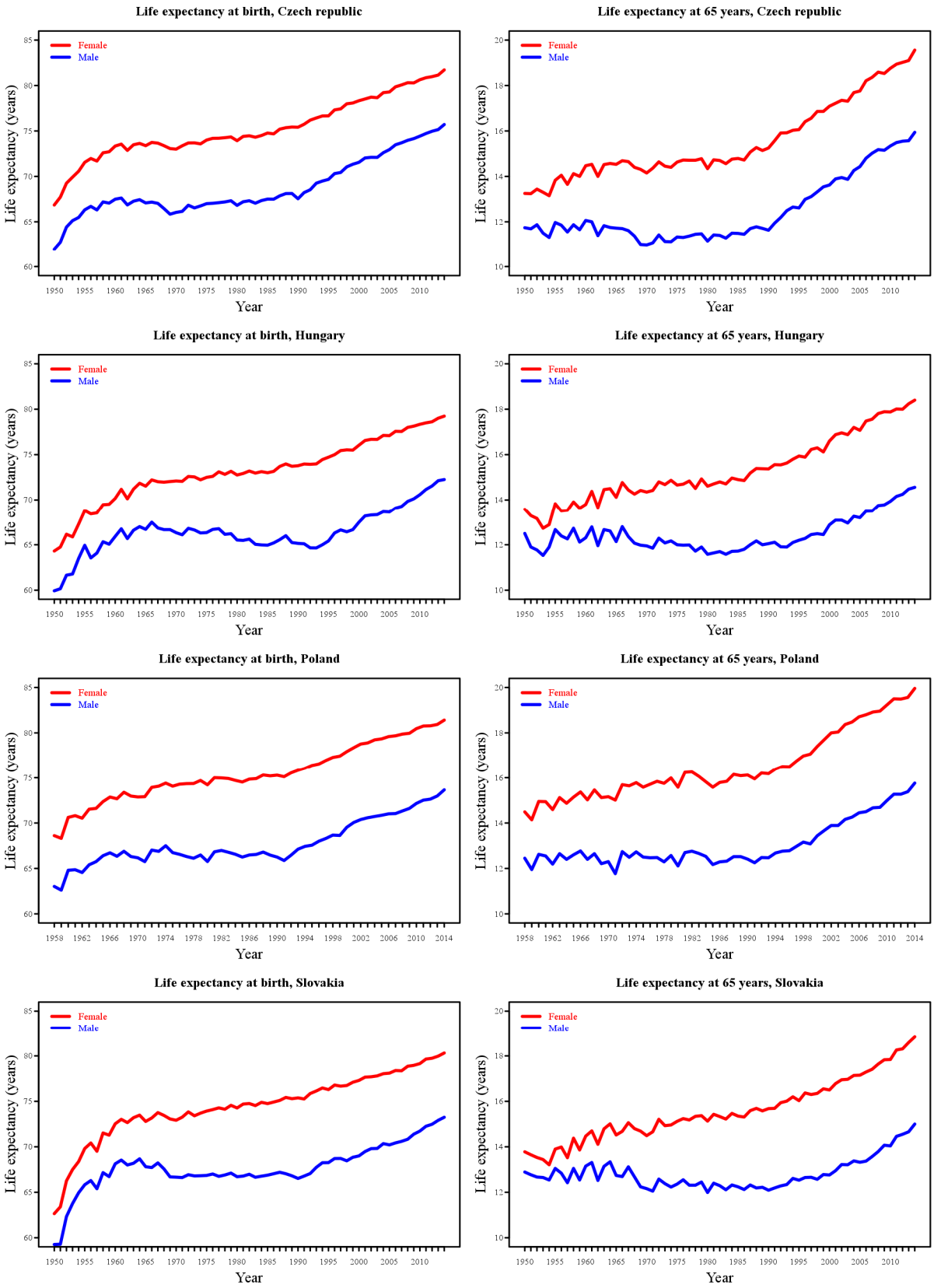


Figure 1: The life expectancy at birth (left) and life expectancy after at age 65 years (right) in the period from 1950 till 2014 within the V4 countries. (Source: Own processing, data [7])

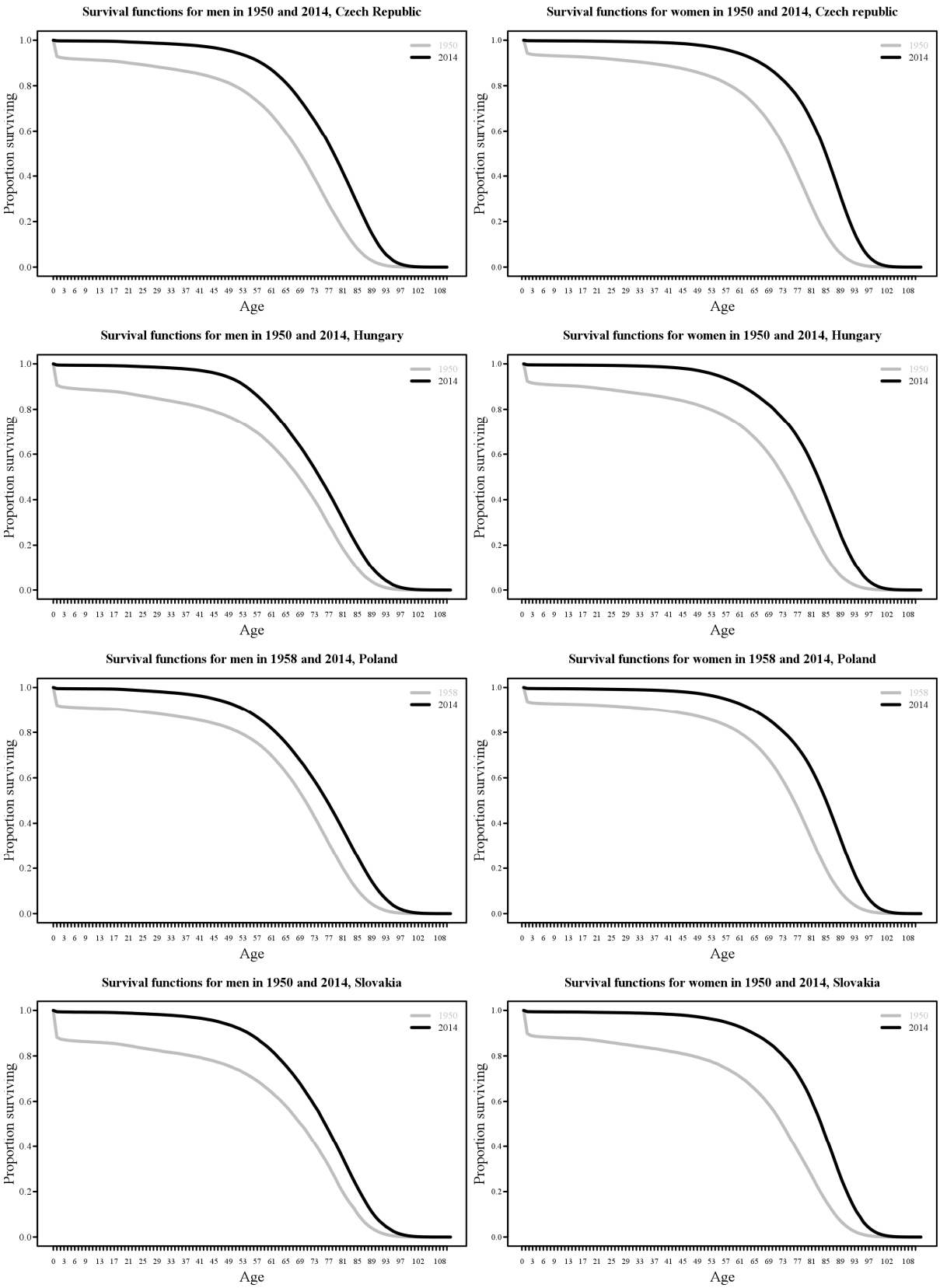


Figure 2: Graphs of the survival functions for the newborn men (left column) and women (right column) in the V4 countries. Comparasion of the years 1950 and 2014. (Source: Own processing, data [7])

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	Na data	14.6471	14.8905	15.1656	15.4838	16.4565	17.6275	18.0747
62	No data	13.5842	13.8011	14.1099	14.4336	15.3851	16.5977	17.0595
65	No data	12.0036	12.1779	12.4897	12.8537	13.7689	15.0259	15.5015

Table 5: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged women.in Poland. Supposed annual interest rate is 2 %. (Source: own calculations.)

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	No data	12.5508	12.3674	12.1860	12.1717	13.0263	14.1706	14.7259
62	No data	11.6043	11.4027	11.2932	11.3416	12.1376	13.2779	13.8294
65	No data	10.2471	10.0114	9.8730	10.0794	10.8346	11.9574	12.5004

Table 6: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged men.in Poland. Supposed annual interest rate is 2 %. (Source: own calculations.)

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	13.6279	14.3760	14.4331	14.8298	15.2316	15.8616	16.8140	17.4552
62	12.6067	13.2875	13.3200	13.7611	13.8673	14.1349	15.7506	16.3986
65	11.1343	11.6803	11.7049	12.1792	12.5513	13.1491	14.1038	14.7820

Table 7: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged women.in Slovakia. Supposed annual interest rate is 2 %. (Source: own calculations.)

Age	***Year***							
	1950	***1960***	***1970***	***1980***	***1990***	***2000***	***2010***	***2014***
60	12.8275	13.1081	12.2681	12.1472	11.8484	12.4640	13.5262	14.2664
62	11.9001	12.1366	11.3167	11.2150	11.0410	11.6153	12.6131	13.3464
65	10.4826	10.0114	9.9140	9.7848	9.8336	10.3261	11.2934	11.9893

Table 8: Present values of the unit life annuities in selected years in the period from 1950 till 2014 for different aged men.in Slovakia. Supposed annual interest rate is 2 %. (Source: own calculations.)

4. THE RISK TRANSFER

Life expectancy has been increasing over the last decades. It is positive people live longer, but on the other hand it also means they have to reconsider their savings in order to keep a satisfactory standard of living. How we can see from the figure 1, the life expectancy has increased in all V4 countries up to 15—18 years in the last half century.

- Shifting of the retirement age is the most common approach to solving the problem in public pension systems, applied by several governments. However, this approach has several weaknesses: The retirement age cannot be shifted unlimitedly.
- It is inapplicable to commercial insurance companies that can not unilaterally change the terms of the insurance contract.
- It is a denial of the underlying insurance principle, as it the risk is transferred from the insurer back to the insured.

Hedging of the longevity risk is highly desirable, but there has historically been limited appetite from reinsurers and no credible capital-market solution, [11] literally say: "Traditionally, reinsurance companies have provided capital to life insurance companies and pension funds seeking hedging opportunities. However, longevity risk is so specific that reinsurance companies have so far been reluctant to undertake business unless it was part of an existing client relationship."

The alternative risk transfer methods are modern techniques of the insurance industry and pension systems which are more appropriate in today's world than the classical cession of insurance risks as, for example in classical reinsurance. One of the typical solutions of the alternative risk transfer is securitization. We can characterize securitization as the process of taking an illiquid asset, or group of assets, and through financial engineering, transforming them into a security. In order to transfer insurance risk to the capital markets, the insurance and reinsurance companies use the high-yield debt instrument known as the insurance-linked securities (ILS). A large majority of the ILS market is composed of property catastrophe bonds (cat bonds), which are typically used as an alternative to buying traditional catastrophe reinsurance. Other types of ILS include mortality bonds or longevity bonds.

The payout on longevity bonds depends on the longevity experience of a given population, so that the payment is related to the number of survivors in the population. Longevity bonds (LBs for short) are instruments, whose payoffs $f(t,S(t))$ are linked to the realized mortality of an underlying reference population, represented by a survivor index, $S(t)$. This index represents the proportion of initial population alive at some future time.

Longevity bonds can take a variety of forms, depending on the type of bond, survivor index chosen, specification of the payment function $f(t,S(t,x))$, maturity, credit risks involved, position to be hedged, and institution and portfolio type (e.g., life insurance or annuity contracts). The following list is based on [1]:

- Standard LBs: these are coupon-bearing bonds, whose coupon payments are linked to a survivor index and fall over time in line with the index. A simple example of a payment function could be $f(t,S(t,x)) = kS(t,x)$, for some $k > 0$.
- Inverse LBs: unlike standard LBs, the coupon payments of these are inversely related to a survivor index, rising over time instead of falling. In terms of the previous example, a payment function for inverse an LB might be of the form $f(t,S(t,x)) = k(1 - S(t,x))$, $k > 0$.

- Longevity Zeros: these are zero coupon bonds, whose principal payments are functions of a survivor index. Longevity zeros could serve as building blocks for more complicated securities.
- Principal-at-risk LBs: these are longevity bonds, whose coupon payments (fixed or floating) are not affected by mortality development, but whose principal payment is linked to a survivor index.
- Survivor bonds: unlike standard longevity bonds, these have no specified maturity but continue to pay coupons as long as any individual belonging to the reference population is still alive: that is, the bonds have a stochastic maturity equal to the time of death of the last member of the reference population. There is no principal payment.

5. CONCLUSION

As we have seen, the risk of longevity is a complex and difficult predictable risk on the life insurance market. This complexity is based on its specificities compared to other insurance risks, in particular, the sensitivity to trends, geographic variability, the extremely long maturity of such insurances, and their potential correlation with many other risks. However, the longevity risk is far from being a concern for the insurance industry alone. It is indeed at the core of an open discussion for politicians, economists and strategists, who have to determine the "effective" pension scheme. The potential impacts of longevity risk at various levels of the global economy and society make a better management of this risk one of the key challenges of the coming decade.

ACKNOWLEDGEMENT

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AN GLM MODEL FOR PREDICTION OF CRISIS IN SLOVAK COMPANIES

Peter Adamko[77]
Tomáš Klieštik[78]
Mária Kováčová[79]
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Abstract: *The goal of this paper is to create and evaluate a GLM model that predict whether a Slovak company will find itself in a crisis in the following year. Paper also provide an overview of metrics used to evaluate the quality or effectiveness of a model.*
The data used to create and test the model are from years 2014/2015 and 2015/2016, respectively. The data was obtained from amadeus - a database of comparable financial information for public and private companies across Europe (www.bvdinfo.com). For each year we had data about 100 000 Slovak companies. To test the performance of the model we used a standard metrics (AUC, Sensitivity, Confusion Matrix, RMSE, ...).

Key words: *Default, prediction model, company in a crisis*

1. INTRODUCTION

In 2016 in Slovakia the new provisions of Law No. 513/1991 Coll. Commercial Code on companies in crisis has entered into force. The company is in a crisis when it is in default or at risk of imminent default.

The default of a company is defined in law no. 7/2005 Coll. On Bankruptcy and Restructuring as amended. Under the Act a company is in default if it has liabilities to at least two entities and the value of its liabilities exceeds the value of its assets or if it is unable to pay at least two financial liabilities to at least two creditors 30 days after the due date.

A company is at risk of imminent default when has a low ratio of equity and liabilities. For 2016, a company is at risk of imminent default when the ratio is less than 4 to 100. For 2017 and 2018 ratios are 6 to 10 and 8 to 100 respectively.

If a company is in a crisis due to a negative equity and has at least two creditors, then it is obliged to file for bankruptcy within 30 days. If a company is in crisis due to insolvency and it has asked (written form) to pay its obligation, then creditors may file a bankruptcy petition.

In the Slovak Republic, individually submitted claims are entered into the list of claims, while each registered claim is compared with the list of liabilities, the accounting and other documentation of the bankrupt subject. The claims that are disputed are subsequently denied within a 30-day period. At the same time, the law adjusts the objective responsibility of actively

[77] University of Zilina, Faculty of Operation and Economics of Transport and Communications, Department of Quantitative Methods and Economic Informatics, Univerzitna 1, 010 26 Zilina, Slovak Republic
[78] University of Zilina, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitna 1, 010 26 Zilina, Slovak Republic
[79] University of Zilina, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitna 1, 010 26 Zilina, Slovak Republic

authorised persons (i.e., the creditor and the administrator) for the damage of the creditor caused by the negation of his claim [2] - [4].

The goal of this paper is to create and evaluate a generalized linear model (GLM) that predict whether a Slovak company will find itself in a crisis in the following year. The family of GLM models are some of the most commonly-used models for many types of data analysis use cases. GLM estimate regression models for outcomes following exponential distributions in general. Along with the Gaussian distribution, these include Poisson, binomial, gamma and Tweedie distributions. Each serves a different purpose and depending on distribution and link function choice.

Peter Adamko



The main scope of Mgr. Bc. Peter Adamko, PhD. pedagogic activities is informatics. Research activities are focused mainly on the mathematics of quantitative methods in financial management and corporate governance. He is involved in many research tasks relating to that issue, and their outputs have been published in many domestic and foreign publications. He was a member of the research team of four VEGA and one APVV projects. He is the author or co-author of one university textbook, two technical publications, 4 lecture notes and 58 articles published in domestic and international journals, conference proceedings of conferences. 15 of them are indexed in WoS or Scopus. His publications have 59 citation responses in WoS or Scopus, his h-index is 4.

2. DATA

The data used to create and test the model are from years 2014, 2015 and 2016. The data was obtained from amadeus - a database of comparable financial information for public and private companies across Europe (www.bvdinfo.com). To create the model, we used data from 2014 and 2015 to calculate predictors and to calculate the response variable, respectively. These data were divided into training data (77 591 observations) and validation data (25 752 obs.). To test the model, we used data from 2015 (predictors) and 2016 (response) (104 842 obs.).

Summary statistics of training set and test set are shown in Table 1 and Table 2, respectively.

	X1	***X2***	***X3***	***X4***	***Y***
SD	176.89	50.18	439.45	226.45	0.43
VAR	31 289.96	2 517.78	193 117	51279.33	0.18
Zeros	6748	2 944	0	44	59 093
Min	-35 810.25	-9 967.3	-6 708	-6 212.95	0
1stQ	-0.01	-0.02	0.27	0.02	0
Mean	-1.64	-0.62	9.13	9.15	0.24
Median	0.07	0.05	0.67	0.47	0
3rdQ	0.29	0.18	0.98	2.61	0
Max	799.86	2 733.17	64 939.25	39 836.2	1

Table 1: Training data – Summary statistics

	X1	*X2*	*X3*	*X4*	*Y*
SD	123.27	94.22	1 486.43	1 158.90	0.42
VAR	15 194.43	8 878.03	2 209 465	1 343 052	0.18
Zeros	9023	3 983	0	44	80 606
Min	-21 396.86	-17 245	-5 549	-5 461.79	0
1stQ	-0.01	-0.01	0.27	0.02	0
Mean	-1.33	-0.54	13.60	12.55	0.23
Median	0.07	0.05	0.67	0.48	0
3rdQ	0.29	0.19	0.98	02.60	0
Max	919.51	10 855	462 230.5	339 035.1	1

Table 2: Test data – Summary statistics

For our model, we chose the following four predictors:
X1 = Working capital / Total assets
X2 = Operating P/L (=EBIT) / Total assets
X3 = (Non-current liabilities + Current liabilities) / Total assets
X4 = Solvency ratio
Y = 1 - company will find itself in a crisis in the following year. 0 - otherwise.

To identify company in a crisis we checked the following conditions:

1. Equity/Liabilities < 0,4
2. Quick ratio < 1
3. Earnings after Taxes < 0
4. Total assets < Non-current liabilities + Current liabilities)

If an enterprise meets first three conditions or fourth condition, it is classified as “in crisis”. These criteria treat potential/real indebtedness of a company. (Due to accumulation of losses from previous years, which would indicate an inability to generate profit in the longer term, insolvency and the current inability to make a profit) [5] - [6].

It should be emphasized that debt ratio of equity and liabilities varies from industry to industry [1]. A ratio that could be a standard for an industry may be unmanageable for another one.

3. MODEL

We created a logistic regression model to predict whether a company will find itself in the crisis following year (under the conditions listed above). Logistic regression is frequently used because of its less restrictive assumptions. Mainly: predictors don’t have to be normally distributed, or have equal variance in each group, there is no

Tomáš Klieštik



Scientific and research activities of prof. Ing. Tomáš Klieštik, PhD. are mainly focused on the area of application of quantitative mathematical and statistical methods in financial management and decision making, Data envelopment analysis, neural networks, genetic algorithms, fuzzy logic, risk quantification and diversification, etc. He is or was a leader of a research team of three VEGA projects and a research team member of other seven VEGA projects. He is an author or a co-author of three monographs, 5 university textbooks, 16 articles in national scientific journals, 23 articles in international scientific journals, 38 contributions published in the proceedings of national scientific conferences, 49 contributions published in the proceedings of international scientific conferences. The research work of prof. Ing. Tomáš Klieštik, PhD. has more than 450 responses. 214 out of them are indexed in the database of Web of Science and 9 of them in Scopus. 24 publications of prof. Ing. Tomáš Klieštik, PhD. are indexed in the database of Web of Science and his H-index is 6.

homogeneity of variance assumption, normally distributed error terms are not assumed. The model was created and tested in R with H2O package.

Model coefficients are shown in Table 3. From last column we can see that X3 and X4 have main impact on the result.

Names	***Coefficients***	***Standardized coefficients***
Intercept	-1.1494	-1.1766
X1	0.0027	0.4838
X2	-0.0036	-0.1828
X3	0.0034	1.4733
X4	-0.0061	-1.3745

Table 3: Model coefficients

	Validation data	***Test data***
MSE	0.180508	0.174054
RMSE	0.424862	0.417198
r2	0.019489	0.020677
logloss	0.546524	0.532060
AUC	0.914996	0.920230
Gini	0.829993	0.840459
mean_per_class_error	0.153339	0.147593

Table 4: Model performance metrics

Table 4 shows that our model yields very good results, for example AUC is 0.92.

Table 5 shows that all balanced metrics are maximised when the threshold is approximately the same = 0.241.

Ing. Mária Mišanková, PhD. *graduated at the Faculty of Operation and Economics of Transport and Communications of the University of Zilina in the field of study Corporate Economics and Management in 2012, where subsequently in 2015 in the same field of study she completed her PhD studies with a dissertation thesis: "Implementation of the strategy into the business plan". Appointed currently works at the Department of Economics of the Faculty of Operation and Economics of Transport and Communications of the University of Zilina as a researcher and specializes on financial markets, credit risk and international business. In these areas she also publishes in domestic and foreign scientific journals, on international domestic and foreign conferences, whose outputs are involved in internationally respected databases (nowadays 16 publications and 14 citations in the database Web of Science and 1 publication in database SCOPUS). So far she was an investigator on project VEGA 1/0656/14 "Research of Possibilities of Credit Default Models Application in Conditions of the SR as a Tool for Objective Quantification of Businesses Credit Risks".*



Metrics	Validation data		Test data	
	Threshold	Value	Threshold	Value
max f1	0.2413	0.7587	0.2413	0.7574
max f2	0.2410	0.8092	0.2410	0.8079
max f0point5	0.2414	0.7715	0.2416	0.7754
max accuracy	0.2414	0.8833	0.2414	0.8885
max precision	0.8822	0.8929	0.9999	0.9322
max recall	0.0035	1.0	0.0001	1.0
max specificity	0.9999	0.9999	0.9999	1.0
max absolute_mcc	0.2413	0.6803	0.2413	0.6811
max min_per_class_accuracy	0.2411	0.8543	0.2412	0.8499
max mean_per_class_accuracy	0.2411	0.8582	0.2412	0.8582

Table 5: Maximum metrics at their respective thresholds

3. CONCLUSION

We created the logistic regression model to predict whether a Slovak company will find itself in the crisis following year. We decided for logistic regression because it is easy to interpret and because of its not very restrictive assumptions. Also, it is also easy to use, unlike models such as Gradient boost model, Random forest, Deep learning model and so on.

To determine the result, simply put X1, X2, X3, X4 into Formula 1 and place the result (*t*) in Formula 2. Then compare the result with the threshold (0.241, based on table 5). If *c* is bigger than the threshold, the company will find itself in crisis next year.

$$t = -1.1494 + 0.0027 \cdot X1 - 0.0036 \cdot X2 + 0.0034 \cdot X3 - 0.0061 \cdot X4 \quad (1)$$

$$c = \frac{1}{1+e^{-t}} \quad (2)$$

Figure 1 and Table 6 shows that our model yields very good results. The table shows specific results when threshold is 0.2416.

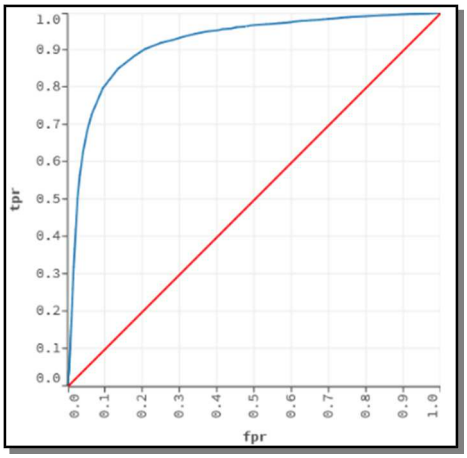


Figure 1: ROC - test data

Actual \ Predicted	***0***	***1***	***Error***
0	77 396	3 210	0.0398
1	9 091	15 145	0.3751
Total	86 487	18 355	0.1173

Table 6: Confusion matrix, test data, threshold = 0.2416

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FINANCIAL EDUCATION OF UNIVERSITY STUDENTS

Zuzana Kozubíková[80]

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Abstract: *The quality of education at universities is at the forefront of the knowledge society. Financial literacy belongs to the integral parts of the modern education and to the key competencies of the modern people. Financial education, therefore, becomes so an important pillar of financial literacy, that we can simply characterize as the ability to make informed and effective decisions about the use and management of money in work and personal life. This article focuses on investigating the financial education effectiveness and the skills acquired in the basic economic course. In addition to the theoretical knowledge, the course provides practical knowledge and skills that enable students to analyze financial flows, plan and change them in the light of changes in the external environment or their own needs. The course was attended by students of management and information department of bachelor study. The research was conducted in the form of a questionnaire survey at the beginning and at the end of the course. The questionnaire also included questions concerned with personal characteristics of the respondents, about current education, verification of competence in the branch, assessment of its own capabilities, progress on important financial decisions, etc. The results obtained in the survey were analyzed by statistical methods, especially by statistical tests. It has brought interesting results in the field of understanding the time value of money, interest rates, inflation and interest rates, annuities, debt amortization, and financial and investment decision making. The results obtained are useful in the teaching process of economic subjects.*

Key words: : *financial literacy, finance education, questionnaire survey.*

1. INTRODUCTION

The world has become a more risky place to live. At the same time, the current time is marked by rapid and turbulent developments in the economic as well as in the social sphere of society. It brings a lot of problems and tensions in society. In the media, we frequently meet the concepts such as the global labor market, unemployment, new technologies, manufacturing innovations, labor productivity and the quality of education.

Exactly the new technologies and innovations in production have become an important indicator of a modern knowledge economy. Employers assume that the "new" employee will have the assumptions and ability to create, apply, maintain and further develop automated solutions from the appropriate department. There has arisen a steady demand for the university-educated individuals who are highly capable of using interdisciplinary knowledge and skills. The quality of education at universities is at the forefront of the knowledge society. Today's world is about financial flows, the financial market, and its products. Every individual is faced with the need to manage financial decision-making in both working and personal living conditions. Financial education, therefore, becomes so an important pillar of financial literacy. [Universities] “They are not just institutions of higher education and research granting titles but

[80] University of Žilina – Faculty of Management Science and Informatics – Department of the Macro and Microeconomics, Univerzitná 8215/1,010 26 Žilina, Slovak Republic

they together educate responsible people with excellent knowledgeable to solve questions and problems globally and share their knowledge“ [7].

2. ROLE OF FINANCIAL LITERACY IN MODERN SOCIETY

In the European countries, the education and lifelong learning systems are gradually being upgraded to better respond to the current and future needs of the labor market. Students learn more to work with information technologies and effectively acquire, capture and exploit the knowledge that is becoming crucial in increasing labor productivity. Industry 4.0. has another disadvantage, which is still far from being spoken. „It is likely that part of the unemployed middle class might not afford pay loans and mortgages. The problem will require an analysis on the national level. The mentioned negative impacts cannot be removed, the success dealing of the drawbacks means its control. Actually, it is necessary to prepare specific systematic measures (taxes, duties, and generation of the income). According to the experts, we will feel the first effects and signs approximately in 2022-2025“ [3].

The issue of over-indebtedness of the population is a major problem for the economies. This is a particularly difficult problem, especially in those countries, where the low cost of work has longtime been viewed as a "competitive advantage". Another reason is the non-negligible probability that today's young people will have lower standard of living than their parents. It is mentioned [1] by the words: “For the first time since the Second World War, there is a real risk that today’s young adults — the most educated generation we have ever had — may end up less well-off than their parents“. This is only one of the reasons why financial literacy is strongly supported in the education system of the European countries policies.

From several international research [2], [4], [5], [6] it follows that financial literacy can be improved by providing high-quality financial education available to broad populations. The need to be financially literate is based on the life of the individual, without distinction of his/her education. These are requirements of the common life decisions such as mortgage, consumer loans, the need to secure oneself for the next stages of life by exploiting various saving plans and investment opportunities.

***Ing. Zuzana Kozubíková, PhD.**, works as an assistant professor in the Department of macro- and microeconomics, where she reads lessons from "Corporate finance", "Capital and investment theory" and seminaries from "Business economics", "Elementary economic theories" designed for study programs Informatics and Management. At the present, the author participates in two research projects VEGA. Author's research activities focus on the field of financial and investment decision-making and financial literacy.*



Financial literacy can hardly be included in one definition and there are different viewing points. For example, the study [8] is based on a different understanding of financial literacy in countries with high and low incomes. In high-income countries, for instance, the financial literacy is often viewed as a complement to consumer protection. One of the primary goals of financial education is, therefore, to equip individuals with the capability to navigate a complex array of financial products, including pensions and mortgages, and to make sound financial decisions. The people in low-income countries rely to a much greater extent on the microenterprise for their livelihood. Acquiring ― managerial capital, or business skills and knowledge, is thus a more relevant component of financial capability than for the typical wage-earning worker in a developed country.

The article presents the results of the research of the financial education effectiveness, and the skills acquired in the basic economic course. Beside the theoretical knowledge, the course provides also practical knowledge and skills that enable students to analyze financial flows, plan and change them in the light of changes in the external environment or their own needs.

3. METHODS AND DATA COLLECTION

The research was conducted in the form of a questionnaire survey at the beginning and at the end of the course. The questionnaire also included questions concerned with personal characteristics of the respondents, about current education, verification of competence in the branch, assessment of its own capabilities, progress on important financial decisions, etc. Moreover, in view of the study field, it is reasonable to assume that financial literacy should also be part of the professional abilities of the managers. The questions in our questionnaire could be divided into two parts. The first part collected certain personal characteristics in order to make some deeper and more sophisticated analysis of the performance levels. The second part of the questionnaire was designed to test the actual level of respondents' financial literacy. This part of the questionnaire consisted of multiple-choice questions, each having four options, only one of which was correct. Each question included the option for students to say that they did not know or did not want to answer.

The basic characteristics of the research sample are summarized in table 1. As we can see, the sample is relatively balanced in the gender composition of men and women students. We can observe some predominance of the management students which is natural due to the subject of the survey.

Before completing the course				***After completing the course***			
Gender	***Number***	***Study field***	***Number***	***Gender***	***Number***	***Study field***	***Number***
Men	75	Management	80	Men	89	Management	138
Women	69	Informatics	64	Women	112	Informatics	63

Table 1: The basic characteristics of the research sample. (Source: own processing).

In order to analyze the influence of the financial education on the results, we applied statistical tests. As the variances of the analyzed samples were different, we used the Welch t-test instead of the classical Student t-test. The testing criterion has, in this case, the form:

$$t = \frac{\bar{X_1} - \bar{X_2}}{\sqrt{\frac{s_1^2}{N_1} + \frac{s_2^2}{N_2}}},$$

where $\bar{X_1}$,s_1^2 and N_1 are the 1st sample mean, sample variance, and sample size, respectively, and $\bar{X_2}$,s_2^2 and N_2 are the 2nd sample mean, sample variance, and sample size, respectively. The associated number of degrees of freedom is then given by the formula

$$\nu \approx \frac{\left(\frac{s_1^2}{N_1} + \frac{s_2^2}{N_2}\right)^2}{\frac{s_1^4}{N_1^2 \nu_1} + \frac{s_2^4}{N_2^2 \nu_2}}.$$

Here $\nu_1 = N_1 - 1$ and $\nu_2 = N_2 - 1$ are the degrees of freedom associated with the first and second sample variance estimates respectively. All necessary computations were carried out in the free open source statistical tool R.

4. RESULTS

Before we proceed to evaluate the knowledge section of the questionnaire, we analyze selected elements of self-reflective assessment of respondents. The percentages of respondents according to their self-assessment of financial literacy are summarized in table 2. Here we see a slight increase in self-critics of the participants. Moreover, after completing the course there have arisen respondents who have reduced their skills to zero, even though they did not exist before the course started. However, it is pleasing, that this group does not make even one percentage and, together with the group with very low financially literate, this share is lower than before the course. The largest increase was recorded in a group of respondents who are assessed themselves to be able to decide correctly in most situations.

Self-assessment before the course		***Self-assessment after the course***	
Level	***Share (in %)***	***Level***	***Share (in %)***
Fully literate	3.47	Fully literate	2.99
Mostly	26.39	Mostly	31.34
Average	33.33	Average	29.35
Feel some deficit	27.78	Feel some deficit	28.86
Very little	9.03	Very little	6.47
Not at all	0.00	Not at all	0.99

Table 2: Percentages of the respondents according to their self-assessment before and after passing the course. (Source: Own processing)

Another important aspect was the perception of the importance of being financially literate. The obtained values are presented in table 3, where are introduced as well absolute figures beside the percentages. This is because the percentages could seem to have declined overall in high importance levels, but absolute figures show that new individuals have only been added to the category of very important or important.

Importance perception before the course			***Importance perception after the course***		
Level	***Percentage***	***Count***	***Level***	***Percentage***	***Count***
Vital	13.19	19	Vital	10.95	22
Very important	52.78	76	Very important	52.73	106
Important	31.25	45	Important	34.33	69
Little importance	2.78	4	Little importance	1.99	4

Table 3: Percentages and absolute counts of the respondents according to their importance of being financially literate perception before and after passing the course. (Source: Own processing).

The main objective of the research was to verify the assumption of the positive impact of financial education on the resulting level of financial literacy. Comparison of the results of both statistical surveys is illustrated graphically in Figure 1. Here we can see graphs of the probability density and cumulative distribution functions of random quantity representing the success of respondents before and after the course. The probability density functions clearly show the change of the skewness in favor of higher performance. Comparing cumulative distribution functions then confirms that the distribution function has moved to the right. This shift represents the stochastic dominance of the first degree of average performance after the completing the course over the average performance before the start of the course. The numerical characteristics of both samples are summarized in table 4. Here we observe namely increase of all essential quantiles of the empirical distribution.

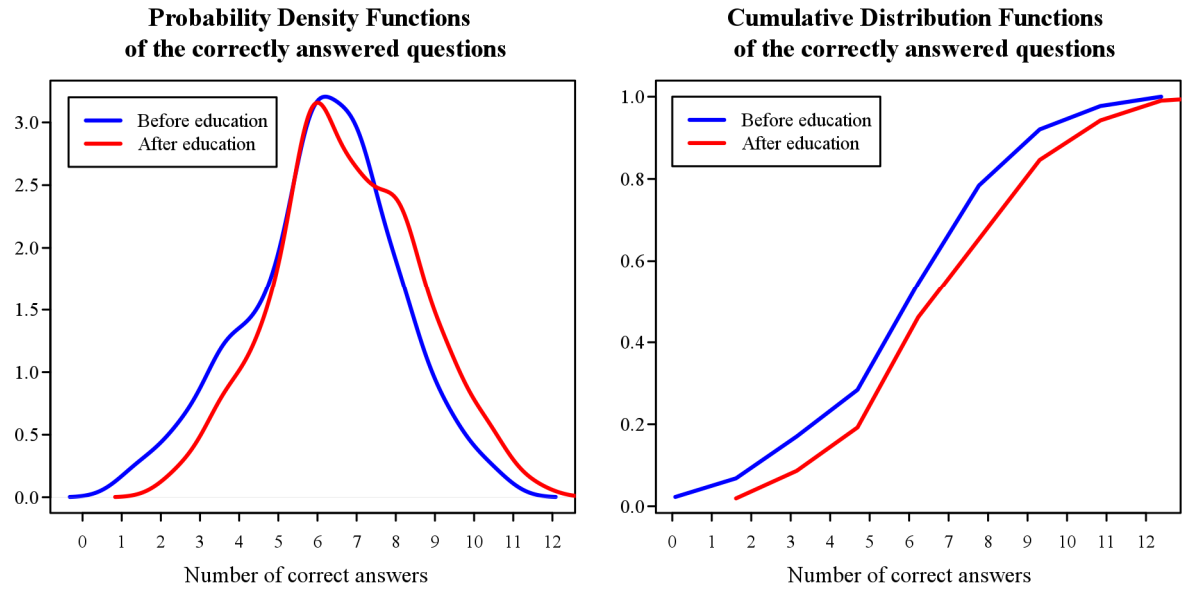


Figure. 1: The probability density functions (left) and cumulative distribution functions (right) of the average performance before and after completing the course. (Source: Own processing)

Before completing the course					
Mean	***Median***	***10 % quantile***	***25 % quantile***	***75 % quantile***	***90 % quantile***
0.4780	0.4615	0.3077	0.3846	0.5385	0.6154
After completing the course					
Mean	***Median***	***10 % quantile***	***25 % quantile***	***75 % quantile***	***90 % quantile***
0.5300	0.5385	0.3846	0.4615	0.6154	0.6923

Table. 4: Numerical characteristics of the performance before and after completing the course. (Source: Own processing)

Mean performance		***t-statistics value***	***p-value***
Before course	0.4780	-3. 7507	0.0002116
After course	0.5300		

Table. 5: Results of the Welch two sample *t*-test for the mean performances before and after completing the course. (Source: Own processing)

The increase in average performance, visible in the first column of table 4, can also be confirmed by a statistical test. Because our goal is to confirm an increase in average performance, we perform a t-test with a one-sided alternative that average post-exchange performance is greater than before completing the course. The results of the Welch test are presented in table 5. From table 5 one can deduce, the null hypothesis, that the average performance remains unchanged after completing the course can be rejected at the confidence level exceeding 99 %. It confirms the statistically significant increase in the financial literacy level, immediately after completing the course.

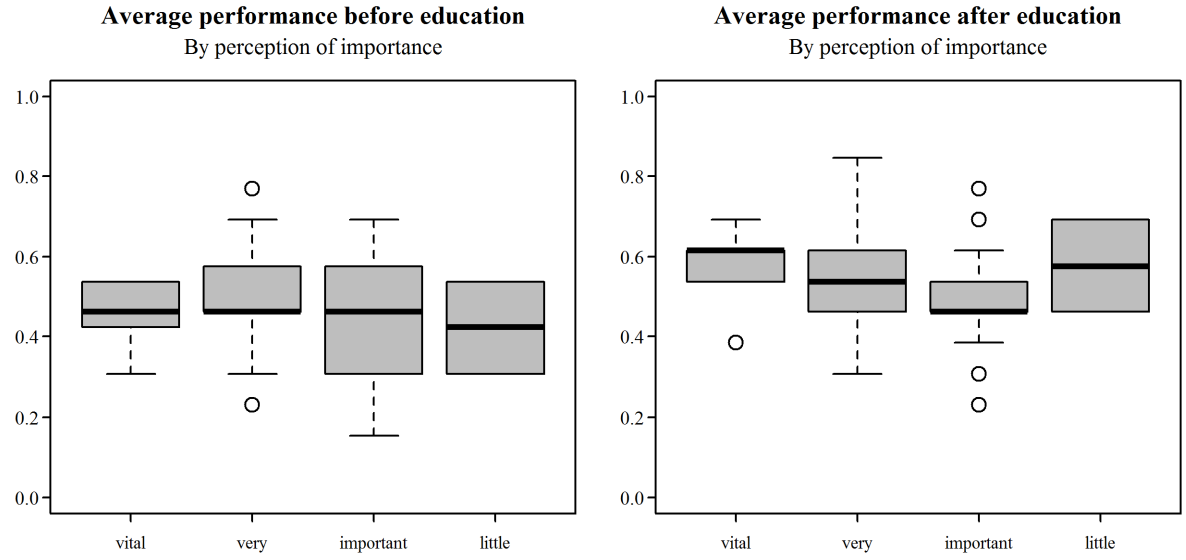


Figure. 2: The boxplots of the average performance before (left) and after (right) completing the course with respect to the importance perception. (Source: Own processing)

Because we have already verified some progress in the level of financial literacy after completing the course, let us look at these shifts deeper, in terms of personality characteristics and respondents' attitudes. First, we analyze the changes according to the perception of the importance of financial literacy. The characteristics of each group are graphically presented using the boxplots in Figure 2. Here we can observe a marked rise in the median in a group of respondents who consider financial literacy to be vital or very important. It is also a surprise that there is a positive shift in the group that evaluates financial literacy as little important. Certain stagnation we can observe in the group, which attributes to the financial literacy an average of importance. The exact values of the medians found for each category are summarized in Table 6.

Importance perception	***Median before the course***	***Median after the course***
Vital	46.15 %	61.54 %
Very important	46.15 %	53.85 %
Important	46.15 %	46.15 %
Little important	42.31 %	57.69 %

Table. 6: Median values of the performances before and after completing the course, due to the importance perception. (Source: Own processing)

The second aspect is the self-assessment of own financial literacy. These comparisons are presented graphically, with the help of boxplots in Figure 3. There is a clear drop in the level

of those respondents who have declared themselves as fully financially literate, which subsequently led to an underestimation of the need to educate themselves in this area as well. On the contrary, groups that demonstrated a degree of self-criticism in their self-assessment showed a positive shift, which is significant among respondents who were rated as mostly financially literate. The same significant shift we observe in the group that has acknowledged that they feel a certain deficit, what likely motivated them to an improvement. On the other hand, in the weakest group, there was a split and there has arisen the group, which critically evaluated as completely financially illiterate. The exact values of the medians found for each category are summarized in Table 7.

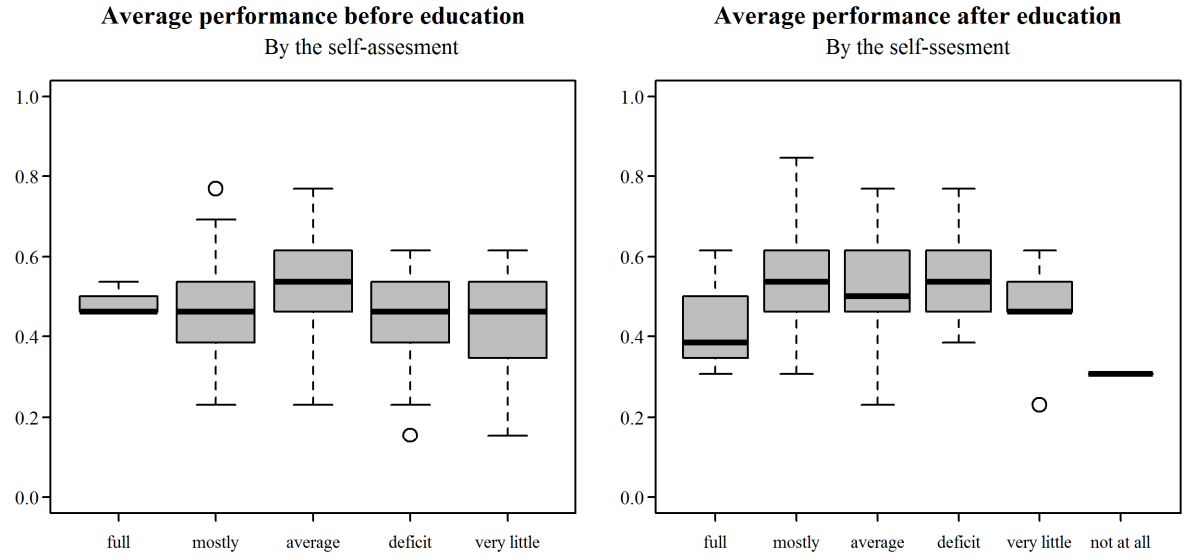


Figure 3: The boxplots of the average performance before (left) and after (right) completing the course with respect to the self-assessment. (Source: Own processing)

Financial literacy self-assessment	***Median before the course***	***Median after the course***
Full	46.15 %	38.46 %
Mostly decide correctly	46.15 %	53.85 %
Average	53.85 %	50.00 %
Feel some deficit	46.15 %	53.85 %
Very little	46.15 %	46.15 %
Not at all	Not reported	30.77 %

Table 7: Median values of the performances before and after completing the course, due to the financial literacy self-assessment. (Source: Own processing)

5. CONCULSION

The aim of the research was to verify the hypothesis on the positive impact of financial education on the level of financial literacy. This assumption was confirmed by the statistical analysis of a research sample of university students of management and informatics study fields. We have also discovered that an important factor influencing progress in financial literacy is the importance that respondents attribute to financial literacy.

At the same time, we have confirmed the assumptions regarding self-assessment. Groups that in their self-esteem showed a certain degree of self-criticism have achieved a positive shift (it did not apply to a group of the weakest). On the contrary, those students who have declared themselves to be fully financial literate have experienced a drop in their level. The possible cause is the underestimation of the need to learn in this field. On the basis of the results obtained, it is possible to conclude that the change in attitudes of students is one of the key elements for improving the effectiveness of financial education.

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KONKURENTNOST SRPSKE PRIVREDE U ZEMLJAMA U OKRUŽENJU

COMPETITIVENESS OF THE SERBIAN ECONOMY IN THE COUNTRIES IN ENVIRONMENT

Olivera Živković[81]
Snežana Topalović[82]
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Sadržaj: *Savremene uslove poslovanja karakteriše konstantan rast međunarodne trgovine. Uporedo sa rastom međunarodne trgovine dolazi do sve većeg rasta svetske proizvodnje, koji se javlja kao rezultat povećanog obima međunarodne razmene roba i usluga. Da bi opstale u surovim uslovima poslovanja koji vladaju na svetskom tržištu, nacionalne privrede moraju konstantno unapređivati svoju konkurentnost. Samo konkurentna privreda može na pravi način odgovoriti svim izazovima i pritiscima koji dolaze od strane drugih učesnika na tržištu. Jedan od načina za postizanje privrednog rasta jeste povećanje izvozne konkurentnosti. Predmet istraživanja u ovom radu je analiza konkurentnosti privrede Srbije u odnosu na zemlje u okruženju, kao i analiza konkurentnosti na međunarodnom planu. U radu je korišćen analitički naučni metod, kako bi se prikupila saznanja o pojedinačnim i posebnim svojstvima konkurentnosti. Analiza je sprovedena posredstvom dva indeksa nacionalne konkurentnosti: Indeks globalne konkurentnosti i Indeks lakoće poslovanja. Analiza pokazuje da je Srbija u lošijoj poziciji u odnosu na svoje susede. Stoga je osnovni cilj rada da se pomoću ovih indeksa, identifikuju kritična područja srpske konkurentnosti u odnosu na susede i uopšte na međunarodnom planu. Ta područja se odnose na određivanje delatnosti koje su od ključnog značaja za povećanje izvoza naše zemlje i unapređenje proizvodnje roba i usluga, koje imaju prođu na inostranim tržištima. Rezultati sprovedene studije bi mogle biti od pomoći nacionalnim, regionalnim i lokalnim strukturama u kreiranju adekvatnih strategija koje će biti usmerene na razvoj prioritetnih delatnosti od značaja za izvozne aktivnosti.*

Ključne reči: *konkurentnost, privreda, Srbija, okruženje***.**

Abstract: *The modern business conditions are characterized by consistently increasing of international trading. On the other side, increasing of international trade caused the increasing of the world production, as the result of bigger volume of international trade of goods and services. In order to survive on the world market, national economies must constantly improve their competitiveness. Only a competitive economy can respond to all the challenges and pressures which coming from other market participants. One of the ways to achievement of economic growth is to increase export competitiveness. The subject of research in this paper is the analysis of the competitiveness of the Serbian economy in comparison to the countries in the region, as well as an analysis of competitiveness on the international level.*
In this research was used analytical scientific method in order to collect knowledge about individual and specific characteristics of competitiveness. The analysis was carried out through two national competitiveness indexes: The Global competitiveness index and The Business efficiency index. The analysis shows that the position of Serbia is bad in comparison to countries in environmental. Therefore, the main goal of this study is identification of critical

[81] Ekonomski fakultet u Kragujevcu, Kragujevac, Đure Pucara Starog br. 3, Srbija
[82] Ekonomski fakultet u Kragujevcu, Kragujevac, Đure Pucara Starog br. 3, Srbija

fields of the Serbian competitiveness in comparison to country in region and generally on international level. Those fields refer to detecting the business activities which are of high importance for increasing export and improvement of production of goods and services which are demanded in foreign markets. The results of the conducted study may help the national, regional and local structures in the process of creation adequate strategies which will be focused on the development of high importance activities for increasing of Serbian export.

Key words: *competitiveness, economy, Serbia, environment*

1. UVOD

Uslovima progresivnog rasta međunarodne trgovine, međuzavisnost nacionalnih privreda raste iz dana u dan. Sve turbulentnije promene na međunarodnom nivou, postizanje visoke konkurentnosti na nacionalnom nivou čine sve težim. Razvijene zemlje, koje poseduju dovoljne proizvodne kapacitete i optimalan nivo tehnološke razvijenosti, usled pada cene domaćih proizvoda, uspeće da odgovore na povećanu tražnju. Nasuprot tome, nerazvijene privrede, kao što je srpska, nemaju adekvatne domaće supstitute koji će zameniti skuplje uvozne proizvode.

Usled visokog stepena uvozne zavisnosti, kako od finalnih proizvoda tako i od inputa, Srbija će biti prisiljena da i dalje uvozi u jednakoj meri, a možda i u većem obimu. Osnovni cilj, izvozna konkurentnost, neće ili će biti postignut u nedovoljnoj meri, dok će depresijacija uticati na narušavanje cenovne stabilnosti i porast inflacije. Uprkos povećanju konkurentnosti u par poslednjih godina, Srbija i dalje ne beleži potrebne vrednosti izvoza. Najveću slabost srpskog izvoza predstavlja činjenica da Srbija najviše izvozi robu široke potrošnje, dok najveći deo njenog izvoza odlazi u zemlje Evropske unije tj. razvijene zemlje. Ukoliko Srbija želi da bude i ostane konkurentna na ovakvim tržištima, ona mora promeniti strukturu izvoza. Nužno je usmeriti proizvodnju u proizvode koji zahtevaju više faze prerade.

2. PREGLED LITERATURE

„Biti konkurentan znači imati sposobnost da se takmičite, biti efikasan, pobediti i potom uvek težiti pobeđivanju, kako bi se zadržala osvojena pozicija“ [1]. Pojam konkurentnosti datira još od početka 15. veka, odnosno od razvoja merkantilističke teorije, kao prve teorije konkurentnosti. Sledeća stepenica je teorija apsolutnih prednosti Adama Smita, prema kojoj su osnovne faktore konkurentnosti predstavljali radna snaga i prirodni izvori. Smit je posebno isticao da se sva dobra moraju proizvoditi najjeftinije kako bi bila konkurentna. Smitovu postavku osporio je David Rikardo u svojoj teoriji komparativnih prednosti ističući da je neophodno upoređivati dve ili više zemalja kako bi one koje su manje uspešnije u jednoj vrsti proizvodnje prepustile to uspešnijim od sebe i obrnuto [2]. Daljem razvoju ove teorije doprineli su radovi Hekšera i Olina, koji ističu da su osnovni faktori konkurentnosti jedne zemlje upravo njihova prirodna bogatstva. U tom smislu, zemlje bi trebalo da usmeravaju proizvodnju u one grane gde će najviše iskoristiti sirovine kojima obiluju [3].

Tako, na primer, Australija drži primat kada je reč o proizvodnji vune, Finska u proizvodnji drveta i papira, SAD u proizvodnji pšenice itd. Weber uvodi sociokulturni kapital (religija, lični sistem vrednosti itd.) kao važan faktor konkurentnosti [4]. Solow ističe važnost obrazovanja i tehnoloških inovacija za postizanje stabilnog i održivog privrednog rasta [5]. Draker razvija teoriju biznisa gde dobro utemeljen sistem menadžmenta zasnovan na integrisanim

sposobnostima, veštinama i znanjima, predstavlja osnov i suštinu konkurentnosti [6]. Navedene ideje zaokružuje Porter koji ističe četiri ključne grupe faktora konkurentnosti: faktori proizvodnje, uslovi tražnje, nivo razvijenosti povezanih i pratećih industrija i strategija, struktura i rivalitet firmi [7]. Bez obzira na to da li se radi o konkurentnosti na nivou preduzeća, privredne grane ili jedne države, pojam konkurentnosti u svakom od ovih slučajeva označava sposobnost da se osvoji ali i zadrži tržišna pozicija, poveća tržišno učešće i profitabilnost - dakle, pojam konkurentnosti označava uspešnost u poslovanju [8]. Krugman smatra da se pojam konkurentnosti odnosi isključivo na konkurentnost preduzeća. On osporava postojanje konkurentnosti nacionalne privrede nazivajući je „opasnom opsesijom„ [9].

Organizacija za ekonomsku saradnju i razvoj (OECD), nacionalnu konkurentnost definiše kao „meru prednosti ili nedostatka određene zemlje u prodaji njenih proizvoda na svetskom tržištu" [10]. Još jedna od često korišćenih definicija jeste definicija Evropske komisije kojom se konkurentnost definiše kao „sposobnost proizvodnje roba i usluga koji zadovoljavaju tržišne kriterijume i održavaju visok nivo prihoda" [11]. Autori Hatsopoulos, Krugman i Samers daju definiciju gde pod konkurentnošću podrazumevaju „održavanje trgovinskog bilansa u ravnoteži uz ostvarenje odgovarajuće stope rasta životnog standarda" [12]. Majkl Porter definiše konkurentnost kao „sposobnost nacionalne privrede da ostvari visoku tekuću produktivnost koja se postiže efikasnom upotrebom svih nacionalnih resursa" [13].

Olivera Živković *rođena je u Vitini. Osnovnu školu završila u Prištini, dok je srednju Ekonomsku školu završila u Kragujevcu. Ekonomski fakultet Univerziteta u Kragujevcu upisala je 2002. godine, a diplomirala u februaru mesecu 2007. godine sa prosečnom ocenom 8,4. U toku studija više puta nagrađivana od fakulteta za postignute uspehe. Diplomski rad na temu „Privatizacija srpske privrede"odbranila sa ocenom 10. U junu 2008. godine položila brokerski ispit i stekla zvanje brokera. Doktorske studije na Ekonomskom fakultetu Univerziteta u Kragujevcu, modul Upravljanje poslovanjem, upisala akademske 2011/2012. godine. U toku izrada dokrotske disertacije na temu „Upravljanje kreditnim rizikom u segmentu malih i srednjih preduzeća". Trenutno zaposlena u Addiko banci a.d. Beograd, na poziciji Risk manager-a. Poseduje bankarsko iskustvo od cca 11 godina. Od 2014. godine aktivan sudski vešatak za Ekonomsko-finansijsku oblast, uža specijalnost „Investiciono bankarstvo". Tokom svog dosadašnjeg naučno-istraživačkog rada obajvila:*



Saopštenje sa međunarodnog skupa štampano u celini (M33):
1. Živković O., Topalović. S. (2016), "The labor market in Serbia", VI International Conference "Economics and Management-Based on New Technologies", EMoNT-2016, Врњачка Бања, Србија.

3. METODOLOGIJA ISTRAŽIVANJA

3.1. INDEKSI NACIONALNE KONKURENTNOSTI

U ekonomskoj teoriji i praksi postižu se sve veći napori da se što preciznije izmeri konkurentnost neke nacionalne privrede. U tom smislu, koriste se raznovrsni metodi, tehnike i indeksi, a svakako su najpoznatiji: indeks globalne konkurentnosti (Global Competitiveness Index - GCI) i indeks lakoće poslovanja (Easy of doing business - EDB) [14].

Svetski ekonomski forum svake godine izdaje Izveštaj o globalnoj konkurentnosti u okviru kojeg se nacionalne privrede rangiraju u zavisnosti od svog nivoa konkurentnosti i isti služi za merenje konkurentnosti na međunarodnom nivou[15]. Ovo se postiže korišćenjem velikog

broja kako mikroekonomskih tako i makroekonomskih faktora konkurentnosti, koji su grupisani u tri grupe i dvanaest podgrupa. Nisu sve grupe faktora podjednako značajne za sve države. Nivou privrednog razvoja jedne zemlje, prilagođava se i značaj određenih faktora konkurentnosti. Tako na primer, za zemlje sa najnižim nivoom razvijenosti najznačajnija je prva grupa, za zemlje sa srednjim nivoom privrednog razvoja najznačajnija grupa će biti faktori efikasnosti, dok su faktori inovativnosti najznačajniji za najrazvijenije zemlje.

Grupe konkurentnosti	***Podgrupe (stubovi) konkurentnosti***	***Nivo privrednog razvoja***
Osnovni faktori	Institucije Infrastruktura Makroekonomska stabilnost Zdravlje i osnovno obrazovanje	Niži nivo privredne razvijenosti - ekonomije vođene faktorima proizvodnje (factor-drives)
Faktori efikasnosti	Visoko obrazovanje i obuka Efikasnost tržišta roba Efikasnost tržišta rada Sofisticiranost finansijskog tržišta Tehnološka opremljenost Veličina tržišta	Srednji nivo privredne razvijenosti - ekonomije vođene efikasnošću (efficiency-drives)
Faktori inovativnosti	Sofisticiranost poslovnih procesa Inovacije	Viši nivo privredne razvijenosti - ekonomije vođene inovacijama (innovation-drives)

Tabela 1: Faktori konkurentnosti u okviru Indeksa globalne konkurentnosti

Indeks lakoće poslovanja izdaje Svetska banka i Međunarodna finansijska korporacija i isti pokazuje koliko je olakšano poslovanje u određenoj zemlji. Na primer, koliko je komplikovano i koje su sve procedure za otvaranje preduzeća, koliko je vremena potrebno za realizaciju nekog ugovora, koliko je lako ili teško zaposliti se, koji su to uslovi da bi se dobio kredit itd [16].

3.2. INDEKS GLOBALNE KONKURENTNOSTI

Prema Izveštaju o globalnoj konkurentnosti u periodu od 2011. godine do 2016. godine 1. i 2. mesto dominantno zauzimaju Svajcarska i Singapur. Od 3. do 10. mesta uglavnom se nalaze vodeće tržišne privrede. Konkurentska pozicija Srbije u 2016. godini (90. mesto) je najbolja od 2011. godine. Međutim, zabrinjava činjenica je ta pozicija lošija od svih susednih zemalja, osim Bosne i Hercegovine (107.). Od zemalja u okruženju Srbije, najbolje mesto zauzima Bugarska (50.).

Ukoliko posmatramo globalnu konkurentnost Srbije od 2007. godine, zaključuje se da Srbija beleži blagi porast ranga u 2008. godini, kada nakon 91. pozicije u 2007. godini, dostiže 85. mesto. U 2009. godini situacija se pogoršava pa Srbija pada na 93. poziciju, da bi par godina kasnije rang bio manje više isti. Srbija 2013. godine beleži značajan pad i zauzima 101. mesto na listi najkonkurentnijih zemalja, dok se u 2014. i 2015. godini situacija vraća na manje - više stari nivo, odnosno 94. mesto. Prema poslednjem Izveštaju o globalnoj konkurentnosti, Srbija u 2016. godini zauzima 90. poziciju. Kao zemlja koja se nalazi na srednjem nivou privrednog razvoja, Srbija pripada ekonomijama koje su orijentisane na efikasnost kao ključni faktor proizvodnje. S obzirom da je sledeća stepenica ka većoj konkurentnosti - inovativnost, posebno zabrinjava činjenica da na ovom polju Srbija beleži znatno nisku poziciju (2016. godini 120. mesto i iza Srbije je samo Bosna i Hercegovina na 122. mestu).

Zemlja	*2016*	*2015*	*2014*	*2013*	*2012*	*2011*
Švajcarska	1	1	1	1	1	1
Singapur	2	2	2	2	2	2
SAD	3	3	3	5	7	5
Holandija	4	5	8	8	5	7
Nemačka	5	4	5	4	6	6
Švedska	6	9	10	6	4	3
Velika Britanija	7	10	9	10	8	10
Japan	8	6	6	9	10	9
Hong Kong	9	7	7	7	9	11
Finska	10	8	4	3	3	4
Bugarska	50	54	54	57	62	74
Rumunija	62	53	59	76	78	77
BJR Makedonija	68	60	63	73	80	79
Mađarska	69	63	60	63	60	48
Hrvatska	74	77	77	75	81	76
Albanija	80	93	97	95	89	78
Crna Gora	82	70	67	67	72	60
Srbija	90	94	94	101	95	95
BiH	107	111	-	87	88	100

Tabela 2. Deset najkonkurentnijih zemalja prema Indeksu globalne konkurentnosti i mesto Srbije u odnosu na susedne zemlje [17]

3.3. INDEKS LAKOĆE POSLOVANJA

Indeks lakoće poslovanja pokazuje da 1. mesto u 2016. godini zauzima Novi Zeland, 2. mesto pripada Singapuru, koji je prethodnih pet godina zauzimao prvu poziciju. Naredna mesta pripadaju visoko razvijenim tržišnim privredama. Zanimljivo je primetiti da je Makedonija u 2016. godini izbila na 10. mesto i od svih suseda Srbije bila najbolje plasirana.

Od ukupno 190 zemalja u 2016. godini Srbija se našla na 47. mestu. U poređenju sa 2015. godinom kada je bila 59., a posebno u odnosu na 2014. godinu kada je zauzimala 91. poziciju, Srbija je ostvarila znatno poboljšanje. Za samo dve godine rang Srbije skočio je za neverovatnih 44 mesta, što je najbolji rezultat za Srbiju od kada Svetska banka izdaje ovu vrstu izveštaja.

Zemlja	*2016*	*2015*	*2014*	*2013*	*2012*	*2011*
Novi Zeland	1	2	2	3	3	3
Singapur	2	1	1	1	1	1
Danska	3	3	4	5	5	5
Hong Kong	4	5	3	2	2	2
Južna Koreja	5	4	5	7	8	8
Norveška	6	9	6	9	6	6
Velika Britanija	7	6	7	10	7	7
SAD	8	7	8	4	4	4
Švedska	9	8	11	14	13	14
Makedonija	10	12	30	25	23	22
Rumunija	36	37	48	73	72	72
Bugarska	39	38	38	58	66	59

Mađarska	41	42	54	54	54	51
Hrvatska	43	40	65	89	84	80
Srbija	**47**	**59**	**91**	**93**	**86**	**88**
Crna Gora	51	46	36	44	51	56
Albanija	60	97	68	90	85	77
BiH	81	79	107	131	126	127

Tabela 3. Deset najkonkurentnijih zemalja prema Indeksu lakoće poslovanja, kao i mesto Srbije i susednih zemalja u posmatranim godinama [18]

Dobri rezultati pripisuju se najviše pojednostavljenom postupku izvršenja ugovora, obavljanja međunarodne trgovine, dobijanja dozvola i plaćanja poreza. Indikator izvršenja ugovora je zabeležio rast u poslednje tri godine od 55 mesta (61. mesto u 2016. godini). Obavljanje međunarodne trgovine je u poslednje tri godine, olakšano i sada je bolje rangirano za čak 75 mesta (23. mesto u 2016. godini). Kategorija dobijanja građevinskih dozvola je sa 186. mesta u 2014. godini, dostigla čak 36. mesto na listi.

Snežana Topalović *- Rođena 17.12.1986. godine u Kraljevu. Ekonomski fakultet Univeztiteta u Kragujevcu, smer Međunarodni menadzment, upisala sam školske 2005/06. Diplomirala 27.05.2010. godine sa prosečnom ocenom 8,76 (osam 76/100). Od 2011. godine je zaposlena u Ugostiteljsko-turističkoj školi u Vrnjačkoj Banji na poziciji profesora ekonomske grupe predmeta. Doktorske studije na Ekonomskom fakultetu Univerziteta u Kragujevcu, modul Upravljanje poslovanjem, upisala je akademske 2011/12 godine. Sve predviđene ispite položila je sa prosečnom ocenom 10 (deset). Oblasti stručnog interesovanja su ponašanje potrošača u uslužnom sektoru, marketing odnosa sa potrošačima, merenje satisfakcije i lojalnosti potrošača, analiza vrednosti za potrošače. Član je udruženja za marketing (SeMA) i član pisanja projekta u školi. Tokom svog dosadašnjeg naučno-istraživačkog rada obajvila je sledeće autorske i koautorske naučne radove:*



Rad u međunarodnom časopisu (časopis je referisan u ScienceDirect bazi):

1. *Topalović, S. (2015), The implementation of total quality management in order to improve production performance and enchancing the level of customer satisfaction, Procedia Technology, vol. 19, pp. 1016-1022. (ISSN 0353-8648, DOI: 10.1016/j.protcy.2015.02.145);*

Saopštenje sa međunarodnog skupa štampano u celini (M33):

2. *Topalović, S. (2014), E-tourism impact on consumers' satisfaction, IV Међународна конференција: „Economics and Management - Based on New Technologies - EmoNT 2014“, Врњачка Бања, Србија, стр. 353-358. (ISBN 978-86-6075-045-9);*

Rad u vodećem časopisu nacionalnog značaja (M51):

3. *Šapić, S., Topalović, S.., Marinković, V. (2014), Uticaj dimenzija percipirane vrednosti na lojalnost klijenata, Ekonomske teme, god.52, br.4, str. 401-417. (ISSN 0353-8648);*
4. *Dimitrovski, D., Topalović, S. (2013), Ispitivanje ključnih dimenzija kvaliteta usluge i satisfakcije gostiju u restoraterstvu, Marketing, god. 44, br. 3, str. 221-230. (ISSN 0354-3471);*

Saopštenje sa skupa nacionalnog značaja štampano u celini (M63):

5. *Topalović, S., Mimović, P. (2014), Primena analitičkog hijerarhijskog procesa u rangiranju i oceni planinskih turističkih destinacija u Republici Srbiji, Naučni skup: Institucionalne promene kao determinanta privrednog razvoja Srbije, Ekonomski fakultet, Kragujevac, str. 425-442. (ISBN 978-86-6091-047-1);*

Slična situacija je i sa indikatorom plaćanja poreza, koji se popravio za 87 mesta. Sada je za dobijanje građevinske dozvole potrebno svega 28 dana, dok je za plaćanje poreza uvedeno elektronsko podnošenje poreskih prijava i objedinjene uplate poreza i doprinosa na zarade. Sa

druge strane, kao najslabije karike ističu se procedure za upis imovine i dobijanje kredita. Prema lakoći dobijanja kredita, Srbija je 2011. godine bila čak na 15. mestu, dok je u 2016. godini njen rang na 44. mestu. Kada je reč o osnivanju preduzeća, Srbija je stagnirala 2014. i 2015. godine, da bi se njena pozicija u prošloj godini poboljšala za 18 mesta.

U tabeli 4 dat je prikaz Srbije za svaki od indikatora lakoće poslovanja, u periodu od 2011. do 2016. godine. Prema indikatoru osnivanja preduzeća, Srbija pokazuje najbolje rezultate, jer zauzima 47. poziciju i bolja je od svih njenih suseda, osim Rumunije, koja je na 45. mestu i Makedonije, koja je na 2. poziciji, odmah iza Novog Zelanda. Redosled ostalih suseda Srbije je sledeći: Bugarska (52. mesto), Mađarska (55.), Albanija (58.), Crna Gora (59.), Hrvatska (83.) i Bosna i Hercegovina (175). Kada je reč o indikatoru izvršenja ugovora, Srbija zauzima 61. poziciju i bolja je samo od Bosne i Hercegovine (66. mesto) i Albanije (96.). Ispred su: Mađarska (55.), Bugarska (52.), Crna Gora (43.), Rumunija (34.), Makedonija (26.) i Hrvatska (10.).

Indikator	***2011***	***2012***	***2013***	***2014***	***2015***	***2016***
Osnivanje preduzeća	83	92	45	66	65	47
Građevinske dozvole	176	175	182	186	139	36
Dobijanje struje	/	79	85	84	63	92
Upis imovine	100	39	44	72	73	56
Dobijanje kredita	15	24	42	52	59	44
Zaštita investitora	74	79	80	32	81	70
Plaćanje poreza	94	143	161	165	143	78
Međunarodna trgovina	74	79	98	96	23	23
Izvršavanje ugovora	94	104	116	96	73	61
Rešavanje nelikvidnosti	86	114	103	48	50	47
Ukupan rang	89	92	93	91	59	47

Tabela 4. Rang Srbije prema indikatorima Indeksa lakoće poslovanja [19]

4. ZAKLJUČAK

Ukoliko prema Indeksu globalne konkurentnosti i Indeksu lakoće poslovanja Srbiju uporedimo sa zemljama u okruženju, primetićemo da je ista i prema jednom i prema drugom pokazatelju, uglavnom u lošijoj poziciji u odnosu na svoje susede. Kada je reč o indeksu globalne konkurentnosti Srbija je u 2016. godini sa svojim 90. mestom bolja samo od Bosne i Hercegovine koja se nalazi na 107. poziciji. Svi ostali susedi su u zavidnom položaju. Najbolje rangirane su Bugarska i Rumunija, koje su prema ovom indeksu 50. i 62. zemlja po konkurentnosti, respektivno posmatrano. Kada posmatramo indeks lakoće poslovanja, u Srbiji je poslovanje više olakšano (47. pozicija u svetu) u odnosu na Crnu Goru koja se nalazi na 51. mestu, Albaniju koja se nalazi na 60. mestu i u odnosu na Bosnu i Hercegovinu, koja zauzima 81. mesto. Najuspešniji sused Srbije je Makedonija na 10. mestu, zatim slede Rumunija (36. mesto), Bugarska (39. mesto), Mađarska (41. mesto) i Hrvatska (43. mesto).

Obzirom da ni među susednim zemljama Srbija ne zauzima dobru poziciju, jasno je koliko je tek udaljena od zapadnih razvijenih zemalja. Cilj analize konkurentnosti uz pomoć Indeksa globalne konkurentnosti i Indeksa lakoće poslovanja, bio je identifikovati kritična područja srpske konkurentnosti. Na osnovu Indeksa globalne konkurentnosti, jasno je utvrđeno da se faktori inovativnosti u Srbiji nalaze na izuzetno niskom nivou. Umesto da popravlja svoju poziciju, Srbija je sve lošije plasirana u odnosu na druge zemlje. U prvi plan treba istaći uvođenje visokih tehnologija u proizvodnji i angažovanje visoko-kvalifikovanog kadra.

Analiza indikatora Indeksa lakoće poslovanja bila je nešto ohrabrujuća. Srbija je znatno popravila svoju poziciju ali i dalje su prisutni problemi kada je reč o upisu imovine, dobijanju kredita i osnovanju preduzeća. Iako su procedure za dobijanje građevinskih dozvola i poreska plaćanja pojednostavljene, Srbija i dalje mora raditi na poboljšanju ovih indikatora jer je njena pozicija po ovim pitanjima niska. Ono što je, takođe, okupiralo pažnju jeste poboljšanje indikatora međunarodne trgovine.

Poboljšanje izvozne konkurentnosti direktno je povezano sa tehnološkim razvojem. Srbija mora unaprediti svoju ponudu, a to je moguće samo korišćenjem visoko naprednih tehnologija. Samo inovativnim proizvodima koji će zadovoljiti specifične zahteve tržišta može se obezbediti i održati visoka izvozna konkurentnost.

Odgovornost za povećanje konkurentnosti je najvećim delom na državi jer ona uređenjem celokupnog sistema i donošenjem Zakona, diktira pravila igre svih učesnika. Vlada Srbije treba da obezbedi konkurentski ambijent, a to znači da smanji politički rizik, da obezbedi makroekonomsku stabilnost, poboljša efikasnost antimonopolske komisije, nastavi putem pristupanja EU, radi na privlačenju stranih direktnih investicija i dr.

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ANALIZA PRILIVA STRANIH DIREKTNIH INVESTICIJA: KOMPARACIJA IZMEĐU REPUBLIKE SRBIJE I REPUBLIKE HRVATSKE

ANALYSIS OF FOREIGN DIRECT INVESTMENTS INFLOW: COMPARISON BETWEEN REPUBLIC OF SERBIA AND REPUBLIC OF CROATIA

Goran Pavlović[83]

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Sadržaj: *Kao jedan od načina međunarodnog kretanja kapitala, strane direktne investicije predstavljaju poslovni poduhvat trajnijeg karaktera koji se javlja kada preduzeće locirano u jednoj zemlji stiče vlasništvo nad materijalnom i nematerijalnom aktivom u drugoj zemlji. Pored kapitala, strane direktne investicije podrazumevaju i transfer realnih sredstava, poput savremenih tehnologija, opreme i sredstava rada, ali i savremenih poslovnih metoda i upravljanja. Kao takve, strane direktne investicije od posebnog su značaja za manje razvijene ekonomije koje imaju deficit kapitala koji je potreban za osnaživanje privrede. Republika Srbija i Republika Hrvatska nekada su bile deo jedinstvenog ekonomskog tržišta, čiji je raspad praćen brojnim problemima. Brojni su faktori koji su doveli do neravnomernog priliva stranog kapitala u ovim državama, pri čemu svakako treba uvažiti činjenicu da je Republika Hrvatska deo jedinstvenog evropskog tržišta koji joj omogućava lakši pristup stranom kapitalu. Osnovni cilj ovog rada jeste utvrđivanje razlike u obimu priliva stranih direktnih investicija između Republike Srbije i Republike Hrvatske. Analizom ukupnog priliva stranog kapitala u periodu od 1991. do 2017. godine, utvrđeno je da prethodno navedena razlika izostaje.*

Ključne reči: *strane direktne investicije, kapital, Srbija, Hrvatska*

Abstract: *As one of the method of international capital flow, foreign direct investments represents business endeavor of a lasting character, which occurs when a company located in one country acquires ownership of tangible and intangible asset located in other country. Besides capital, foreign direct investments includes transfer of real assets, such as modern technology, ecquipments and tools, but also modern business methods and management. Understood so, foreign direct investements are very important for less developed economies with capital deficit, which is important for strengthening of the economy. Republic of Serbia and Republic of Croatia were once a part of the unique economic market, whose breakdown was accompanied by numerous problems. Numerous factors have led to an uneven foreign capital inflow in these states, where should take into account that Republic of Croatia is a part of unique European market, which allows it easier access to foreing capital. The main aim of this paper is determining the difference in the volume of inflows of foreign direct investments between Republic of Serbia and Republic of Croatia. Analyzing the total inflow of foreign capital in the period from 1991. to 2017, it was found that the aforementioned difference is absent.*

Key words: *foreign direct investments, capital, Serbia, Croatia*

[83] Doktorand Ekonomskog fakulteta Univerziteta u Kragujevcu, Srbija

1. UVOD

Pored portfolio investicija i međunarodnih kredita, strane direktne investicije (SDI) predstavljaju jedan od tri osnovna načina kretanja kapitala između država [15]. Kako su savremeni uslovi poslovanja karakteristični po tome što je sve manji značaj materijalne aktive, a sve veći značaj faktora poput brenda, licenci, autorskih prava, jedinstvene prakse poslovanja itd, jasno je da pored transfera kapitala i fizičke imovine, SDI podrazumevaju i transfer nematerijalne aktive. Posmatrane na taj način, SDI mogu imati veliku ulogu u razvoju nacionalne ekonomije, posebno one u kojoj postoji niska akumulaciona sposobnost kapitala [18]-[29].

Kao integrativni deo nekadašnjeg jedinstvenog ekonomskog sistema, Srbija i Hrvatska su počele sa privlačenjem stranog kapitala krajem osamdesetih godina. Na samom početku priliv kapitala nije bio tako visok, ali ipak, najveći priliv stranog kapitala u ukupnom iznosu i po stanovniku ostvaren je u Hrvatskoj, a potom u Srbiji [14]. Krajem 20. veka, kao i prvih godina 21. veka, u Srbiji se odvijaju rat i krupne političke promene, dok Hrvatska obavlja proces tranzicije, ekonomski i društveno - politički oporavak koji joj omogućava ulazak u Evropsku uniju. U tom periodu, kretanje SDI u Srbiji je neravnomerno i najčešće se kreće u intervalu od 2000 do 3000 miliona dolara [10], dok se u Hrvatskoj ostvaruju relativno visoki, ali još neravnomerniji prilivi. Sa druge strane, Republika Hrvatska je, za razliku od Srbije, danas članica Evropske unije, ima razvijeniji ekonomski sistem, pa samim tim može lakše pristupiti stranom kapitalu.

Imajući u vidu navedeno, osnovni cilj ovog rada jeste utvrđivanje razlike u obimu SDI između Republike Srbije i Republike Hrvatske. Uvažavajući opredeljeni cilj, predmet istraživanja u radu jeste ukupno ostvaren obim SDI Republike Srbije i Hrvatske u periodu 1991 – 2017. godine. Uz tako postavljen cilj i predmet istraživanja, može se izvesti sledeća osnovna hipoteza u radu:

H_0: *Postoji statistički značajna razlika u obimu privučenih stranih direktnix investicija između Republike Srbije i Republike Hrvatske.*

2. ANALIZA PRILIVA SDI U REPUBLICI SRBIJI I REPUBLICI HRVATSKOJ

Uprkos velikom značaju koje imaju, SDI nemaju jednu univerzalno prihvaćenu definiciju. Može se reći da SDI predstavljaju poslovni poduhvat u kojem investitor koji se nalazi u jednoj zemlji stiče vlasništvo nad aktivom koja se nalazi u drugoj zemlji [17]. Iako univerzalna definicija ne postoji, generalno je prihvaćeno da će se transakcija tretirati kao SDI ukoliko preduzeće koje vrši transfer kapitala stiče minimum 10% vlasništva u poslovnom poduhvatu [4]-[15]. Kao takve, SDI najčešće mogu da se realizuju na jedan od sledećih načina [20]:

- putem merdžera,
- akvizicija,
- zajedničkih ulaganja,
- *greenfield* i *brownfield* investicija i
- koncesija.

Kako je u savremenim uslovima poslovanja karakteristična dominacija intelektualnog, ljudskog i relacionog kapitala, jasno je da SDI pored transfera kapitala i fizičke imovine podrazumevaju i transfer nematerijalne aktive. Upravo zbog toga SDI obezbeđuju brojne pozitivne, ali i

negativne efekte, kako za zemlju uvoznicu, tako i za zemlju izvoznicu kapitala, kao što je to prikazano na Slici 1.

ZEMLJA	POZITIVNI EFEKTI	NEGATIVNI EFEKTI
UVOZNICA KAPITALA	- Priliv savremene tehnologije, - bolja distribucija, - pozitivan uticaj na trgovinski bilans zemlje, - akceleracija privrednog razvoja, - rast zaposlenosti, - rast BDP-a, - povećanje zaposlenosti, - bolja reputacija u svetu, - bolja snabdevenost tržišta, - rast kvaliteta proizvoda i usluga, - manje partijskog zapošljavanja	- gubitak suvereniteta, - eksploatacija radne snage, - nemilosrdno trošenje resursa, - regionalna i privredna razvojna disproporcija, - tehnološka zavisnost, - transferne cene, - izvoz profita
IZVOZNICA KAPITALA	- pristup resursima, radnoj snazi i kapacitetima strane zemlje, - veći obim prodaje i prihoda, - korišćenje povlastica, - korišćenje deficitarnih sirovina, - politički uticaj	- gubitak tehnološke liderske pozicije, - konflikt ciljeva sa stranim partnerom, - raskid ugovora od strane države, - smanjenje agregatne tražnje u zemlji i pojava recesije

Slika 1. Pozitivni i negativni efekti SDI
Izvor: [2]-[3]-[5]-[6]-[8]-[11]-[12]-[14]-[16]

Tokom devedesetih godina 20. veka na prostoru Zapadnog Balkana nije ostvaren značajniji priliv SDI. Kao rezultat raspada SFRJ, ratova, hiperinflacije, društvenih i političkih nemira, kao i sankcija Saveta bezbednosti UN, dolazi do osiromašenja poslovnog okruženja i do gotovo potpunog zaustavljanja priliva stranog kapitala. Prvi korisnici stranog kapitala početkom devedesetih godina bile su Albanija i Hrvatska, a kasnije i druge zemlje bivše SFRJ, pri čemu je najveći priliv SDI na ukupnom nivou ostvarila Hrvatska (24,6 mlrd. dolara), dok je Srbija sa 19,5 mlrd. dolara na drugom mestu. Hrvatska takođe u tom periodu ostvaruje i najviši priliv SDI po stanovniku (5,527 dolara) [14]. Ozbiljniji priliv stranog kapitala Hrvatska ostvaruje tek od 1996. god, nakon što su završeni konflikti na prostoru SFRJ. U periodu od 1996. do 1999. god, SDI u Hrvatskoj rastu u početku sa 100 mil. na 500 mil, da bi u konačnom dostigle iznos od 1,3 mlrd. dolara [1]. Kako su tokom devedesetih godina preduzeća u Hrvatskoj još uvek bila društvena, najviše priliva stranog kapitala ostvaruje se privatizacijom domaćih preduzeća. Upravo je najviši priliv SDI u Hrvatskoj ostvaren tokom 1999. godine privatizacijom Hrvatskog Telekoma (1,2 mlrd. dolara). Početkom 21. veka Hrvatska postaje članica Svetske trgovinske organizacije, vrši dalji proces privatizacije i tranzicije, pristupa procesu integracija sa svetom potpisujući Pakt o stabilnosti, Sporazum o stabilizaciji i pridruživanju, ulazi u CEFTU i započinje pregovore oko pristupa u Evropsku uniju. Na taj način Hrvatska otvara svoje tržište za priliv stranog kapitala, što joj 2000. godine omogućava da bude na drugom mestu po prilivu SDI u Jugoističnoj Evropi, odmah posle Rumunije, dok je Srbija sa znatno manjim iznosom na petom mestu. Međutim, u tom periodu Srbija započinje proces političkih, društvenih i ekonomskih promena, što joj omogućava početak znatnog priliva stranog kapitala, pa zajedno sa Hrvatskom predstavlja jedno od primarnih tržišta za plasman SDI. Sve do tih godina, u Hrvatskoj je 65% ukupnog ulaganja realizovano u tri delatnosti: telekomunikacije (24%), finansijsko posredovanje (21%) i proizvodnja farmaceutske opreme (20%). U trgovinu je uloženo svega 4 – 4,5%, dok je još manje kapitala plasirano u proizvodnju piva, sokova i hemijskih proizvoda. Najveći investitori u Hrvatskoj bile su SAD, Nemačka, Austrija, Italija, Holandija i Luksemburg, pri čemu SAD najviše sredstava ulažu u farmaceutsku industriju, Nemačka u telekomunikacije, Austrija i Italija u finansijsko posredovanje [1]-[19]. Zaključno

sa 2010. godinom, Hrvatska ostvaruje najviše SDI u sektoru usluga, dok u proizvodnju odlazi 21% stranog kapitala [8]. Kako Republika Hrvatska ima izlaz na Jadransko more, priliv značajne količine stranog kapitala ostvaruje se i na osnovu turističke delatnosti, pre svega u domenu nekretnina, smeštaja, ishrane i trgovine [13]. Ovome treba dodati i činjenicu da Hrvatska 2013. godine pristupa Evropskoj uniji, te na taj način stiče lakši pristup stranom kapitalu. Već 2014. godine ostvaruje se veliki priliv stranog kapitala (2,870 mlrd. dolara) [28].

Goran Pavlović



Rođen je 1990. godine u Jagodini, živi u Svilajncu. Ekonomski fakultet Univerziteta u Kragujevcu završio je 2015. godine i iste upisao master akademske studije na modulu međunarodni menadžment. 2016. godine završava master studije i upisuje doktorske akademske na istom fakultetu, na modulu upravljanje poslovanjem.

Njegove posebne oblasti interesovanja jesu upravljanje ljudskim resursima, organizaciono ponašanje i strategijski menadžment.

Odlično čita, govori i piše engleski jezik.

Za razliku od Hrvatske, Srbija se tokom devedesetih godina bori sa visokom inflacijom i veliki iznos sredstava izdvaja za izbeglice i vojsku, suočava se sa nestašicom osnovnih životnih potrepština, a povrh svega i sa sankcijama Saveta bezbednosti UN. Zbog svega navedenog, ali i lošeg sprovođenja procesa privatizacije, iznos stranog kapitala do 2000. godine jedva da premašuje 1000 mil. dolara [22]. SDI u tom periodu uglavnom se realizuju procesom privatizacije preduzeća, pri čemu je najveći iznos kapitala privučen 1997. godine, kada su italijanska kompanija STET i grčka kompanija OTE otkupile 49% kapitala Telekoma Srbije (29% i 20%, respektivno). Na početku perioda, najveći broj investitora dolazi iz Nemačke, Grčke, Holandije, Slovenije, Francuske, Švajcarske itd. U periodu od 2001. do 2007. SDI se prosečno godišnje uvećavaju za 18,92% [13]. Ipak, može se zapaziti da se u tom periodu SDI neravnomerno kreću, što je bila posledica unutrašnjih činilaca, ali i proglašenja nezavisnosti Kosova od strane UN, otcepljenja Crne Gore i svetske ekonomske krize. Celokupan period do 2011. godine može se podeliti u tri dela [10]. Prvi period obuhvata razdoblje od 2001. do 2005. godine, kada je privučeno oko 3,1 mlrd. dolara stranog kapitala, koji je prvenstveno uložen u proces privatizacije profitabilnih preduzeća. U periodu od 2006. do 2008. privučeno je preko 6 mlrd. dolara, ali u tom periodu nije bilo *greenfield* investicija. U periodu od 2009. do 2011. SDI su bile manje za oko 50%, ali su ovog puta više plasirane u prerađivačku industriju. Do 2011. godine, najveći strani investitori bili su: *Telenor, Gazprom Neft, Fiat, Delhaize, Philip Morris, Agrocor* itd. Tokom 2013. godine u Srbiji se najviše ulaže u uslužni sektor, prvenstveno u bankarstvo i trgovinu, zatim u poljoprivrednu proizvodnju, građevinarstvo i snabdevanje vodom, pri čemu je skoro 90% investitora bilo iz Evrope [9]. U poređenju sa Hrvatskom, do 2010. godine Srbija takođe najviše investicija privlači u domenu usluga, dok je u proizvodnju uloženo svega 19% stranog kapitala [8]. Sve do 2010. godine Srbija zaostaje za Hrvatskom po pitanju SDI, da bi onda, u vrlo kratkom periodu od dve godine, ostvarila pet puta veći priliv stranog kapitala. U periodu od 2012. godine dolazi do promene u strukturi priliva SDI. Znatno je manje investicija u oblasti finansija (3,8%), elektrotehnike (5,6%), mašina (5,1%) i građevinarstva (6%). Znatno veći priliv SDI ostvaren je u industriji hrane, pića i poljoprivrede (11,4%), automobilskoj (16,8%) i tekstilnoj industriji (18,1%). Najveći broj investitora po vrednosti SDI dolazi iz Italije (17,2%), Nemačke (13,2%) i Austrije (10,7%). Po broju projekata, najveći broj investitora dolazi iz Italije (13,6%), SAD-a (11,9%) i Austrije (11,8%). Rastući trend priliva SDI očekuje se i u narednom periodu. Kada je reč o *greenfield* investicijama, prema podacima *fDI Inteligence*-a, Srbija ostvaruje *Greenfield* indeks od 12,02, što znači da je 12 puta više privukla ovakvih investicija od neke ekonomije slične veličine i

nalazi se na prvom mestu po tom pitanju. Sa druge strane, vrednost indeksa za Hrvatsku iznosi 1,64, što znači da je na 50. mestu [7].

3. METODOLOGIJA ISTRAŽIVANJA

Kako bi se utvrdio cilj i ispitala hipoteza rada, na osnovu sekundarnih podataka formiran je uzorak koji se sastoji od ukupno ostvarenog priliva SDI u Republici Srbiji i Republici Hrvatskoj u periodu od 1991. do 2017. godine. Navedeni podaci mogu se naći u brojnim nacionalnim i međunarodnim izvorima, ali su zbog relevantnosti, sigurnosti i pouzdanosti, za potrebe rada prikupljeni iz nekoliko izvora Ujedinjenih Nacija. Uzorak je sastavljen od izveštaja Konferencije Ujedinjenih Nacija o trgovini i razvoju iz 2003, 2005, 2006, 2007, 2010, 2011. i 2017. godine. Kako je u periodu od 1991. do 1996. godine kretanje SDI bilo usporeno, podaci za navedeni period preuzeti su iz izveštaja [22], koji su metodologijom Ujedinjenih Nacija utvrđeni kao prosek kretanja. Za utvrđivanje najnovijih podataka, odnosno SDI realizovanih u toku 2017. godine, preuzeti su podaci iz Narodne Banke Srbije i Narodne Banke Hrvatske, pri čemu u slučaju Hrvatske nedostaju podaci za poslednji kvartal. Uzorak formiran od ukupno ostvarenog priliva SDI Republike Srbije i Republike Hrvatske predstavljen je u Tabeli 1.

Republika Srbija		**Republika Hrvatska**	
Godina	**Iznos**	**Godina**	**Iznos**
1991-1996*	66	1991-1996*	216
1997	740	1997	533
1998	113	1998	932
1999	112	1999	1467
2000	25	2000	1089
2001	165	2001	1561
2002	475	2002	981
2003	1360	2003	2042
2004	966	2004	1076
2005	1481	2005	1695
2006	5128	2006	3556
2007	3462	2007	5023
2008	2995	2008	6140
2009	1920	2009	2605
2010	1329	2010	583
2011	4932	2011	1692
2012	1299	2012	1504
2013	2053	2013	958
2014	1996	2014	2870
2015	2347	2015	270
2016	2299	2016	1745
2017	2100	2017	1,29**

Tabela 1. Ukupno realizovane SDI u Republici Srbiji i Republici Hrvatskoj (u mil. evra)
Napomena: ** - podaci bez četvrtog kvartala
Izvor: [21]-[22]-[23]-[24]-[25]-[26]-[27]-[28]-[29]-[31]-[32]

4. REZULTATI ISTRAŽIVANJA

Posmatrajući podatke predstavljene u Tabeli 1, stiče se zaključak da je u periodu nakon raspada SFRJ, Hrvatska ostvarila viši obim SDI u odnosu na Srbiju. Prosek za period 1991-1996. godine iznosi 216 mil. dolara za Hrvatsku, odnosno 66 mil. dolara za tadašnju Saveznu Republiku Jugoslaviju. Ovakav trend nastavio se sve do početka 21. veka, nakon čega Srbija vrši strukturne promene i počinje da ostvaruje više obime priliva stranog kapitala. Najveći priliv SDI u tom periodu Srbija je ostvarila 2006. godine (5128 mil. dolara), a najmanji 2000. godine (svega 25 mil. dolara). Hrvatska najveći priliv SDI u navedenom periodu ostvaruje 2008. godine (6140 mil. dolara), a najmanji 2015, dve godine nakon pristupa Evropskoj uniji (270 mil. dolara). Na početku analize, primenjena je deskriptivna statistička analiza. Za period od 1991. do 2017. godine izračunata je aritmetička sredina ostvarenih SDI u Srbiji i Hrvatskoj. Kada je reč o Srbiji, prosečni iznos SDI u periodu od 26. godina iznosi 1698, 32 mil. dolara, dok u slučaju Hrvatske prosečne SDI iznose 1778,09 mil. dolara. Budući da u posmatranom periodu postoji veliko odstupanje podataka, odnosno ostvaruju se ekstremne vrednosti koje se u slučaju Srbije kreću od 66 do 5128 mil. dolara, a u slučaju Hrvatske od 270 do 6140 mil. dolara, poželjno je upotrebiti još neki od metoda deskriptivne statistike. Nužno se u takvom slučaju nameće medijana, kao mnogo pouzdaniji metod od aritmetičke sredine u slučaju ekstremnih vrednosti podataka. Kada je reč o Republici Srbiji, prema rezultatima izračunate medijane, prosečne SDI iznose 1420,5 mil. dolara, dok u slučaju Hrvatske iznose 1485,5 mil. dolara. Može se zaključiti da je Hrvatska u navedenom periodu ostavila veći priliv SDI, što se može objasniti makroekonomskom, političkom i društvenom nestabilnošću Srbije, odnosno tadašnje Jugoslavije koje su delovale negativno na priliv SDI. Prosečno odstupanje od srednje vrednosti ostvarenih SDI (standardna devijacija) Republike Srbije iznosi 1455,233, dok u slučaju Hrvatske iznosi 1496,31. Dobijene vrednosti standardne devijacije navode na zaključak da je Hrvatska ostvarivala veću varijabilnost u prilivu SDI, što dokazuju neravnomerni prilivi stranog kapitala u ovoj zemlji, posebno u periodu od 2010. do 2017. godine, kao što je to prikazano u Tabeli 1.

Kako bi se ispitala istraživačka hipoteza, odnosno utvrdilo da li postoji statistički značajna razlika u obimu privučenih SDI između Srbije i Hrvatske, primenjen je t test. Rezultati testa prikazani su u Tabeli 2.

Država	Aritm. sredina	Stand. devijacija	F	sig.
Srbija	1698,318	1455,23	0,044	0,859
Hrvatska	1778,09	1496, 31		

Tabela 2. Rezultati t testa ostvarenih SDI u Srbiji i Hrvatskoj
Izvor: Autor

Na osnovu rezultata sprovedenog t testa, može se zaključiti da ne postoji razlika u ostvarenom obimu priliva SDI u Srbiji i Hrvatskoj. Dobijena *p* vrednost od 0,859 veća je od statistički značajne 0,05, pa se shodno tome postavljena istraživačka hipoteza ne može potvrditi, odnosno može se konstatovati da *ne postoji statistički značajna razlika u obimu privučenih stranih direktnix investicija između Republike Srbije i Republike Hrvatske.* Iako su SDI u Hrvatskoj u početku, kao i tokom pojedinih godina na početku 21. veka bile visoke, javljaju se oni periodi u kojima je Srbija imala veći priliv, posebno u poslednjih sedam godina, a što je jedan od razloga zbog kojeg istraživačka hipoteza nije potvrđena.

5. DISKUSIJA I ZAKLJUČAK

SDI predstavljaju ključnu komponentu savremenih i globalno umreženih ekonomskih i finansijskih tržišta. Multinacionalna preduzeća, kao glavni nosioci SDI, vrše transfer kapitala izvan nacionalnih granica, kako bi se na taj način iskoristile mogućnosti i resursi neke zemlje. Pored prenosa kapitala, SDI podrazumevaju i prenos savremenih tehnoloških rešenja, metoda rada i upravljanja, koji imaju pozitivnog dejstva na produktivnost, infrastrukturu, obrazovanje i imidž jedne zemlje. Upravo zbog toga, SDI su posebno značajne za one zemlje koje vrše proces tranzicije. Ipak, pogrešno bi bilo pretpostaviti samo postojanje pozitivnih efekata. SDI imaju i štetna dejstva koja se ogledaju u gubitku nacionalnog suvereniteta, eksploataciji radne snage, nemilosrdnom trošenju sirovina itd.

Republike Srbija i Hrvatska, kao deo nekadašnjeg jedinstvenog ekonomskog sistema, predstavljaju države koje još uvek moraju da učine velike napore u pogledu ekonomskog oporavka. Proces tranzicije i ekonomski razvoj Srbije i Hrvatske teku sporo, pored svega ostalog i zbog toga što su obe države nekada funkcionisale kao jedinstvena celina, a koja je raspadom praćena ratovima, inflacijom, sankcijama i društveno – političkim nemirima. U pitanju su makroekonomski faktori koji su imali negativno dejstvo na privlačenje stranog kapitala. U periodu od 1991. do 1996. godine, evidentno je da je Hrvatska imala gotovo 3,2 puta veći priliv SDI od Srbije. Razlog tome je činjenica da je Hrvatska nakon nezavisnosti otpočela proces tranzicije i društveno – političkih promena u pravcu demokratije. Sa druge strane, Srbija se suočava sa izbeglicama i velikim izdacima po tom osnovu, dugačkom inflacijom, kriminalom, sankcijama i povrh svega, ratnom agresijom tokom 1999. godine. Zbog navedenih faktora, iznos SDI do kraja devedesetih godina jedva da premašuje 1000 miliona dolara. Od 2000. godine, obe države vrše značajne promene. Srbija vrši proces političkih promena u pravcu demokratije, Hrvatska ulazi u STO i započinje pregovore oko ulaska u Evropsku uniju. Sa početkom 21. veka, obe države ostvaruju veće prilive SDI. Može se zapaziti da Srbija ostvaruje neujednačene prilive, kako visoke, tako i niske u izvesnim periodima. Hrvatska, sa druge strane, uglavnom ostvaruje stabilne prilive kapitala, ali samo u periodu od 2003 do 2009 godine, kao što to pokazuje Tabela 1. Do 2000. godine, a svakako nakon 2010 godine, Hrvatska ostvaruje veću neravnomernost u pogledu priliva SDI od Srbije, koje su u tom periodu kreću od 216 do 1467, odnosno od 270 do 2870 miliona dolara. Statistika t testa je shodno tome pokazala odsustvo razlike u obimu privučenih SDI između Srbije i Hrvatske. Dakle, iako članica Evropske unije, Hrvatska ne ostvaruje mnogo veće prilive SDI od Srbije. Razlozi ovome mogu biti brojni. Pre svega, Hrvatska je ekonomski još uvek nedovoljno razvijena i relativno je skoro pristupila Evropskoj uniji, tako da se pozitivni efekti mogu očekivati tek kasnije. Sa druge strane, svet se suočava sa globalnom finansijskom krizom, koja posebno pogađa ekonomske i finansijske organizacije, a posebno Evropsku uniju i članice Evropske monetarne unije, pa se samim tim smanjuje nivo kapitala, što je vidljivo u slučaju Hrvatske u 2015. godini (270 mil. dolara). U periodu od 1991. do 2017. godine, Srbija ostvaruje neujednačene prilive SDI, koji su u određenim periodima znatno visoki. Takva varijabilnost je ipak manja nego u slučaju Hrvatske. Odsustvo statistički značajne razlike javlja se i zbog toga što je u toku 2013, 2015. i 2017. godine Hrvatska ostvarila izuzetno niske prilive, koji kumulativno iznose 1806,2 miliona dolara, dok je Srbija u istom periodu ostvarila 6500 miliona dolara.

Teorijski doprinos. Dobijenim rezultatima produbljuje se postojeće, ali i stvara novo naučno saznanje, budući da su radovi koji se bave komparacijom priliva SDI u Srbiju i Hrvatsku ograničeni. Doprinos rada ogleda se i u činjenici da je u pitanju analiza SDI u tranzicionu ekonomiju (Srbija) i ekonomiju u razvoju koja je tek pristupila Evropskoj uniji (Hrvatska).

Ovakvom komparativnom analizom stvara se osnov za vršenje analize priliva stranog kapitala u drugim sličnim ekonomijama.

Praktični doprinos. Predstavljeni rezultati obezbeđuju informacije u pogledu obima priliva SDI, odnosno kada su se i kako kretale, u koje sektorske delatnosti najčešće odlaze i kakva su iskustva druge države. Na bazi takvih informacija, kreatori ekonomske politike mogu definisati odgovarajuću politiku, praksu i mere kojima će regulisati priliv SDI koje treba da omoguće maksimiziranje pozitivnih efekata.

Ograničenje i pravci budućih istraživanja. Ključno ograničenje rada ogleda se u nemogućnosti dolaženja do relevatnih informacija o prilivu SDI u periodu od 1991. do 1996. godine. Analiza se odnosi na celokupno ostvaren priliv SDI. Radi njihovog boljeg sagledavanja, potrebno je razdvojiti priliv SDI na sektorske delatnosti. Takođe, radi sticanja boljih informacija, poželjno je sagledati izvore SDI, odnosno iz kojih regija najčešće dolaze, kao i u kom iznosu. Konačno, podaci o ostvarenim SDI na kraju 2017. godine još uvek su preliminarni, a u slučaju Hrvatske i nekompletni (bez četvrtog kvartala). Potrebno je analizu ponovo sprovesti kada podaci budu zvanični.

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FISCAL POLICY OF EMU IN SERBIAN ACADEMIC LIBRARIANSHIP

Vesna Župan[84]

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Abstract: *This paper concentrates on the materials of Serbian academic libraries which refer to the fiscal policy of the European Monetary Union. The aim of this paper is to illustrate the potentials of Serbian academic librarianship in this domain. The academic libraries of Serbia have their users who are either students or researchers, professors or other citizens who fulfill the conditions for membership in the library if they are interested in using the collections. An empirical and a statistical method are used for writing this paper. The theoretical framework for this paper is not just the economic one, it is also a library and information one including the international standards for bibliographic description of library materials. The author of this paper has in mind contemporary tendencies in the fiscal policy of the European Monetary Union.*

Serbian academic librarianship, although with certain current problems, may contribute a great deal to the development of scientific thaught in the domain of financial theory and policy. It is due to its useful pieces of advice. Except this, an interlibrarian loan service with abroad that is being developed by the „Svetozar Marković" University Library shows a clear orientation towards an international collaboration particularly with the countries of Europe. All the phases in the activity of this and similar institutions require an information literacy, language skills and professional knowledge in order to aquire literature, catalogue and classificate it, and lend to library users in the field of economics, law as well as in all other sciences.

The nature of contemporary librarianship is international. Serbia participates in the process of knowledge globalization due to its completing of collections in order to stimulate human resources development, in paper form and in the electronic one. The entrepreneurial learning today is getting more and more actual. As far as the fiscal policy in an international framework is concerned, it would be useful to get familiar with the opportunities of a contemporary academic librarianship in such a European country which tends to be closer to the European Union not just through undertaking economic and legal measures but also by completing its own library collections. This includes the implementation of the international standards in library and information activity as well as up-dating the content of digital repositories unavoidably including those works which refer to the fiscal problems in the external environement of Serbia.

The author of this text published several papers in the academic librarianship which goes in for economic topics.[85] *During her professional experience of 25 years in Serbian academic librarianship she was facing the requirements of present and future experts for finances, present and future economists of different orientations. The libraries in Serbia perform their activity with different degree of public work. Central library of the University of Belgrade e.g. The „Svetozar Marković" University Library has a high degree of public work.*[86]*. Faculty libraries are open mostly because of those persons who are employed or study at the faculty. The use of a library is determined by the normative act of the institution it belongs to. As far as a faculty library is concerned it should be emphasized that it is an organizational unit within the faculty. When we talk on the „Svetozar Marković" University Library, for example, we should know*

[84] The „Svetozar Marković" University Library, Belgrade, Republic of Serbia

[85] One of them is *The Linguistic structure of economic materials is Serbian academic libraries. Navigating through COBISS*, Belgrade, Svet knjige, 2016, format A4, 115 p. / by Vesna Župan. (CD edition) (Serbian; Latin letter)

[86] www.unilib.rs (Access 09.11.2017.)

that it is an organizational unit within the University of Belgrade. It has been long the central university library for the state universities in Serbia.

Key words: *fiscal policy, EMU, Serbian academic librarianship*

1. Introduction

Libraries are the institution which share the destiny of the economy. Their future depends on the inflow from the state budget because they are mostly non for profit institutions. Except that, an academic librarianship follows the development of the economic profession and tends to get adjusted to the expectations of library users. Libraries are established because of them and they perform their tasks in accordance with normative acts.

If fiscal policy is the way of forming taxes because of creating public incomes on one side and public expenditures on the other one with the intention to overcome the contrasts in an economic cycle and maintain full employment decreasing maximally inflation and deflation, it would be very important for the creators of fiscal policy to have an access to the e-resources which refer to this domain. The academic libarianship is a domain which goes in for these resources prepairing an access for the needs of users. Except that, academic libraries are those who give services to the users in the form of instructions indespensable for retrieving e-resources of professional and scientific information and materials, and then overtaking the materials in different forms.

The libraries in Serbia perform their activity on different degree of public work. The „Svetozar Marković“ University Library in Belgrade which is a central university library at the University of Belgrade works with a high degree of public work. Faculty libraries are open mostly because of the needs of persons employed at the faculty or those who study at the faculty that library belongs to.

Except that, there are institutes which belong to the university. The right to use library collections and services is always determined by a normative act. A faculty library is usually being considered an organizational unit in the framework of the faculty. The „Svetozar Marković“ University Library, for example, is an organizational unit of the University of Belgrade. It has been very long the central library for all academic libraries in Serbia.

This paper focuses on those academic libraries in Serbia which are included into COBISS e.g. Cooperative On-line Bibliographic System and Services[87]. There are libraries out of that system which pocess the economic and not just financial literature. However, COBISS is a system which was being developed long and it will be accentuated here because of practical reasons. It is due to the work in this system that a cumulative e-catalogue exists besides individual library e-catalogues.

The cumulative e-catalogue gives an easy insight into the entire situation of Serbian academic librarianship but in VLS e.g. the Virtual Library of Serbia concerning a clearly determinded inquiry. So, when we talk on the retrieval of e-catalogues, COBISS is pointed out as well as the fiscal policy of the European Monetary Union. However, as far as e-journals and digital

[87] www.nb.rs (Access 10.11.2017.)

repositories are concerned, all the academic libraries of Serbia which are the members of Serbian Academic Library Association (SALA) are had in mind.

2. On the fiscal policy of the European Union

Talking on the fiscal policy of the European Union, we should always have in mind that the European Monetary Union is in its core from the very beginning. It can be concluded on the base of professional papers concerning the fiscal policy of EU that there are some data which are subject to change. They can make influence on the formulation of that policy. These data are:

- the number of states – members of the European Union,
- the number of citizens employed in every individual state,
- the rate of unemployment,
- the degree of public expenditures. [88]

It is within the European Union that there is an increased interest in the stability of *euro* particularly because of Brexit. There is also an interest to decrease the unemployment maintaining the possibility for labour power and capital to circulate freely. So, certain decentralisation within the European Union is unavoidable as far as the fiscal policy is concerned. Every state has a certain responsability for its own pension system and the system of health protection. Some specificities in the fiscal system of each state survive. What survives also is the interest of every state-member of the European Union to decrease the deficit in the balance of payment. What is possible to determine within the European Union is a higher and a lower limit for certain changable values. „General budget principles“ are being implemented during the accepting of proposal, realization and the control of the budget of the European Union[89]. These principles are being implemented in the case of national budgets also:

1. Principle of unity;
2. Principle of universality;
3. Principle of annuality;

Vesna Župan *was born in 1966 in Belgrade where she also received her education. She finished her studies at the University of Belgrade with the Master of Science Degree in economics in 1994. In 1994 she got the Certificate of Proficiency in English of Cambridge University (Great Britain). Three years later she obtained Le Diplôme Approfondi de Langue Française issued by the French National Ministry of Education. In 2007 she finished the course Español de los negocios (The Cervantes Institute in Belgrade). She speaks also German.*



Vesna Župan works as an academic librarian since 1992. In 2004 she became an informator-adviser. Her book Marketing in the Libraries, published in 2001, won a prize „Stojan Novaković“ of Serbian Library Association.

She published several monographies in Serbia until today. Her study on Mexican economic reality is translated into English and published for LAP Lambert Academic Publishing (Saarbrücken, Germany) in 2014. Except that, she is the author of numerous academic papers in librarianship and informatics, marketing and international economy.

[88] Hrvoje Šimović, Fiskalna politika u Evropskoj Uniji i Pakt o stabilnosti i rastu, Zbornik Ekonomskog fakulteta u Zagrebu, God. 3, 2005, str. 86.

[89] Ian Begg, Future fiscal arrangements of the European Union, Common Market Law Review, Volume 41, issue 3, 2004, p. 793-794; Daniel Strasser, The finances of Europe: The budgetary and financial law of the European Communities, Commission of the European Communities, Luxemburg, 1991, p. 41-70; European Commission, European Union Public Finance, p. 127-166 and 240.

4. Principle of equilibrium;
5. Principle of specification;
6. Principle of unit of account;
7. Principle of transparency;
8. Principle of soundfinancial management[90].

It can be noticed on the base of these principles that the states within the European Union develop further their economies relying a great deal on the market mechanism. It is obvious that they fight for a stable *euro*. Therefore they protect living standard tending to decrease unemployment as much as possible.

3. Fiscal policy of the European Monetary Union in the context of Serbian academic librarianship

The academic libraries in Serbia share the destiny of the economy because of several resons. The higher the state budget is, the more will the educational and cultural institutions recieve for the financing of their acitivity. Except that, a contemporary and marketing oriented library tends to give actual literature to the users in time to help the promotion of their professional and scientific work. It is its interest to aquire materials in accordance with the professional needs and the expectations of users. The literature on the fiscal policy of the European Union exists in the academic librarianship of Serbia. As far as the central university library in Belgrade is concerned, its collections contain also the units on this financial topic. What exists in the collections of the central university library in Belgrade, generally speaking, can be the object of an interlibrarian loan service. This confirms a very important role of this library in the international librarianship.

As far as cumulative e-catalogue is concerned, it can be noticed that there is literature on the fiscal policy of the European Monetary Union. These references are carefully selected and aquired for the needs of readers. The National Library of Serbia, for example, has the system of compulsory copy. The bibliographic descriptions of articles from journals and conference books are among those references which can be seen on computer screen as the result upon the retrieval of an e-catalogue. The literature from the domain of the fiscal policy of the European Union is mostly in Serbian. It is unavoidable to retrieve the cumulative e-catalogue using an inquiry which combines the European Union and the fiscal policy as terms. It is because EU is wider than EMU.

It is through his own professional experience that a librarian develops a scientific feeling when and how an inquiry is to be adjusted in order to recieve a longer list of references. Therefore, many references which refer to the fiscal policy of the European Union will refer also the the fiscal policy of the Eurozone. So, the European Monetary Union is not being analyzed just in those library materials which contain EMU in their own titles but also in those which contain EU in the titles. Subject headings are very important while analysing a bibliographic description.

References in English within local e-catalogues, as far as this financial topic is concerned, are not so numerous but they are unavoidable because it is a leading world business language. There is very little literature concerning this topic in other languages. The formal structure of library materials in Serbian academic librarianship for the *fiscal policy* of the *European Union* as a

[90] Kristijan Ristić i Žarko Ristić, Evropske javne finansije, Beograd, 2011, str. 206.

topic is favourable. There are almost 58% of articles among the library units for this topic. There are 30,77% of books in this domain out of the total number of references found through the retrieval of the cumulative e-catalogue.

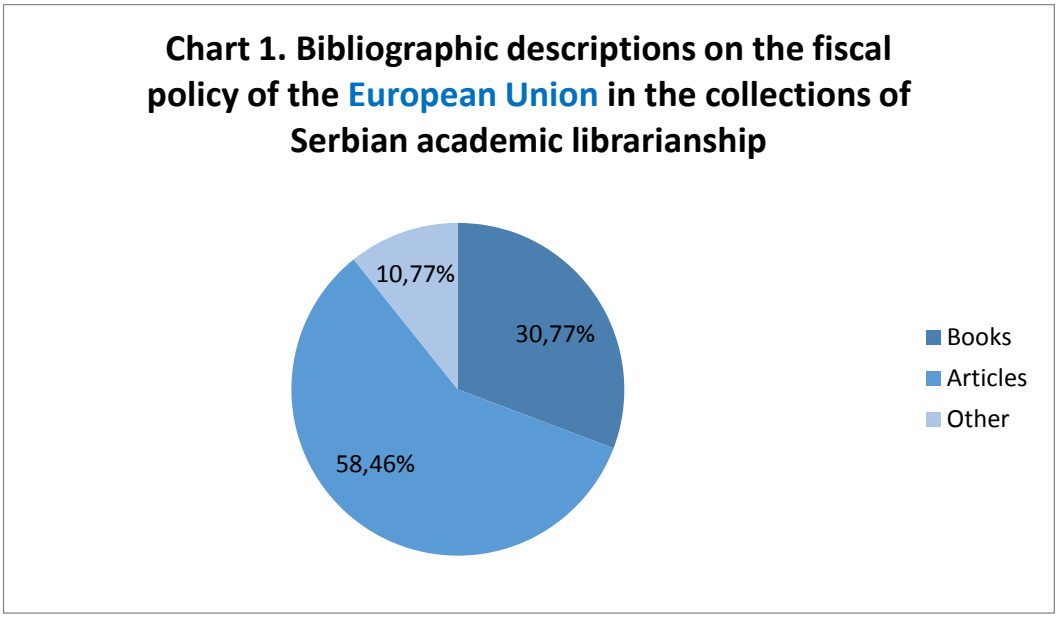
Table 1. Bibliographic descriptions in the domain of the fiscal policy of the European Union in Serbian academic librarianship (all languages)

Term (Serbian)	No. of bibliographic descriptions (all materials)	No. of bibliographic descriptions of books
Taxes and European Union	161	60
Fees and European Union	4	3
Tax levies and European Union	3	0
Budget and European Union	58	23
Fiscal policy and European Union	65	20
Public incomes and European Union	35	14
Public expences and European Union	3	1

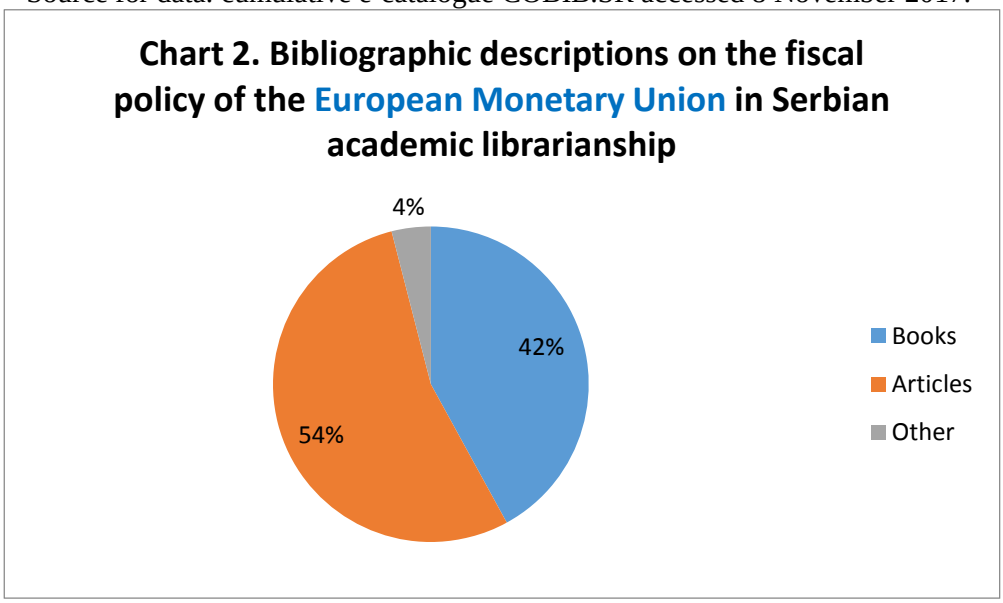
Source: cumulative e-catalogue COBIB.SR accessed 8.11.2017.

Bibliographic descriptions in the central university library are being created in accordance with the international standards for that purpose. These standards are introduced by IFLA (International Federation of Library Associations and Institutions) in 1963. The using of COBISS for cataloguing and classificating library materials implies the knowledge on these standards as well as the information skills for their implementation in practice.

During the cataloguing of library materials the classificating is being done in accordance with UDC e.g. Universal Decimal Classification. E-catalogues of Serbian academic librarianship are in free access having in mind COBISS as a Cooperative On-line Bibliographic System and Services. These catalogues can be retrieved also using a UDC number. However, readers use mostly their mother tongue in order to retrieve an e-catalogue.



Source for data: cumulative e-catalogue COBIB.SR accessed 8 November 2017.



Source for data: cumulative e-catalogue COBIB.SR accessed 12 February 2018.

As the „Svetozar Marković“ University Library in Belgrade has big collections, the realizing of classification is unavoidable. Academic librarians use their mother tongue as well as a professional terminology while classificating library materials. Literature is in different languages, published in different letters, and in different formats. Although this library is oriented mostly towards social sciences, it has literature in all scientific fields. Interlibrarian loan service exists in the „Svetozar Marković“ University Library because of library users in humanities, social sciences, biomedicine and technical sciences as well.

4. E-resources on the fiscal policy of the European Monetary Union in Serbian academic librarianship

4.1. E-articles in Serbian academic librarianship

Serbian academic librarianship has its` Consortium for Coordinated Aquisitions. It is known as KoBSON (Konzorcijum biblioteka Srbije za objedinjenu nabavku). Libraries associated into that consortium realize an access to the e-journals under more favourable conditions than if they would try to do it separately from one another. Their financier pays the access to the e-journals for the members of KoBSON with certain discount. Users may retrieve data bases in the library or at home. E-articles are being used in the practice of the academic libraries in Serbia almost 15 years. Full texts of e-articles can be downloaded onto pocket drives, CD-ROM-s or sent by email to another inbox. They may be printed out in the library also.

In any case the « Svetozar Marković » University Library is the place where the users may find useful materials for their master and doctoral works in financial theory and policy. Postgraduates use its` collections in order to prepare exams or for their professional perfectionning which can be a good way towards employment or a better job.

4.2. Doctoral dissertations in free access – the achievements of Serbian academic librarianship

The fiscal policy of the European Monetary Union is the object of study for certain researchers on different levels of their professional perfectioning. It would be useful to know that the University of Belgrade has its` own PHAIDRA (Permanent Hosting, Archiving and Indexing of Digital Resources and Assets) repository where the full texts of doctoral dissertations are being downloaded.[91] The University of Kragujevac has its` own PHAIDRA-u [92], and the University of Niš has its own repository with the same name.[93] The purpose is identical or similar as these two universities have also doctoral students in who finish these studies successfully.

Nowadays project NaRDuS (National Repository of Dissertations in Serbia) [94] becomes actually of the greatest importance. All doctoral dissertations in Serbia are visible through this portal. This repository is much more complete than individual PHAIDRA-s. These doctoral dissertations which are finished and defended in Serbia are not available only through NaRDuS but also on the portal of European e-theses DART [95]. These doctoral dissertations can be found on this portal whose web address is : www.dart-europe.eu.

If we stay focused on the fiscal policy of the European Union implying that European Monetary Union is its key segment, we will find doctoral dissertations on DART in different languages. It is illustrated by the table no. 2.

So, that statistical table shows that even 13 doctoral dissertations from the United Kingdom were found in DART on the fiscal policy of the European Union. Nine doctoral dissertations from Italy were found in the same repository concerning this professional topic, five doctoral dissertations from France, five also from Serbia etc. This retrieval was realized in November 2017.

As it can be noticed there are lots of materials. These doctoral dissertations have expanded abstracts in English. Except that, even if they are not written in a world language, they have a list of resources used for writing the dissertation or a bibliography. This may be useful for present and future professionals in the financial theory and policy. Doctoral dissertations from Serbia may be downloaded in pdf as well as many other doctoral dissertations that the users would like to overtake from DART.

Table 2. The no. of doctoral dissertations on the fiscal policy of EU on the portal of European e-theses DART

State	No. of doctoral dissertations in DART
Great Britain	13
Italy	9
France	5
Serbia	5
Spain	4
Greece	3

[91] Eteze.bg.ac.rs (Access 02.11.2017.)
[92] Eteze.kg.ac.rs (Access 03.11.2017.)
[93] Eteze.ni.ac.rs (Access 04.11.2107.)
[94] Nardus.mpn.gov.rs (Access 06.11.2107.)
[95] www.dart-europe.eu (Access 09.11.2017.)

Checq	2
Germany	2
Hungary	2
Finland	1
Ireland	1
Netherlands	1
Portugal	1
Switzerland	1

Source: www.dart-europe.eu accessed 9.11.2017.

5. Conclusion

Serbia confirms its orientation towards the European Union in librarianship and informatics also. The problems of the European Monetary Union are to be analysed through all forms of materials which are being aquired by the academic libraries of Serbia. There are more than 50% of articles in the structure of printed materials in the collections of Serbian academic librarianship having in mind bibliographic descriptions concerning the fiscal policy of EU. That literature is mostly in Serbian and in English. Some references are in other languages but rarely.

Serbia is the country of the Western Balkans. The young are getting prepared for the labour market during their schooling. Therefore, the measures are being undertaken in order to realize regularly the access to the e-resources with different contents which would be indispensable for basic and postgraduate studies.

A fruitable collaboration can be expected with those who would like to participate in creating their own intellectual potentials respecting the fact that we live involved into a multicultural society which is being globalized intensively. Getting familiar with the fiscal policy of the European Monetary Union is an imperative for a successful integration of every single enterprise into the market of the European Union as a wider region having in mind all possible advantages and disadvantages that such a process includes. So it would be particularly important to have in mind the European Union all the time while retrieving the cumulative e-catalogue because of the fiscal policy in its smaller but core segment – the European Monetary Union.

Resources:

1. www.nb.rs
2. www.unilib.rs
3. www.dart-europe.eu
4. Eteze.bg.ac.rs
5. Eteze.kg.ac.rs
6. Eteze.ni.ac.rs
7. Vesna Župan, Linguistic structure of the economic materials in Serbian academic librarianship. Navigating through COBISS, Belgrade, Svet knjige, 2016, 115 p. (Serbian)
8. Kristijan Ristić and Žarko Ristić, European public finances. Fiscal policy of the EU, Belgrade, EtnoStil d.o.o., 2011, 227 p. (Serbian)
9. Hrvoje Šimović, Fiskalna politika u Evropskoj Uniji i Pakt o stailnosti i rastu, Zbornik Ekonomskog fakulteta u Zagrebu, God. 3, 2005, str. 86.
10. Ian Begg, Future fiscal arrangements of the European Union, Common Market Law Review, Volume 41, issue 3, 2004, p. 793-794; Daniel Strasser, The finances of Europe:

The budgetary and financial law of the European Communities, Commission of the European Communities, Luxemburg, 1991, p. 41-70; European Commission, European Union Public Finance, p. 127-166 and 240.

SIMPLIFIED CUSTOMS PROCEDURES – ADVANTAGES AND OBSTACLES IN THE REPUBLIC OF MACEDONIA

Jovanka Biljan[96]
Aleksandar Trajkov[97]
Biljana Dimoska[98]
DOI: https://doi.org/10.31410/EMAN.2018.263

Abstract: *The efficiency, security and safety of international supply chains are highly depended by Customs management tools, procedures and operations applied. Due to the rapid growth of international trade, on one, and the social safety and security challenges, on the other hand, the Customs management policies are in a process of redefining. Generally, the main goals of Customs policies along with revenue collection and implementation of trade policy measures are broadened with ensuring trade facilitation and social security and safety. This complex and dynamic process is known as Customs modernization and it represents the most important part of the international trade facilitation agenda.*
The main task of Customs modernization process is to put in place a well functioning Customs administration that provides traders with transparent, predictable and speedy clearance of goods. One of the most important parts of this process are simplified Customs procedures that means placing goods in Customs procedure by omitting data and/or documents, as well as with bookkeeping records whereby goods may go directly to or from trader's premises.
This paper aims to analyse the process of imposition and implementation of simplified Customs procedures, with emphasizing the advantages and obstacles in authorization and application in the Republic of Macedonia. Regarding that the official data for issued certificates and processed Customs declarations in simplified Customs procedures from the Macedonian Customs Administration are analysed. Additionally, the results from conducted interviews with authorised trade operators and Customs authorities reveal the advantages and problems in application of simplified Customs procedures, whereby main advantages are related with time and cost reductions, while strict procedural requirements are recognized as a problem.

Key words: *Customs modernization, simplified Customs procedures, local clearance, Republic Macedonia*

INTRODUCTION

The rapid growth of world merchandise trade, in conditions of permanent need for speed cross-border flows, is the main determinant of everyday activities of Customs administrations. Numerous international institutions and organizations, including the World Bank, the World Trade Organization and the World Customs Organization, devote a great effort to identify and to resolve problems that Customs administrations all over the world face in managing numerous administrative documents and procedures.

[96] St.Kliment Ohridski University – Bitola, Faculty of Tourism and Hospitality – Ohrid, Kej Makedonija, 95, 6000 Ohrid, Macedonia
[97] St.Kliment Ohridski University – Bitola, Faculty of Tourism and Hospitality – Ohrid, Kej Makedonija, 95, 6000 Ohrid, Macedonia
[98] Tsiligaridis and Dimosky Distillery – Ohrid, ul. 15 Korpus, 95, 6000, Ohrid, Macedonia

Customs modernization as a comprehensive streamlining of processes, formalities, procedures and documents handled by Customs, is consisted of several interdependent activities related with establishment and implementation of improved law regulations; risk management; simplified customs procedures and post-clearance audit; paperless environment and e-customs; improved human resource management and Customs-to-Customs and Customs-to-Business cooperation. Special improvements are related to establishment of simplified customs procedures and greater inclusion of trade operators in customs issues, such as local clearance.

This paper aims: *firstly*, to give an overview of the basic types and the process of authorization of simplified Customs procedures; *secondly*, to reveal the level of implementation of simplified Customs procedures; and *thirdly*, to determine the advantages and obstacles that trade operators and Customs officers face in implementation of simplified Customs procedures in Macedonian practice.

Jovanka Biljan *was born in 1966 in Belgrade, Serbia.*
She is a full professor at the St. Kliment Ohridski University – Bitola, Faculty of Tourism and Hospitality – Ohrid, where she teaches courses in international trade, customs system and policy and economic system and policy for undergraduate students, and the European Union customs system, international business and international trade for graduate students. Also, she teaches international trade course for graduate students at the Faculty of Economics, as well as contemporary economic systems for graduate students at the Faculty of Security.
Prof. Biljan has published over 40 academic and research papers, as well as 17 books. She has participated in many international conferences and research projects, and she has accomplished several study stays. Especially significant is her study stay in the College of Charleston, Charleston, SC, USA, as a grant holder from the Fulbright Scholar Program.



The official data published by the Macedonian Customs Administration (MCA) regarding Customs declarations processed in regular and simplified procedures in export and import, on one, and issued certificates for different types of simplified Customs procedures, on the other hand, will be the one of the basic sources in this research. Additionally, the results of the conducted interviews will reveal the advantages and obstacles that trade operators and Customs officers face in implementation of simplified Customs procedures in Macedonian practice.

Along with the introduction and conclusion sections, this paper is consisted of three parts. The first part is dedicated to the presentation of the basic types and the process of authorization of simplified Customs procedures. The second part is an analysis of the processed Customs declarations in regular and simplified procedures in export and import, and issued certificates for different types of simplified Customs procedures, while in the third part the results of the conducted interviews are presented.

SIMPLIFIED CUSTOMS PROCEDURES – TYPES AND PROCESS OF AUTHORIZATION

Simplified Customs procedures are one of the most important trade facilitation measures in the Customs modernization process implemented by the International Convention on the Simplification and Harmonization of Customs Procedures, known as the Revised Kyoto Convention [1], that are imposed in the Macedonian Customs Code [2], as well.

Mainly, there are several simplified Customs procedures: (a) simplified declaration; (b) local clearance; (c) simplified transit procedures; (d) authorized exporter and (e) authorised economic operator – AEO.

Simplified declaration is implemented by the Standards 3.12 – 3.15 of the Revised Kyoto Convention and allows a trade operator to lodge a Customs declaration, although all necessary data or documents are not available at the moment to complete declaration for its submission to Customs. These Customs simplifications include two exemptions of a standard Customs declaration at the time of customs clearance [3]:

- *Lodgement of incomplete Customs declaration*: Customs simplification that allows an economic operator to omit certain data or supporting documents to a Customs declaration. The Customs legal regulation limit the requested information and documents that should be presented in the declaration, except the data related to customs debt determination, the compilation of statistics and the application of the Customs law;
- *Lodgement of a commercial or administrative document*: usage of a commercial or other administrative document, along with the application for a specific customs procedure, instead of a Customs declaration.

Local clearance is a simplified Customs procedure that means placing goods in Customs procedure only with their registration in bookkeeping records of authorized trade operator. Goods may go directly to or from the premises of economic operators, provided that they are entered into the records of the company. Also, this simplification allows implementation of a Customs procedure outside working time of Customs office.

Simplified Customs transit procedures are special facilitation measures that according to the direction of trade flows are taking form of authorized consignor and authorized consignee.

- *Authorized consignor* is a regular, large-scale consignor of goods who may be authorized by Customs authorities to issue and authenticate transit documents without having to present them to Customs at the time of export/dispatch.
- *Authorized consignee* is a trader who may be authorized by Customs authorities to move goods which arrive under the transit procedure to his own premises without first presenting them to Customs at the destination.

Authorized exporter is a type of Customs simplification that allows a holder of the authorization to prove the preferential origin with a statement in an export invoice, regardless of the value of the exported goods that the statement refers to. This is especially important if the exporter already has a local clearance authorization.

Authorised economic operator (AEO) is "a party involved in the international movement of goods in whatever function that has been approved by or on behalf of a national Customs administration as complying with WCO or equivalent supply chain security standards. AEOs

include manufacturers, importers, exporters, brokers, carriers, consolidators, intermediaries, ports, airports, terminal operators, integrated operators, warehouses and distributors" (WCO, 2011). According to the obtained authorization, three types of economic operators are distinguished [4]:

- *AOE for Customs simplification* - enables the economic operator to use Customs simplifications;
- *AOE for safety and security* – an economic operator is involved in facilitations related to safety and security of international supply chain, and
- *AOE for trade facilitation and safety and security* (one economic operator, at the same time, has got two previously mentioned types of authorization).

An authorized economic operator is electronically connected to the Customs administration and to the related state agencies. It is obligated to permanently exchange and to provide data related to customs operations to the Customs administration and other state agencies.

The process of *authorization* for simplified Customs procedure starts with the filing in a written request by a trade operator. A written request along with all necessary data and supported documents should be submitted to the competent Customs office. If economic operator requests simplification for several Customs procedures, the request shall be submitted at the same time for all import and/or for all export Customs procedures.

Upon the submission of a request, a competent Customs office firstly determines formal-documentary correctness, that is, whether (1) the request was submitted on a prescribed form; (2) the form is correctly and completely filled in, and (3) all the necessary documentation is attached.

Subsequently, a substantive review of the request is made to determine whether the trade operator meets the requirements for implementation of requested simplified procedure. After that, the competent Customs office should conclude whether the general and specific conditions are met. Only low risk trade operators who meet all legal requirements will be issued an authorization by Customs.

Aleksandar Trajkov *(born in Ohrid – 1979) is Asoc. Professor at the St. Kliment Ohridski University – Bitola, Faculty of tourism and hospitality (FTU) in Ohrid. He holds a PhD in Economy from the Faculty of Economics on Ss. Cyril and Methodius University – Skopje. His special research interests are focused on International economics, International trade, Trade logistics and International tourism. He has contributed with over 30 scientific and professional papers in many international scientific journals and several international conferences in the country and abroad. He is also an author of two university textbooks. He participated on various scientific and research projects and held lectures on other universities abroad. He is a member of scientific committee of two international scientific journals and two international conferences. He has also been a member of the Center for scientific research of the Faculty. He is a Vice Dean of academic affairs on FTU Ohrid.*



The obligations of a holder of an authorization shall be specified in the license. Also, the time validity of a certificate should be specified. Mostly, the first issued certificate for any simplified procedure is with the shortest validity period that is within one year.

Additionally, the applicant must submit a comprehensive guarantee for securing Customs debt

payment. This guarantee is used only for import procedures, because in these procedures a customs debt could regularly occurred.

Lodged incomplete Customs declaration, as well as commercial or administrative document either bookkeeping records, will be accepted only if they contain at least data indispensable for goods' identification, that are data necessary for determination of Customs debt and application of Customs regulations.

Despite of the kind of the simplified Customs procedure applied, the authorized trade operator is obliged to submit a supplementary declaration. A time limit within which supplementary Customs declaration should be submitted is specified in issued certificate.

A competent Customs office is obliged to control all activities during and/or after completion of a specific Customs procedure. Also, trade operator as a holder of the authorization shall be obliged (1) to enable efficient and effective implementation of Customs control; (2) to place goods in their premises, at Customs office place or at a location determined by a competent authority that will carry out the control, and (3) to submit necessary documentation for inspection.

In a case when during the application of any simplified procedure, it is revealed that one or more of the conditions are not fulfilled or part of the obligations are not respected and the simplified procedure is not used in the prescribed manner, then the certificate could be suspended, revoked or changed by a competent Customs office.

REGULAR V.S. SIMPLIFIED CUSTOMS PROCEDURES IN MACEDONIAN PRACTICE

The achieved level of implementation of simplified Customs procedures in Macedonian practice is analysed by the number of issued certificates for different types of simplifications, as well as by dynamic comparison of the number and structure of processed Customs declarations in regular and simplified Customs procedures in export and import.

The number of issued certificates for simplified Customs procedures by the MCA increased significantly in the analysed period.

In 2007, the MCA issued 11 authorizations for local import clearance and 26 authorizations for local export clearance, which increased more than threefold in 2016 when 48 authorizations for local import clearance and 75 authorizations for local export clearance were issued (Figure 1). Similarly, in 2007, the MCA issued 13 licenses for authorised consignee in transit and only 1 license for authorised consignor. During the analysed period, the number of issued licenses increased considerable and in 2016 the MCA issued 60 licenses for authorised consignee and 29 licenses for authorised consignor.

In 2012, certificates for two new kinds of authorisation were issued for the first time. The number of issued certificates for simplified declaration is very low, beside of the number of authorised exporter which is very high (77 in 2012 to 131 in 2016).

Only one certificate for AOE in Customs simplification and security and safety, as a combined certificate, is issued in 2013.

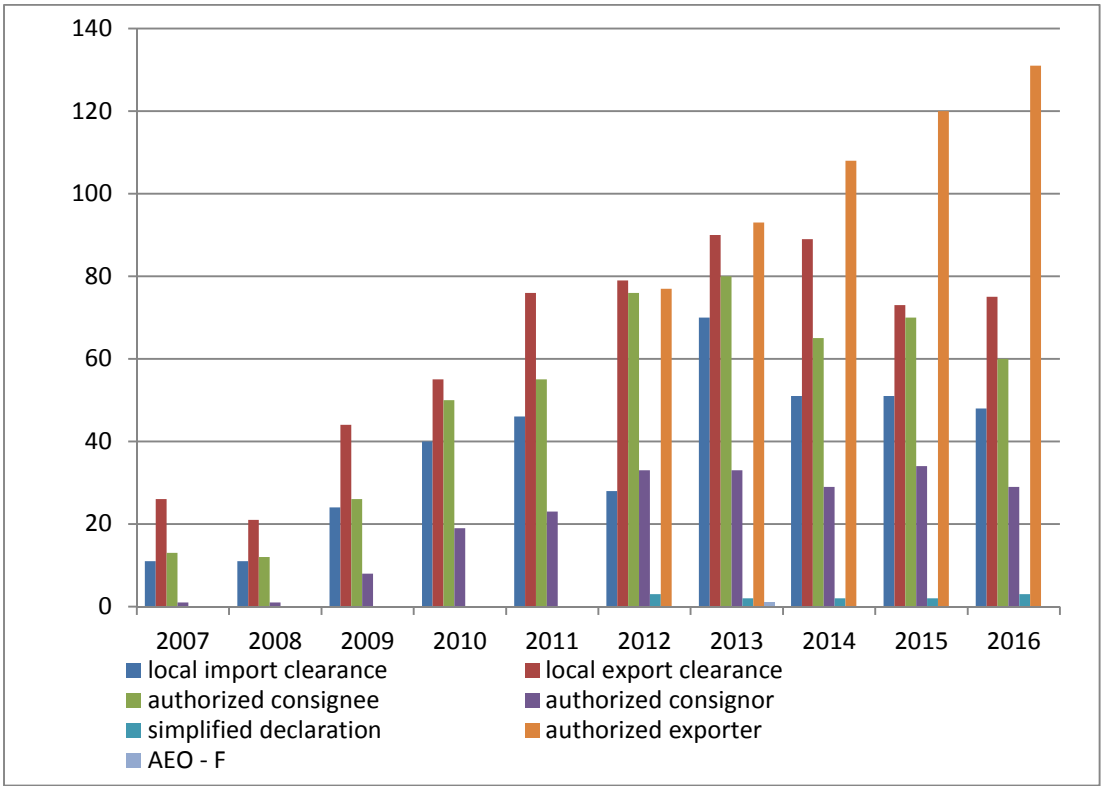


Figure 1: Number of issued authorizations for simplified procedures by the MCA
Source: [6], [7], [8], [9]

The structure of issued certificates for simplified Customs procedures by the MCA is presented in Table 1. According to the estimated data, in 2007, almost 2/3 of total number of issued certificates is for local clearance, i.e. 51% for local export clearance and 22% for local import clearance; and 1/3 are for simplified transit customs procedures, i.e. 25% for authorized consignee and only 2% for authorized consignor. In 2007-2011 period, the structure is considerably changed in favour of authorized consignor (from 2% in 2007 the participation of this kind of authorization rose to 12% in 2011). In 2012, additional two authorizations are issued: simplified declaration (only 1% of total issued certificates for simplified Customs procedures in 2012-2016 periods) and authorized exporter (from 26% in 2012 to 38% in 2016).

Biljana Dimoska *was born in 1982 in Ohrid, Macedonia.*
She has a PhD in insurance and "The best student award" by the Rector of the St. Kliment Ohridski University - Bitola, Macedonia.



She has ten years of working experience as teaching assistant at Faculty of Tourism and Hospitality - Ohrid, St. Kliment Ohridski University - Bitola, Macedonia.
Biljana Dimoska has published many papers and has participated in many international conferences.
Currently, she is working as export-import manager at Tsiligaridis and Dimosky Distillery in Ohrid.

It is very important to emphasise that the data presented in the Figure 1 and Table 1 refer only to the number of annually issued new certificates. That means the number of certificates issued for the first time to an operator in a year are calculated in the presented data. For example, a certificate of an operator who has been authorized in 2015 is counted in the same year, although the operator is authorised in 2016, as well. But the operator does not apply for a new certificate

in 2016; it applies only for continuation of the previously granted certificate.

	2007	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
local import clearance	22	24	24	24	23	9	19	15	15	14
local export clearance	51	47	43	34	38	27	24	26	21	22
authorized consignee	25	27	25	30	28	26	22	19	20	17
authorized consignor	2	2	8	12	12	11	9	8	10	8
simplified declaration	0	0	0	0	0	1	1	1	1	1
authorized exporter	0	0	0	0	0	26	25	31	34	38
AEO - F	0	0	0	0	0	0	0	0	0	0
	100	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 1: Dynamic structure of issued certificates for different types of simplified Customs procedures by the MCA in 2007-2016 period (%)
Source: [6], [7], [8], [9] Own estimates

Cumulatively analyzed, in 2007-2016 period, 2267 certificates for simplified Customs procedures are issued by the MCA, out of which the major part are certificates for local clearance (45% of total number of issued certificates). According to the data, 17% are certificates issued for local import clearance, 28% for local export clearance; 22% for authorised consignee; 9% for authorised consignor; 1% for simplified declarations and 23% for authorized exporter (Figure 2).

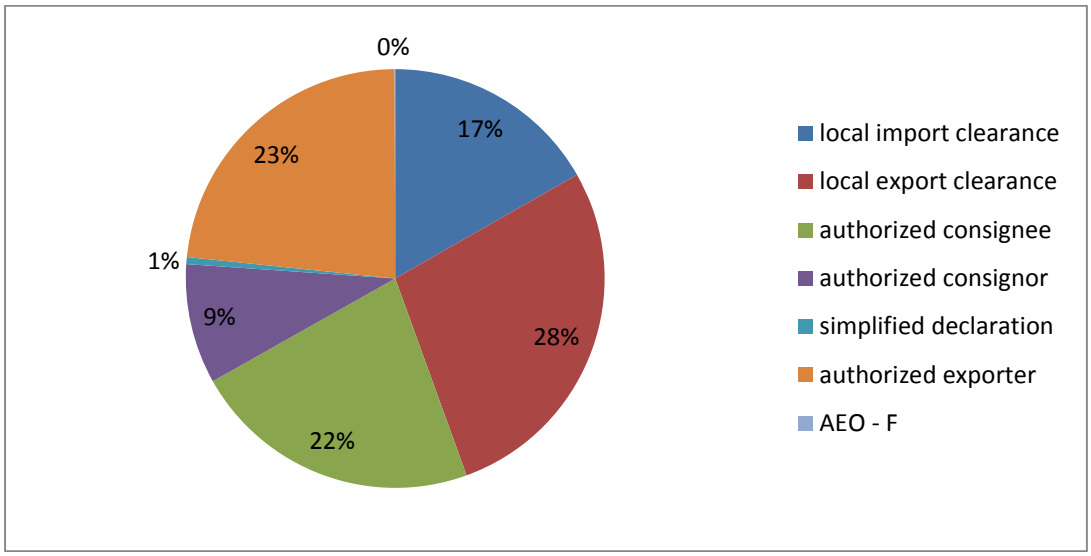


Figure 2: Structure of issued certificates for simplified customs procedures by the MCA in 2007-2016 period (%)
Source: [6], [7], [8], [9] Own estimates

According to the data presented in Figure 2, the mayor part of issued authorizations are for export Customs simplification procedures, i.e. at least 73% of total number of issued authorisations in the analysed period. This situation is resulted by several preconditions, especially because generally, no customs debt occurs in export procedures, that qualified them as less complex than import ones.

At the beginning of the analysed period, the number of issued authorizations was lower,

especially because of the insufficient information on benefits and advantages from such facilitation measures available for traders. Macedonian economic operators are very interested in implementation of simplified customs procedures, and therefore the number of certificates issued for different types of simplifications is permanently increasing.

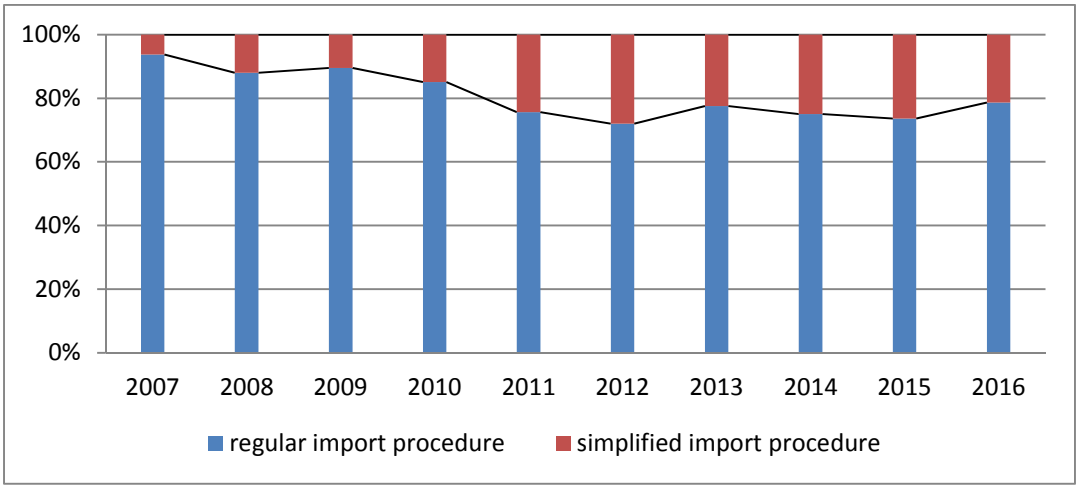


Figure 3: Dynamic structure of number of Customs declaration processed in regular and simplified import Customs procedures (%)
Source: [6], [7], [8], [9] Own estimates

The participation of Customs declarations processed in regular import procedures declined from 94% in 2007 to 79% in 2016, while the participation of processed Customs declaration in simplified import procedures rose from 6% in 2007 to 21% in 2016 (Figure 3).

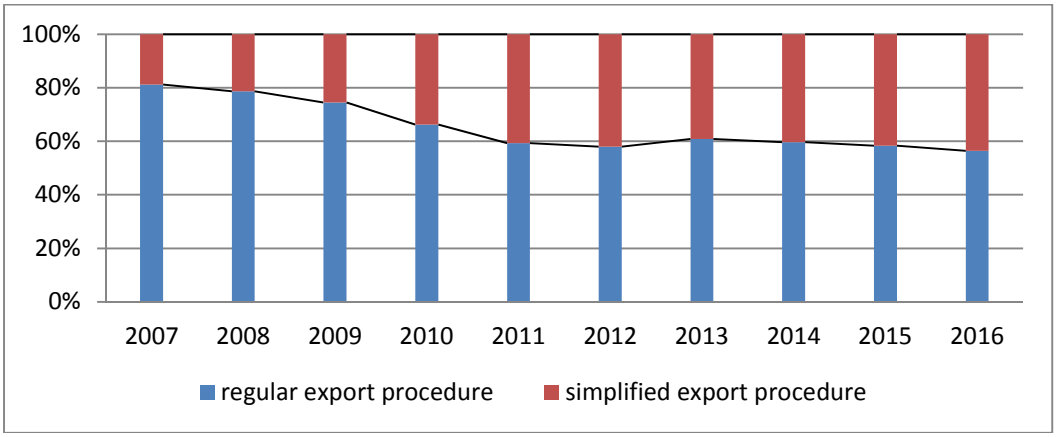


Figure 3: Dynamic structure of number of Customs declaration processed in regular and simplified export Customs procedures (%)
Source: [6], [7], [8], [9] Own estimates

The data presented in Figure 2 revealed the permanent growth of the number of Customs declarations processed in simplified related to regular Customs procedure in exports, as well. The participation of 81% of processed export declarations in regular procedures in 2007 declined to 56% in 2016, whereby the percentage of processed export declarations in simplified export procedures increased from 19% in 2007 to 44% to 2016.

This implies that the application of simplified Customs procedures grows permanently in the analysed period.

Customs procedures	import procedures		export procedures	
	regular	simplified	regular	simplified
growth rate % (2016/2007)	28	418	-34	120

Table 3: Growth rate of processed customs declarations in regular and simplified procedures in 2016 related to 2007
Source: [6], [7], [8], [9] Own estimates

The number of processed Customs declaration in simplified import procedures rose 418% in 2016 related to 2007, and the number of processed Customs declaration in simplified export procedures increased for 120% in the same period (Table 3). Also, the number of processed Customs declaration in regular import procedures increased only for 28%, whereby the number of processed Customs declaration in regular export procedures decreased for 34% in 2016 related to 2007. These imply that Macedonian trade operators found large advantages in application of simplified import and export Customs procedures. However, it is worth to be mentioned that the higher growth rates of processed Customs import declarations mainly are result of higher growth rates of import value and volume in Republic of Macedonia related to export ones.

ADVANTAGES AND OBSTACLES IN IMPLEMENATION OF SIMPLIFIED CUSTOMS PROCEDURES

According to the designed methodology, relevant data for advantages and obstacles that economic operators face during implementation of simplified customs procedures are obtained by conducted interviews. The interviews are conducted with 18 persons that include relevant economic operators, as well as involved customs officers, during five month period. Generally, during the interviews, operators and officers mostly emphasize the advantages and obstacles of local clearance in import and export procedures. According to their opinion, local clearance is the most important procedure, and mainly, it is a main reason for implementation of other simplified procedures.

The most important advantage from application of simplified Customs procedures is the *possibility to clearance goods 24/7*, i.e. the customs clearance process do not depend on customs offices' working time. Additionally, authorized trade operators for local clearance perform *clearance of customs goods in their premises*. These two allowances, result in *reduction of clearance time, as well as clearance costs*, related to usage of customs terminals; driving to the terminal and back to their premises; costs for accommodating vehicles; customs agent fees, etc.

Although authorized operators should place a guarantee for customs debt that could arise, one of the mentioned advantages was related to facilitation related to debt payment. Authorized operators are obliged to pay customs debt at the moment of lodgment of supplement customs declaration, which means that the debt incurred for all imports realized during one period they will be paid after a week or a month which depends on the time limit noted in the certificate.

Simplified Customs procedures, according to authorized operators, help them in decision-making process, especially in purchase and delivery management. They could make more precise plans, i.e. they could make their business activities more effective and more predictable that are very important for supply chain effectiveness.

Customs officers emphasize that the main advantage is the possibility to *better deployment of employees; reduction of time delays* especially in high season period for agricultural products;

increasing performance; lower tax and tariff evasion; increasing the supply chain safety and security, etc.

The *conditions that should be accomplished in the licensing process* are recognized as a main obstacle for implementation of simplified customs procedure, especially for small and medium enterprises. Mainly, they address the *financial problems to obtain a guarantee* for Customs debt that could occur, as well as *prescribed bookkeeping records* and implementation of special software for customs purposes.

One of the most frequent opinions due to obstacles for implementation of customs simplified procedures is *insufficient information*, especially for small enterprises. These companies do not have sufficient information for these kinds of simplifications. Their main preconception is that the implementation of simplified customs procedures is very complex and difficult process.

Another obstacle for potential implementer of simplified customs procedures is a *lack of self-confidence* due to high responsibilities of an economic operator during implementation of these procedures, mainly related to the fact that an operator itself prepares and registers customs declaration. The main fear is related with the high fines that are imposed for an economic operator in case of mistakes during the preparation and registration of customs declaration. Therefore, especially for small enterprises it is easier to transfer the responsibility to customs agent other than to take the responsibility and be fined.

However, the basic determinant whether to engage a customs agent and apply a regular customs procedure or to apply a simplified Customs procedure is the number of exports and/or imports by an operator in a given period of time. If the number of exports and/or imports, i.e. customs declarations submitted by an operator in a month is high (more than 10), simplified Customs procedures are justified and economically correct decision. But, in the case of lower number of customs declarations submitted by an operator in a month, than the regular procedures are more economically efficient.

CONCLUSION

Simplified Customs procedures are one of the most important trade facilitation measures in Customs modernization process that are implemented by the International Convention on the Simplification and Harmonization of Customs Procedures, known as the Revised Kyoto Convention, which comprises of (a) simplified declaration; (b) local clearance; (c) simplified transit procedures; (d) authorized exporter and (e) authorised economic operator – AEO.

The number of issued authorizations for Customs simplified procedures was lower at the beginning of the analysed period, especially because of the insufficient information on benefits and advantages from such facilitation measures available for traders. But during the time, Macedonian economic operators were very interested in implementation of simplified customs procedures, and therefore the numbers of certificates issued for different types of simplifications, on one, and the numbers of processed Customs declarations in simplified procedures, on the other hand, are permanently increasing.

The main advantages from simplified Customs procedures that trade operators point out are the following: possibility to clearance goods 24/7 clearance of customs goods in their premises; reduction of clearance time and clearance costs; payment of customs debt at the moment of lodgment of supplement customs declaration; increasing supply chain effectiveness, etc.

Customs officers, as well, point out some advantages from simplified procedures' implementation, such as: possibility for better deployment of employee; reduction of time delays especially in high season period; increasing performance; lower tax and tariff evasion; increasing the supply chain safety and security, etc.

However, there are several obstacles in the process of implementation of simplified Customs procedures, recognized by trade operators. Mainly, the obstacles are related to the strict conditions that should be accomplished in the licensing process; financial problems to obtain a guarantee for Customs debt that could occur; prescribed form of recordkeeping for Customs purposes; insufficient information, etc. During the interviews with trade operators, additional indirect problems were revealed. These problems are related to prejudice that the implementation of simplified Customs procedures is very complex and difficult process, on one, and the lack of self-confidence due to high responsibilities and high fines imposed for mistakes in performing procedures, on the other hand.

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GLOBAL PUBLIC GOODS: THE CHANGING ROLE OF PUBLIC SECTOR IN THE CONTEXT OF GLOBALIZATION

Neli Popova[99]
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Abstract: *Traditionally public finance theory has analyzed the interactions between the government and market participants (households and firms) in the domestic context exclusively, without taking into account the external world. However, public policies are increasingly influenced by factors that are exogenous to the national economy, such as financial markets instability, pollution, climate change, trade liberalization, criminal activities, health issues, etc. Globalization gives rise to a growing number of regional and global challenges. Addressing these challenges is considered a global public good, since it would generate benefits that transcend country borders. Many regional and global problems cannot be tackled by individual actions of any country. Instead they require collective actions both in the framework of existing intergovernmental organizations and mechanisms, and through the establishment of new forms of international cooperation. The present paper is devoted to global public goods, which are at the core of the so-called New public finance. The purpose of the paper is to outline the current state and prospects for the further development of this relatively new field of research, and it's application in public policies. The paper is structured, as follows: the introduction describes the main characteristics of a global public good; the second part presents a concise review of the literature; the third part dwells on the possibilities and obstacles to the provision of global public goods; and the fourth part concludes.*

Key words: *New Public Finance, Global Public Goods, Globalization*

1. INTRODUCTION

In public finance theory, public goods are defined as products and services that cannot be efficiently supplied in the markets, due to their economic characterisitcs - non-rivalry and non-excludability [1]. Because of the impossibility of market participants to supply Pareto optimal quantities of public goods, the latter are supplied by governments. Private good, in contrast, are rival in consumption and excludable, and thus can be freely traded at the current prices. Another important feature of public goods is the limited geographical scope of their benefits and costs - a municipality, a region or a country.

However, globalization gives rise to a number of challenges that transend national borders, such as financial markets instability, pollution, climate change, international crime, etc. There is a growing recognition that these challenges cannot be addressed by the efforts and resources of a single country and that they require international action.

Therefore, over the last years the concept of global public goods was introduced. A global public good can be defined as a public good whose benefits and/or costs are strongly universal across countries, people, and generations [2]. It has the traditional features of non-rivalry and non-excludability, but it is also characterized by a universal spread of the benefits and costs (See Table 1).

[99] University of National and World Economy, 1700 Sofia, Students' Town, Bulgaria

Non-rivalry	*Non-excludability*	*Universality*
•Public goods are intended for collective consumption. •The consumption by an individual of a certain good not reduce the quantities available to all other individuals.	•No individual can be excluded from the benefits of a public good even if they do not pay its price. •This stems from the indivisibility of a public good which makes exclusion either technically impossible or too expensive.	•The benefits and/or costs of the public good are strongly universal across countries, people,and generations.

Table 1: Characteristics of a global public good

As a theoretical concept global public goods have a relatively short history. In practice, however, they date back to the middle of 20th century. The first case, cited in the literature, was the Marshall Plan for reconstruction of Europe after the Second world war. Its implementation was based on the idea that supporting the rebuilding of Europe was an investment in international peace and security. In the aftermath of the war, the Bretton-Woods institutions were also established with the task to maintain the financial stability and prevent economic crises. Today many organizations and initiatives exist with the aim of providing global public goods (and in some cases regional public goods).

2. LITERATURE REVIEW OF THE THEORY OF GLOBAL PUBLIC GOODS

The term "global public good" was introduced by *Joseph Stiglitz* in 1995, who also listed five examples of such goods – international economic stability, international security, the global environment, international humanitarian assistance and knowledge. Eversince the literature has grown significantly. The main theoretical contributions belong to economists Inge Kaul and Pedro Conceição, who are authors (and co-authors) of many articles, papers and books. A large part of their research is done under the auspices of the United Nations Development Programme.

Neli Popova *was born on 29th of September 1982 in Sofia, Bulgaria. From 1996 to 2001 she attended Private Professional High School "Banker" in Sofia.*



In 2007 Neli graduated from the University of National and World Economy with a master's degree in International relations.

Due to her interest in academic career, in the same year she applied for a vacant position as a PhD student in the Economic Research Institute at the Bulgarian Academy of Sciences and she was admitted. The subject of her doctoral thesis was "Opportunities and risks to the tax policy of Bulgaria in the context of membership in the European Union". In December 2011 after a public defence, she obtained PhD degree in Economics.

In 2012 she was appointed as assistant professor at the Department of Finance of the University of National and World Economy. She teaches Public Finance and Introduction to Finance. As from the academic year 2018-2019 she will also teach International Public Finance.

Her research interests are in the field of taxation, tax coordination and public debt.

Kaul, Grunberg and Stern (1999), in their book "Global Public Goods: International Cooperation in the 21st Century", distinguished between three types of global public goods:

- Natural global commons – the atmosphere.
- Human-made commons – world's knowledge stock, universal norms and standards, etc.
- Policy outcomes – international market efficiency, financial stability, equity, peace and security, environmental sustainability, etc.

Barrett (2007) offered another classification of global public goods related to the manner in which they are provided:

- Weakest links – the provision of this type of goods depends on the efforts of all countries, even those that can contribute least. A typical example is the eradication of infectious diseases.
- Aggregate efforts - such public good can be provided only if every country cooperates. The most important example here is climate change.
- Single best efforts – only the efforts and resources of one key country (or a small group of countries) are necessary for the provision of the public good. A good illustration is research and development [3].

Kaul and Le Goulven (2003) made a clear delineation between global public goods and official development assistance (See Table 2). The first difference is related with their objectives. Official development assistance pursues reducing global inequalities of income and standards of living. Thus, it is related mainly to the distributive role of public sector. On the other hand, the provision of pure public goods is aimed mainly at achieving or restoring economic efficiency, i.e. at the more rational use of the scarce resources of the world. Henceforth, the provision of global public goods can be viewed as an extension of the allocation branch of the public sector in the international context. The difference in the objectives determines also a difference in the instruments applied. Official development aid is based primarily on resource transfers from richer to poorer countries, whereas global public goods require a variety of tools and resources, that should be provided by both rich and poor countries. Beside the wider spread of the costs, global public goods also have a wider scope of the benefits – it could be a group of countries, a continent or even the entire world. Their provision is not aimed only at increasing the beneficiaries' welfare, but also serves the interests of the donor countries, since the latter also gain. In this context, official development assistance can be viewed as an example of global public good.

	Official development aid	***Global public goods***
Rationale	Equity	Efficiency
Public sector role	Redistributive	Allocative
Tools for implementation	Transfer of resources	Variety of tools
Focus of the activity	Country/-ies	Issue (public good)
Principal net beneficiary	Developing countries	Many/ all countries

Table 2. Comparison between official development aid and global public goods [4]

Mendoza and Conceiçao (2003) studied the mechanisms for adequate provision of global public goods. They pointed out that the model of optimal supply of public goods, developed by Paul Samuelson in the 1950s, is not applicable to global public goods, because of difficulty (sometimes even impossibility) to identify and aggregate the marginal benefits of each separate country of a certain global public good. But even if this is possible, there is a risk that potential

users express their preferences for the quantities of a given global public good without having sufficient information of its full benefits and costs. Therefore, the authors suggested a criterion for full provision of a global public good, instead a criterion of optimal provision. Full provision, according to them, can be defined as the level from which no further enhancements are feasible, given the good's innate or defined properties and the current state of knowledge and technology [5].

3. CHALLENGES TO THE PROVISION OF GLOBAL PUBLIC GOODS

Currently the provision of global public goods is outpaced by globalization, due to a variety of reasons, such as insufficient awareness, lack of political support, financial constraints, etc.

A main challenge to the provision of global public goods are difficulties in determining which global public goods to supply, what amounts, and how to finance them. Within national and sub-national jurisdictions, all these decisions are made through voting. In the international context, collective decision-making is much more difficult, because different countries have preferences for different global public goods and different resources to contribute.

Three policy gaps are defined in the literature, that prevent the more active development of global public goods:

- Jurisdictional gap – it refers to the disparity between the global scope of many issues and the national boundaries, in which policymakers operate.
- Participation gap - it is related to the fact that international cooperation is still limited primarily to intergovernmental process without taking into account the existing non-governmental participants.
- The incentive gap - it means that moral justifications are not sufficient to to persuade concerned countries to participate more actively in international cooperation [6].

Another major issue is related to the accumulation of the necessary financial (and other) resources. Most international initiatives and organizations are financed by the contributions of participating countries and in some cases through voluntary donations by governments, non-profit organizations, private companies, etc. These funds are of crucial importance, but are not enough. The problem with voluntary contributions is that nation-states are likely to consider spending on international cooperation only if it is in their national self-interest. In addition, non-excludability of mant public goods may cause free-riding, because potential users have an incentive to conceal their true preferences and consume the public good free of charge, leaving the financing costs to other users. The fear of freeriding deters the donors from allocating more resources to the provision of global public goods.

At present, other financing mechanisms seem even more difficult to apply. Taxes are a potential instrument for mobilizing funds, with the main "candidates" for this role being the levies on negative externalities, such as carbon taxes or financial transaction taxes. Indeed, taxes can be imposed in the context of already existing international organizations, such as the United Nations, the Organization for Economic Cooperation and Development, and regional integration communities. The problem with taxes is that even in the most highly integrated organizations, like the European Union, member States oppose to the idea of common taxes. For most countries fiscal policy is a strictly national territory and the transfer of taxing powers to international (or supranational) institutions is equivalent to giving up national sovereignty.

Stiglitz (1995) suggested also Special Drawing Rights (SDR) as a financing tool. According to him, SDR should not be issued by the IMF, but by another, better governed, institution [7].

Another possibility can be found in the global public-private partnerships (GPPP), which are an instrument for cooperation between international organizations and private companies. Public-private partnerships have many positive aspects - they transfer risk to the parties best suited to bear it, smooth the flow of public expenditures, and take advantage of each actor's comparative strength to improve results. These and other benefits help to realize efficiency gains and provide scope for reducing public spending or for doing more with the same level of public resources [8].

4. CONCLUSIONS

The term "global public good" was suggested in analogy to the concept of pure public goods, that are provided by governments within a specified jurisdiction. In addition to the traditional features of non-rivalry and non-excludability, a global public good is also characterized by the universality of its benefits and costs among countries and generations. Theoretical research in this field focuses in particular on the classification of different types, the formulation of a criterion for full provision, as well as the identification of appropriate mechanisms for their financing.

In today's world there is a wide variety of international organizations and initiatives, aimed at meeting the common needs and the solution of common problems of participating countries. Nevertheless, the provision of global public goods does not keep pace with globalization and its negative effects on social welfare. The elimination or at least mitigation of these effects requires more active international cooperation and the allocation of more efforts and resources on the part of nation-states to global public goods. It is also important to increase efficiency in their provision and to guarantee the equitable distribution of their benefits.

The enhancement of international cooperation faces many challenges, such as overcoming the difficulties in collective decision making in the international context, as well as the elaboration of acceptable and feasible tools for mobilization of the necessary financial and other resources for the provision of the goods.

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ENERGY RISK MANAGEMENT BY VALUE-AT-RISK

Angelica Gianfreda[100]
Giacomo Scandolo[101]
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Abstract: *Model risk has an important effect on risk measurements. Indeed, the choice of the underlying probabilistic model can have a significant impact on the risk forecast. The hazard of producing poor risk assessments due to the choice of an unsuited model is known as "model risk". Its detection and quantification are crucial tasks, particularly with energy commodities which require more complex modelling compared to the ones needed in traditional financial markets. Using a normalized measure of model risk for the forecast of daily Value-at-Risk, we focus on a restricted set of plausible models within the GARCH-type class specified with nine different distributions. In this way, we are able to provide a more reliable assessment of model risk for two energy commodities (natural gas and crude oil) over the years from 2001 to 2015.*

Key words: *Relative Measure of Model Risk, VaR, GARCH models, One-step ahead Forecasting, Natural Gas, Crude Oil*

1. INTRODUCTION

The hazard of producing poor risk assessments due to the choice of an unsuited model is known as "model risk". It has important effects on risk measurements according to the choice of the underlying probabilistic models. Therefore, the detection and the quantification of model risk are crucial tasks, particularly with energy commodities which require more complex modelling compared to the one needed in traditional financial markets.

The literature on estimation risk in the context of Value-at-Risk (VaR) and Expected Shortfall (ES) forecasting is well developed. On the contrary, quantifying and managing misspecification risk (due to the wrong distributional assumption) has been less investigated.

Using a normalized measure of model risk for the forecasted daily values of VaR and using the well-established GARCH-type models under different distributional assumptions, we are able to provide a reliable assessment of model risk for two energy commodities (natural gas and crude oil) over more than 10 years.

We obtain a more intrinsic assessment and, more importantly, we never significantly over- or under-estimate risk when averages of the estimates are used. Our empirical results emphasize that the distributional assumptions made in price modelling can produce a relevant discrepancy in risk figures and then trigger substantial model risk.

We also provide empirical evidence that the amount of model risk associated to a given model crucially depends on the estimated risk measure. In particular, under normality we observe more model risk at the more extreme quantiles. Instead, the model risk associated to the daily best distribution is more stable across quantile levels.

[100] Free University of Bozen/Bolzano, Universitätsplatz 1, (39100) Bozen (Italy)
[101] University of Florence, Via delle Pandette 32, (50127) Firenze (Italy)

From a practical point of view, implementing sophisticated models can be time consuming and costly (for instance, in terms of IT equipment, and estimation times). However, our measurement of model risk, even if performed for a limited amount of time and/or from time to time, would provide risk managers with a useful figure that could be complementary to the usual back-testing procedures for VaR. For instance, if model risk under the model which is currently implemented has been consistently high in the recent period, then it is likely that VaR will be underestimated in the subsequent days, if we keep using that model. In this case, proper actions can be taken, such as incrementing the VaR figure by an amount that depends on model risk itself, or preferring an alternative model with lower model risk.

2. METHODOLOGY

We recall that, for a given confidence level p the daily Value-at-Risk (VaR) of a portfolio is the amount such that the probability that the daily portfolio loss will exceed it is exactly p (here, we assume that the distribution of losses is continuous). We consider the values 1% and 5% for p, which are typical in market risk management.

The quantification of VaR obviously depends on the employed probabilistic model. Consequently, competing models may in principle lead to very different VaR forecasts. In this context, model risk arises when the forecasts produced under a set of plausible models are highly divergent. Model risk may be captured by several quantitative measures that have been recently proposed in the literature. We will consider the Relative Measure of Model Risk (henceforth, RMMR) introduced by Barrieu and Scandolo in [1]. At a certain day and for a fixed confidence level p, denote by VaR_i the VaR forecast under model i. Next, let VaR_0 be the forecast under a fixed *reference* model. Then, the RMMR is defined as the number

$$RMMR = \frac{max_i VaR_i - VaR_0}{max_i VaR_i - min_i VaR_i} \tag{1}$$

If the reference model lies among the set of competing models, then clearly RMMR is in the interval [0,1]. In this case, the closer is RMMR to 1, the lower is VaR_0 with respect to the other competing forecasts and therefore the higher is the amount of model risk involved, as risk may be highly underestimated. As VaR is a positively homogeneous risk metrics, it turns out that RMMR is insensitive to the amount invested in the portfolio; hence, we may focus on returns (alternatively, we may assume that 1 USD is invested in each portfolio). For further properties and discussion about this measure, we refer to [1].

In this work, we consider two portfolios investing in energy-related assets and specifically the Brent crude oil and the ICE UK natural gas. In both cases, we model the (log-)return series using an AR(5)-GARCH(1,1) process. Specifically, if R_t is the return observed at date t, we have

$$R_t = \mu_t + \sigma_t Z_t \tag{2}$$

where

$$\mu_t = \bar{\mu} + \sum_{i=1}^{5} \varphi_i R_{t-i} \tag{3}$$

is the conditional mean following an AR(5) process, and

$$\sigma_t^2 = \omega + \alpha (R_{t-1} - \mu_{t-1})^2 + \beta \sigma_{t-1}^2 \tag{4}$$

is the conditional variance following a GARCH(1,1) model. In this specification, $\bar{\mu}, \varphi_i, \omega, \alpha$ and β are constants that must satisfy known constraints and the Z_t are IID innovations that are assumed to follow any of 9 competing standard distributions. These are the followings: *normal* (NORM) and *skew normal* (SNORM); *Student-t* (STD) and *skew Student-t* (SSTD); *Generalized Error Distribution* (GED) and *skew GED* (SGED); *Johnson's SU family* (JSU); *Normal Inverse Gaussian* (NIG); *Generalized Hyperbolic family* (GH). For a reminder on these distributions and their parametrization, see [3].

Notice that some of the innovations distributions allow for extra-parameters that give control on asymmetry and/or tail behavior. The AR-GARCH specification, coupled with the choice of the innovation distribution, gives a flexible framework to model returns and it is able to capture known features such as heteroschedasticity.

Having fixed a distribution for the innovations, day-by-day we use a rolling window of 256 past daily returns in order to estimate (by Maximum Likelihood) the parameters in the AR-GARCH model, including possible extra-parameters for the distribution of *Z*. This allows us to compute, the conditional mean and variance and, ultimately, the VaR forecast, given by

$$VaR(R_t) = VaR(\mu_t + \sigma_t Z_t) = -\mu_t + \sigma_t VaR(Z_t) \tag{5}$$

This is repeated for all 9 competing models, hence producing, at any date, a set VaR_i (i=1,...,9) of forecasts. Once a reference model is fixed throughout (NORM, for instance), the final output is a daily series of model risk measures, computed as in (1).

In order to improve the approach, we need to consider that not all 9 models perform equally well. In order to pick the *best model* and/or to discard the *worst* ones, we proceed as follows Day-by-day and for each competing model, as an output of the estimation process, we record the maximized log-likelihood λ_i. Then, we are able to compute the Bayesian Information Criterion (BIC), defined as

$$BIC_i = -2\lambda_i + p_i \ln(n) \tag{6}$$

where n is the length of the dataset (n=256 in our analysis) and p_i is the number of parameters in model i. The BIC is a classical measure of fitting ability (the lower is BIC, the better is the fitting) which penalizes over-parametrized models.

We make a twofold use of BIC. First, on a daily basis, we rank the 9 models according to their fitting ability, as measured by BIC, and pick the *daily best* model, as the one providing the lowest BIC value. The daily best value is then used as the reference model in formula (1) for that specific day.

Second, we can build a system of *percentage weights*, one for each model, defined as

$$w_i = \frac{a_i^2}{\sum_{j=1}^{9} a_j^2} \tag{7}$$

where

$$a_i = \frac{max_j BIC_j - BIC_i}{max_j BIC_j - min_j BIC_j} \tag{8}$$

A higher fitting ability is therefore associated with higher weights, since w_i is decreasing in BIC_i. After ranking the models with decreasing weights, we retain all models until the cumulative weight 0.95 is reached, and we compute RMMR as in (1) accordingly. This simple *trimming* procedure allows us to discard, on a daily basis, the few worst fitting models, thus making our approach more sound and robust. See [2] for further discussion on this point and on the choice 0.95 as the threshold level. Sometime it may happen that the reference model is no more among the competing ones. In this case, RMMR is no more confined to the interval [0,1]; still, high values of RMMR (even above 1) signal a danger of severe risk underestimation.

Finally, we use the weights in order to compute an average forecast, naturally defined as

$$VaR_{avg} = \sum_i w_i VaR_i \tag{9}$$

to be used as a possible reference estimate at a given date, i.e. replacing VaR_0 in (1). In (9), discarded models are left out of the average and weights are therefore properly normalized.

3. RESULTS

We have implemented the above procedure for two portfolios investing, separately, in Oil and Gas. At each date, we computed the measure of model risk RMMR as in (1), by considering as reference model either one specific distribution (e.g. NORM, STD, etc), or the daily best, or the average forecast VaR_{avg}. We always discarded the worst fitting models through the procedure presented above (on average, 2 or 3 models are discarded each day). The entire procedure is repeated for the values 1% and 5% for the VaR confidence level p.

Time series of Oil and Gas prices have been retrieved from Datastream, from 01/01/2001 to 31/12/2015, and are quoted on a basis of 5 days per week, for a total of 3914 observations. We employ the R-package *rugarch* for estimating GARCH models and computing BIC values. Some empirical findings are shown next.

Angelica Gianfreda



She is assistant professor at the Faculty of Economics and Management, Free University of Bozen/Bolzano. Previously she was senior fellow at the University of Milano-Bicocca, Marie-Curie Intra-European Fellow at the London Business School and Jean Monnet Fellow at the European University Institute. Her research interests are focused on energy markets and specifically on electricity prices. She has published in journals like Energy Economics, Energy Policy, and The Energy Journal.

First, we give an example regarding the weights construction and the corresponding trimming procedure. On day 22nd January 2002, and considering the Gas series, the weights (as in (7), and already in percentage terms) associated to the 9 models are given in the following Table 1.

Model	GED	GH	JSU	NIG	NORM	SGED	SNORM	SSTD	STD
Weight	23.88	0.00	13.24	16.49	0.00	12.39	0.51	17.90	15.61

Table 1: Model Weights computed as in eq. 7 expressed in percentages

The trimming procedure presented before allows us to discard 3 models (precisely: GH, NORM and SNORM) and to build RMMR with the remaining 6. We remind that the procedure is repeated daily, so that the 3 models are discarded just for the day 22nd January 2002.

The basic choice for the reference model is NORM: this corresponds to the assumption that returns follow a normal GARCH process. It is however well known that normality is often a poor model for innovations. We then search for an "overall best" model for each of the two assets. This is defined, in an admittedly rough way, as the model being the best daily model (i.e. displaying the lowest BIC) in the majority of days. Overall best models, together with "overall worst" models (being the best daily models in the fewest number of days), are shown in Table 2.

Asset	**Best model**	**Worst model**
Oil	STD	GH
Gas	GED	GH

Table 2: Overall Best and Worst Models

We can see that the Generalized Hyperbolic (GH) model, which is specified in terms of 3 extra-parameters, is highly penalized by BIC and turns out to be the worst model for both assets.

In Table 3 we provide some descriptive statistics of the RMMR series (for VaR at confidence level 1%) for different choices of the reference model. We stress that the overall best/worst models are fixed throughout for any given asset (see the previous Table 2); on the contrary, the daily best model may change on a daily base.

reference model	**statistics**	**Oil**	**Gas**
Normal	mean	1.04	0.54
	std. deviation	0.52	0.74
	maximum	5.95	4.75
Overall best	mean	0.52	0.64
	std. deviation	0.32	0.33
	maximum	2.28	3.44
Overall worst	mean	1.59	1.31
	std. deviation	0.46	0.44
	maximum	5.99	5.55
Daily best	mean	0.31	0.20

	std. deviation	0.30	0.28
	maximum	1.00	1.00
Average forecast	mean	0.48	0.49
	std. deviation	0.11	0.13
	maximum	0.87	0.88

Table 3: Descriptive statistics of the RMMR series

First, we can notice that using the daily best model provides, on average, the lowest value of model risk. This fact is not surprising, but it is not a simple consequence of the definition of best model. Indeed, being a good model has to do with the fitting ability, as measured by the BIC index; on the contrary, displaying a low model risk has to do with the *conservativeness* of estimates with respect to competing models. As a matter of fact and looking also at the mean levels associated to the overall best and overall worst models, the two features seem to be associated.

Giacomo Scandolo

He is associate professor at the University of Florence. Previously he was assistant professor at the University of Verona. He his fellow at the Department of Statistics of the London School of Economics and Political Sciences. He has been Erasmus teaching fellow at the University of Oslo and visiting scholar at Columbia University. His research interests are focused on risk measures, Monte Carlo Methods and applications. He has published in journals as Mathematical Finance, Finance and Stochastics and Quantitative Finance.

Second, by looking at the maximum levels, we can see that using a fixed model can be dangerous in terms of model risk. This is the case not only for the Normal model, which displays RMMR up to nearly 6, but also, a bit surprisingly, for the Overall Best model, for which RMMR can be more than 3.

Finally, we can see that the average forecast, as expected, gives a level of model risk which is quite stable around 0.5. However, on some days the RMMR almost reached the value 0.9; this level, in our opinion, is extremely high, since discarding the worst models and averaging out the estimates should in principle lead to a great reduction of model risk (toward the value 0.5).

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POSLOVANJE NA MEJI: PRIMER HOLDINGA KB1909

DOING BUSINESS ON THE EDGE: THE CASE OF THE KB1909 HOLDING

Mitja Stefancic[102]
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Povzetek: *Uspeh gospodarskega sistema Slovencev v Furlaniji Julijski krajini je bil v preteklosti vezan na zgodovinske, kulturne in geografske okoliščine, ki so zaznamovale razvoj slovenske manjšine med 70. in 90. leti prejšnjega stoletja. Zamejsko gospodarstvo se je začelo majati z razpadom bivše Jugoslavije in posledično s krizo glavnih trgov, na katerih so poslovala podjetja v lasti zamejskih Slovencev. Na te spremembe sta bila vezana propada Tržaške kreditne banke in goriške Kmečke banke. Sedaj je na vrsti še kriza finančne družbe KB1909, ki velja za pravno naslednico Kmečke banke, in je do pred nekaj leti štela nad trideset odvisnih in povezanih poslovnih družb. Ta podjetja so poslovala zlasti na območju Furlanije – Julijske krajine in Slovenije, prisotna pa so bila tudi na trgih srednje in jugovzhodne Evrope. Izrazita kriza, nekaj napačnih investicij, rast skupine z zadolževanjem, previsoka stopnja zadolžitve, napake pri upravljanju odvisnih družb: vsi ti dejavniki so prispevali svoj delež k nastanku težko obvladljive situacije, v katero je zašla družba KB1909. Novembra 2017 so njeni delničarji večinsko privolili na začetek likvidacije. S postopkom likvidacije mora goriška družba doseči dogovor z upniki glede ustreznega načina prestrukturiranja dolgov. Na obzorju so tri možne alternative: postopna likvidacija družbe; preklicanje likvidacije (sanacija); prisilni stečaj. Kakorkoli že, kriza finančnega holdinga KB1909 ne bo brez posledic za slovensko skupnost v Italiji.*

Ključne besede: *holding; KB1909; zadolženost; kriza; zamejsko gospodarstvo*

Abstract: *The success of the economic system of the Slovenes in the Friuli Venezia Giulia region has been in the past related to historical, cultural and geographical circumstances, which marked the development of the Slovene minority between the 1970s and 1990s. Such system began to show its weaknesses with the disintegration of former Yugoslavia, and, consequently, with the crisis of the markets in which the companies owned by the Slovenes in Italy operated. Difficulties increased as a result of the failure of the Credit Bank of Trieste (Tržaška kreditna banka) and the Agricultural Bank in Gorizia (Kmečka banka). Recently, however, a new crisis hit the KB1909 financial company – the legal successor of the Kmečka banka, which, until a few years ago, controlled about thirty affiliated enterprises. These enterprises operated in the Friuli-Venezia Giulia region and in Slovenia, and have been also active on the markets of Central and South-Eastern Europe. A severe crisis, low-performing investments, risk exposure, excessive indebtedness, and bad managerial decisions: all of these factors contributed to the development of a situation that is now difficult to solve. In November 2017, the shareholders of the company voted for its liquidation. The company must now reach an agreement with the creditors on how to restructure its debt. There are three possible ways in which the crisis may end up, namely: a gradual liquidation of the company; a return to normal operating standards; bankruptcy. In any case, the crisis of the KB1909 holding company will almost certainly have negative repercussions on the Slovene community in Italy.*

Key words: *holding company; KB1909; indebtedness; crisis; economy of the Slovenes in Italy*

[102] Euricse Trento (affiliated), Via Vespucci, 8 - 34144 TRST (ITA)

1. UVOD: DRUŽBENO GOSPODARSTVO SLOVENCEV V ITALIJI

Finančna delniška družba KB1909 je do pred kratkim veljala za eno izmed zadnjih poslovnih subjektov, ki so bili posredno ali neposredno vezani na t.i. »družbeno gospodarstvo« zamejskih Slovencev v Italiji. Gre za sistem, ki temelji na zasebni lastnini in ki je nekaj desetletij predstavljal gospodarski temelj slovenske manjšine v Furlaniji Julijski krajini. Zamejski Slovenci v Italiji živijo in delujejo na območju med dvema ločenima družbama – italijansko in slovensko –, ki sta si v marsičem sorodni (Zver, Živko in Bobek, 2005), a hkrati ohranjata prepoznavne specifike na številnih področjih (za področje knjigovodskega poročanja glej npr. Zaman Groff in Duhovnik, 2017). V teku zadnjih dveh desetletij so se stvari bistveno spremenile bodisi na politični bodisi na gospodarski ravni – predvsem kot posledica vključitve Slovenije v Evropsko unijo, v schengensko območje in zaradi določene stopnje liberalizacije trgov v makroregiji (Brezigar, 2017a), obenem pa zaradi nekaterih spodrsljajev, ki so jih zabeležila zamejska podjetja oz. finančni posredniki. Za pravilno razumevanje gospodarstva slovenske skupnosti v Italiji je potrebno obrazložiti značilnosti družbenega gospodarstva.

Tkivo zamejskega gospodarstva so v minulih desetletjih tvorila podjetja, ki so delovala na področju uvoza in izvoza dobrin (večinoma iz in v nekdanjo Jugoslavijo), ter nekaj manjših tovarn in podjetij, ki so se izkazali za uspešne na krajevni ravni (Škrlj, 2011). Družbeno gospodarstvo, ki je bilo sprva podrejeno ideološkim interesom slovenske narodnostne skupnosti, je nudilo potrebne vire in finančna sredstva za razvoj skupnosti v širšem pomenu, torej tudi za njen kulturni razcvet in družbeni razvoj. Uspeh takega gospodarstva je bil vezan na zgodovinske, kulturne in geografske okoliščine, ki so zaznamovale slovensko manjšino v Italiji med 70. in 90. leti prejšnjega stoletja. Zamejsko gospodarstvo se je začelo majati z nastopom krize bivše Jugoslavije, čigar razpad je bistveno spremenil družbeno-politični sistem na vzhodnih mejah, ki so predstavljale referenčni trg za podjetja v lasti zamejskih Slovencev.

Gre za spremembe, na katere sta bila v dobri meri vezana propada tako Tržaške kreditne banke kot goriške Kmečke banke. Tržaška kreditna banka (TKB) je zašla v likvidacijo leta 1996, slednja pa se je uradno zaključila šele leta 2015 (glej Tavčar, 2011; Stefancic, 2015). Drugi primer zadeva Kmečko banko (KB) iz Gorice: njen delež je prevzela Čedajska Banka. Leta 2001 je prevzela štiri poslovne enote omenjene banke, od katerih dve v Gorici, eno v Trstu in eno v Krminu (Banca di Cividale, 2002). Preostali delež je ostal v lasti zamejskih Slovencev in je začel delovati v obliki samostojne skupine – finančne družbe KB1909. Družba KB1909 je bila v določenem obdobju nadvse uspešna. Postala je prva »tuja« delniška družba, ki je kotirala na Ljubljanski Borzi. In vendar uspeh ni bil dolgotrajen, saj je po dvajsetih letih delovanja in po že navedenih propadih TKB-ja in KB-ja sedaj na vrsti ravno likvidacija omenjene družbe. Izid postopka likvidacije je zaenkrat težko predvidljiv.

2. HOLDINŠKA DRUŽBA KB1909

Med postopkom formalne ustanovitve, je finančna družba KB1909, ki je leta 2001 postala pravna naslednica Kmečke banke, sedež ohranila v Gorici. S tem je ohranila tudi tradicijo slovenskega bančništva na Goriškem (Waltritsch, 1982; Perković, 2003). Postopoma je začela delovati čedalje bolj tržno zaradi obvez oz. pričakovanj delničarjev. Hkrati je delovala skladno s potrebami slovenske narodnostne skupnosti, saj ravno iz nje izhajajo (oziroma so izhajali) njeni največji delničarji. Družba KB1909 se je iz leta v leto širila do stopnje, ko je upravljala s široko paleto podjetij. Do pred nekaj leti je štela nad trideset odvisnih in povezanih poslovnih družb, predvsem na območju Furlanije – Julijske krajine in Slovenije. Podjetja so delovala na

trgih srednje in jugovzhodne Evrope in so bila aktivna na področjih elektronike, nepremičnin, v medicinskem sektorju, založništvu, v medijskih panogah, v živilstvu in tudi v finančnem sektorju (glej sliko 1).



Slika 1: Struktura finančnega holdinga KB1909 po panogah/sektorjih (Vir: KB1909 d.d.)

KB1909 je v vlogi matične družbe nadzorovala podjetja, ki so spadala pod njeno okrilje, in slednjim podajala strateške smernice. Holdinška oblika ji je namreč omogočala vodenje in strateško usmerjanje odvisnih in povezanih družb oz. oblikovanje načrtov za uresničitev poslovnih ciljev (Svetličič in Jaklič, 2001). V javnosti je bil cilj KB1909 ustvariti trajno vrednost s povečanjem rentabilnosti odvisnih in povezanih družb preko njihovega učinkovitega upravljanja in odgovornega poslovanja. Po Černetiču (1997) lahko zapišemo, da je bila uprava delniške družbe KB1909 odgovorna lastnikom-vlagateljem, vsi zaposleni pa upravi. S svojo dejavnostjo je KB1909 želela prispevati k gospodarskemu razvoju podjetniškega sistema na lokalni ravni, tudi prek srednjeročnih naložb v tvegani kapital malih podjetij. Izrazita gospodarska kriza, nekaj napačnih investicij, rast skupine z zadolževanjem, napake pri upravljanju odvisnih družb - vsi omenjeni dejavniki so prispevali delež k vse težji situaciji, v katero je zašla družba KB1909.

Kljub temu, da je bil na skupščini delničarjev decembra 2016 sprejet predlog za dokapitalizacijo družbe, je bila KB1909 že dalj časa v težavah, predvsem zaradi tveganj, ki izhajajo iz visoke zadolžitve. Kapital družbe je leta 2012 znašal 33 milijonov evrov, leta 2016 pa le še 3,5 milijona evrov. Ne le med predstavniki slovenske narodne skupnosti v Italiji, ampak tudi v določenih političnih in gospodarskih krogih v matični Sloveniji prevladuje okrog krize družbe KB1909 zanimanje, predvsem zaradi negativnih poslovnih izidov in možnih posledic za širše zamejsko gospodarstvo. Sodišče v Gorici je septembra 2017 na pobudo ene izmed bank upnic odredilo začetek predstečajnega postopka zaradi terjatve v višini 1,4 milijona evrov. Oktobra 2017 je bilo v italijanskem Uradnem listu objavljeno sporočilo o tem, da bo v izrednem delu zasedanja

skupščine delničarjev družbe KB1909 na dnevnem redu predlog likvidacije družbe z imenovanjem likvidacijskega upravitelja.

3. POSTOPEK LIKVIDACIJE

Skupščina družbe KB1909 je bila v ponedeljek, 13. novembra 2017 v Kulturnem domu v Gorici. Na njej so delničarji večinsko, torej ne soglasno, privolili v začetek likvidacije in kot likvidacijskega upravitelja imenovali dotedanjega predsednika uprave. Na skupščini, ki je potekala za zaprtimi vrati, so predstavili tudi poslovne rezultate za leto 2016. Nekaj dni kasneje, 16. novembra, je sodišče na pobudo tožilstva zaustavilo predstečajni postopek, kajti pogoji za stečaj se niso udejanjili. Likvidacijski postopek se je nadaljeval. Sedaj mora goriška družba doseči dogovor z upniki glede najustreznejšega načina prestrukturiranja dolgov.

Mitja Stefancic *holds a PhD in Economics and Business from the University of Ljubljana, an MPhil in 'Modern Society and Global Transformations' from the University of Cambridge and a BA in Social Sciences from the University of Essex. His scientific contributions are published in journals such as the Journal of Entrepreneurial & Organizational Diversity, Review of Innovation and Competitiveness, Studi Economici, Organizacija. In the past, he conducted research for the European Institute on Cooperative and Social Enterprises based in Trento, for the Slovene Research Institute based in Trieste, and for the Jacques Maritain institute based in Trieste. He also completed a working experience with the financial holding KB1909 in Gorizia, and has been employed for two years by the cooperative bank Zadružna kraška banka. Mitja is fluent in Italian, Slovene and English language.*



V nedavnem intervjuju, ki ga je predsednik uprave podal za tržaški Primorski dnevnik (2017), je povedal, da je likvidacija najprimernejša izbira za reševanje nastalih težav, potem ko je v preteklosti prišlo med pogajanji z bankami upnicami do večjih zaostritev. Dodal je, da so pristojnemu sodniku dokazali, da družba ne tvega insolventnega stanja, saj naj bi skupna vrednost aktive oz. sredstev (54 milijonov evrov) presegala vrednost vseh obveznosti (50,4 milijona evrov). Razlika med obema postavkama predstavlja vsoto čistega kapitala družbe, ki znaša 3,5 milijona evrov. Ravno vrednost čistega kapitala je v teku zadnjih let močno padla (na desetino vrednosti, ki jo je družba imela leta 2012).

Tveganje, ki ga ponazarja sprememba, postane samoumevno, če k temu prištejemo podatke o zadolženosti goriške finančne družbe. Skupna vsota kratkoročnih in dolgoročnih dolgov znaša 50 milijonov evrov. Konec leta 2017 je bila približno polovica bančnih dolgov (za kakih 25 milijonov evrov), pri čemer obstaja možnost, da ima del le-teh kratek rok zapadlosti (npr. konec leta 2018). Čeprav je družba še vedno likvidna, razlike med kapitalom in zadolženostjo bi lahko bile razlog za nadaljnje težave. Problem je torej tudi v kapitalski ustreznosti družbe. Poleg tega računovodski podatki kažejo na zmanjšanje poslovnih prihodkov celotne skupine v zadnjih letih: leta 2012 je obseg prometa znašal 114 milijonov evrov, v letu 2016 pa le 48 milijonov evrov, kar je veliko manj. Iz podatkov tudi izhaja, da so se zmanjšala likvidna sredstva, s katerimi družba KB1909 razpolaga za poravnavo dolgov do upnikov.

Dodaten dokaz o težavah goriške delniške družbe KB1909 izhaja iz poročila revizijske firme Deloitte & Touche (2017), ki je bilo priloženo poročilu za leto 2016. V njem je bilo podano negativno mnenje o skladnosti med podatki v letnem poročilu in domnevnim realnim poslovanjem družbe KB1909. V primeru letnega poročila 2016 je bilo nenatančnosti dovolj, da so revizorjem onemogočili oblikovanje dokončnega mnenja. Revizorji so obrazložili, da niso v

stanju izdelati zanesljive ocene o skladnosti med podatki v letnem poročilu in poslovnimi rezultati družbe. Dokončne ocene ni bilo mogoče podati tudi zaradi negotovosti o kontinuiteti poslovanja družbe KB1909, saj je postala meja vzdržnosti poslovanja v zadnjih obdobjih krhka. Revizorji firme Deloitte (2017) so se pri razlagi naslonili na ugotovitve upraviteljev družbe KB1909, ki so omenili prisotnost določenih elementov težko obvladljivih tveganj pri rednem poslovanju.

4. PRESTRUKTURIRANJE DOLGOV IN VPRAŠANJE NEPREMIČNIN

Kriza finančnega holdinga KB1909 je v letu 2017 dosegla kritično mejo. Že leta 2016 so delničarji odobrili dokapitalizacijo družbe s ciljem, da bi sprejeli ukrepe za kritje finančnih izgub, do katerih je prišlo npr. v kavnem sektorju (likvidacija podjetja Cogeco), v nepremičninskem sektorju in v finančnem poslovanju. Lani je bil zato sprejet predlog upraviteljev o uvedbi likvidacijskega postopka. Likvidacija je postopek, s katerim pravna oseba preneha z rednim poslovanjem, ker ni več zadostnih pogojev za njeno redno poslovanje. Podobno kot v veliki večini primerov tudi v slučaju delniške družbe KB1909 gre za posledice ekonomske stiske in ne povsem rentabilnega poslovanja oz. za pomanjkanje dovoljšnih jamstev za obnavljanje sredstev rednega poslovanja.

Začetek likvidacijskega postopka lahko odobri skupščina družbe. Takrat so upravitelji formalno razrešeni svojih pooblastil. Za krmilo družbe stopi likvidacijski upravitelj, ki ima nalogo, da premoženje likvidira. Opraviti mora oceno aktive in pasive. Na tej podlagi mora poplačati upnike. Z uvedbo likvidacijskega postopka se je KB1909 vsekakor obvezala, da upnikom povrne omenjenih 50 milijonov evrov dolga (ali vsaj del teh – glej: Kos, 2017). Strateški okvir poplačevanja obveznosti določa načrt prestrukturiranja dolgov, ki ga mora likvidacijski upravitelj skleniti z upniki. V družbi KB1909 so zagotovili, da bodo poskušali z bankami upnicami doseči podaljšanje roka posameznih dolgov za obdobje 30 let.

V načrtu je obenem morebitna prodaja nekaterih nepremičnin, ki je potrebna posebne diskusije. Knjigovodska vrednost nepremičnin je vpisana v bilanco. V trenutku, ko je treba nepremičnino prodati na trgu, se cena določi na podlagi tržne logike in ne več na podlagi knjigovodske vrednosti. Ko se nepremičnino prodaja pod pritiskom in vkolikor so kupci o tem seznanjeni, navadno čakajo, da tržna cena pade čim nižje. Nekatere nepremičnine v lasti družbe KB1909 so po vsej verjetnosti obremenjene s hipotekami. Realizacija prodaje nepremičnin KB1909, če bo do tega prišlo, bo zato najbrž manjša od predvidevanj.

Mnenja med političnimi in gospodarskimi predstavniki zamejskih Slovencev v Italiji so glede tega precej deljena. Na eni strani vlada skrb za negativne učinke krize KB1909. Na podlagi izpisov iz seznama Trgovinskih zbornic obstaja direktna lastniška vez med družbo KB1909 v likvidaciji in družbeno imovino zamejskih Slovencev v Italiji. Zato se poraja vprašanje, kdo bodo potencialni kupci nepremičnin, ko bo moral likvidacijski upravitelj prodajati na trgu proste deleže (isto vprašanje velja v primeru, da bi likvidacija ne uspela, in bi holdinška družba KB1909 posledično prešla v stečaj).

Na drugi strani obstaja težnja k minimiziranju morebitnih posledic. Govora je o lastnini, ki se deli v dve podskupini. Prva je izraz tržne logike, kar pomeni, da so te nepremičnine v najemu in manjšinske organizacije od tega črpajo prihodke za vzdrževanje celotnega sistema. Druga podskupina pa vključuje družbeno imovino, ki je namenjena manjšinskim organizacijam, ki imajo v njih sedeže, prostore za delovanje, kulturne dvorane in športne objekte. Nepremičnine,

ki so skupna last slovenske skupnosti, naj bi bile pravno zaščitene pred odkupom. Skratka, postopek likvidacije družbe KB1909 tudi v primeru najbolj negativnega scenarija, naj ne bi ogrozil celotne družbene imovine oz. nepremičnin, kjer domujejo kulturne, športne in druge manjšinske organizacije Slovencev v Italiji.

5. SKLEP

Finančna družba KB1909 s sedežem v Gorici je veljala za eno izmed večjih podjetij v finančnem sektorju in v sklopu slovenskega gospodarstva (Brezigar, 2017b). Možne alternative na obzorju so sledeče: postopna likvidacija družbe, preklicanje likvidacije (sanacija), prisilni stečaj. Kriza omenjene družbe predvidoma ne bo brez posledic. Referenčna finančna posrednika za slovensko manjšino v Italiji sta sedaj le še dve zadružni banki – Zadružna kraška banka in Zadružna banka Doberdob in Sovodnje (Stefancic, 2012), ki sta se sicer pred nedavnim združili v eno bančno skupino. Trenutno se slovenska skupnost v Italiji nahaja pred paradoksalno situacijo. S pravnega vidika izkorišča zaščito s strani italijanske države na podlagi zakona 38/2001 (»Zaščitni zakon za Slovence v Italiji«). V praksi pa je manjšina vse bolj obubožana na ravni podjetniških in gospodarskih zmogljivosti, saj ima vse manj finančne avtonomije.

Kot sem izpostavil v tem prispevku, so v minulih desetletjih že propadli nekateri finančni akterji, ki so igrali nadvse pomembno vlogo za Slovence v Italiji. Likvidacija goriške družbe KB1909 pomeni nov udarec za slovensko skupnost v Italiji, ki nosi posledice preko kredibilnosti slovenske manjšine, z vidika njenih podjetniških sposobnosti, finančnega posredništva in z vidika kadrovanja, saj so se v krizi KB1909 nekateri kadri na vodilnih položajih izkazali za nesposobne. Dogajanje z družbo KB1909 je »priložnost«, da slovenska narodna skupnost v Italiji temeljito premisli o svojem gospodarskem delovanju in strateškem usmerjanju preostalih finančnih resursov v nove poslovne ideje, ki bodo lahko pokazale pozitivne rezultate v prihodnjem obdobju.

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SPECIFIČNA PITANJA FINANSIRANJA MERDŽERA I IMPLIKACIJE NA FINANSIJSKO IZVEŠTAVANJE

SPECIFIC ISSUES OF FINANCING MERGER ACTIVITY AND IMPLICATIONS FOR THE FINANCIAL REPORTING

Jovana Stojanović[103]
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Sadržaj: *Stručna literatura i korporativna praksa svedoče o različitim vrstama statusnih promena, kao vidovima eskternog rasta preduzeća. Pri tom, atraktivnost sticanja vlasništva nad drugim preduzećem u stalnom je porastu. U tom dugom i složenom procesu stvaranja merdžera važnu ulogu imaju menadžeri preduzeća koje vrši pripajanje. S obzirom na to da se od ovog poslovnog aranžmana očekuje određeni priliv novčanih sredstava u budućnosti, tim sastavljen od finansijskih stručnjaka bavi se procenom rizika i novčane nadoknade koju treba isplatiti za sticanje drugog preduzeća. Zbog aktuelnosti navedene problematike, među različitim metodama finansiranja pripajanja preduzeća, u fokusu rada naći će se dve najzastupljenije metode - gotovina i razmena akcija. Podjednako značajno mesto u radu zaslužuje razmatranje računovodstvenog obuhvatanja ove poslovne transakcije koje se vrši u skladu sa MSFI 3 – Poslovne kombinacije i sa njim povezanom metodom sticanja. Uzimajući u obzir prethodno definisani predmet rada, od rada se očekuje da, uvažavanjem relevantne domaće i inostrane literature posebno ukaže na neke specifičnosti finansijskog izveštavanja o merdžer aktivnostima. Pored adekvatnog teorijskog tumačenja normativnog okvira za pomenuto finansijsko izveštavanje, od rada se očekuje da ukaže na to kako izbor načina finansiranja i forme sticanja preduzeća mogu uticati na visinu troškova transakcija i finansijsku strukturu preduzeća sticatelja.*

Ključne reči: *merdžer, sticalac, ciljno preduzeće, akcionari, finansijski izveštaji*

Abstract: *Professional literature and corporate practice testify about different types of status changes, as forms of external growth of companies. In addition, the attractiveness of acquiring ownership of another company is constantly increasing. In this long and complex process of creating a merger managers of a company which mergers with another enterprise, play an important role. Considering that a certain cash flow from this business arrangement is expected in the future, a team of financial experts deals with the risk assessment and monetary compensation which has to be paid for the acquisition of another company. Due to the actuality of the mentioned issue, among the different methods of financing the merger of a company, two most commonly used methods of financing will be presented – cash transactions and stock swap. An equally important place in the paper deserves consideration of the accounting inclusion of this business transaction, that is in accordance with IFRS 3 – Business combinations and the acquisition method associated with it. Taking into account the previously defined subject of the paper, it is expected that some specificity of the financial reporting of the merger activities will be pointed out by appreciating the relevant domestic and foreign literature. In addition to an adequate theoretical interpretation of the regulatory framework for the financial reporting, the paper is expected to point out how the choice of financing methods and the form of acquisition of the company can affect on the level of transaction costs and the financial structure of the acquiring company.*

[103] Ekonomski fakultet, Trg kralja Aleksandra Ujedinitelja 11, Niš, Republika Srbija

Key words: *merger, acquiring company, target company, shareholders, financial statement*

1. UVOD

Savremeni uslovi privređivanja, prožeti dinamičnim promenama poslovnog okruženja, bitno utiču na savremena privredna društva, nameću im, kao imperativ, permanentnu borbu za sticanje konkurentske prednosti i suočavanje sa sve izazovnijim uslovima poslovanja na tržištu. Nove promene doprinele su nastanku različitih oblika merdžera, kao jednog od čestih mehanizama prilagođavanja u svetskoj ekonomiji na početku XXI veka.

Odgovorni zadatak razmatranja ulaska u novu složenu poslovno – pravnu operaciju treba da preuzme tim računovodstvenih i finansijskih stručnjaka, kako bi, na osnovu prikupljenih i analiziranih podataka o preduzeću koje je predmet sticanja, pružio adekvatne dokaze vlasnicima o upotpunjavanju baze za efikasnu ocenu merdžera. Budući da je pripajanje privrednog društva jedinstvena, ali, takođe, skupa i rizična poslovna transakcija, potrebno je posebnu pažnju posvetiti načinu njenog finansiranja i adekvatnom računovodstvenom obuhvatanju u poslovnim knjigama preduzeća koja su obuhvaćena ovom statusnom promenom.

S obzirom na to da postoje brojne metode finansiranja pripajanja preduzeća u poslovnoj praksi, stručni tim treba da donese odluku o odabiru odgovarajuće, pri tom vodeći računa o njenom uticaju na ekonomsku efikasnost kako odnosnih entiteta, tako i šire društvene zajednice. Za aktivnosti sprovođenja merdžera, kao posebnog događaja u životu preduzeća, gde jedno privredno društvo prestaje da postoji, a drugo nastavlja sa radom, karakteristično je da se finansijsko izveštavanje razlikuje od redovnog izveštavanja. Imajući u vidu navedeno, potrebno je poštovati adekvatna pravila priznavanja i vrednovanja ove poslovne transakcije.

2. IZBOR MEDIJUMA FINANSIRANJA MERDŽERA I EFIKASNOT IZABRANE FINANSIJSKE STRATEGIJE

Empirijska istraživanja o aktivnostima stvaranja merdžera mogu da posvedoče o njihovoj popularnosti i razvojnim fazama tokom dosadašnje istorije tržišta korporativne kontrole. Obilje studija o ovim specifičnim događajima potvrđuju činjenicu da su merdžeri strateški bitan događaj za sve učesnike navedene statusne promene. Ekonomska teorija razmatra i ističe mnogobrojne razloge pripajanja preduzeća i to kako na polju finansija, tako i u oblasti ekonomije poslovanja kombinovanih preduzeća.

Pojedini autori, poput Gregor-a i Mark-a [1] kao glavne pokretače nastajanja merdžer aktivnosti navode: povećanje efikasnosti poslovanja, ostvarivanje sinergetskih efekata, povećanje tržišne moći, uspostavljanje discipline na tržištu kroz uklanjanje neuspešnog menadžmenta u ciljnom preduzeću, diverzifikacija ulaganja, plasman slobodnog iznosa gotovine i ostvarivanje poreskih olakšica. Međutim, bez obzira na to šta motiviše vrh korporativnog preduzeća da donese ovako ozbiljnu strategijsku odluku, dobro sprovedena i detaljna finansijska analiza postavlja se kao imperativ pred menadžment timom prilikom procene opravdanosti investicionog ulaganja u sticanje vlasništva nad drugim preduzećem.

Oblik eksternog rasta preduzeća, kao što je pripajanje, predstavlja najbrži i relativno jednostavan način uvećanja postojećeg tržišnog učešća i osvajanja novih tržišta. I pored toga, posebnom razmatranju treba opovrgnuti procenu budućih novčanih priliva koji se očekuju od

kombinovanja preduzeća, nivo poslovnog i finansijskog rizika, analizu poreskog tretmana prenosa vlasništva, ali i odluku o načinu finansiranja pomenute transakcije.

Za koji će se metod plaćanja odlučiti menadžment tim sticateljskog preduzeća zavisi od mnoštva faktora: potcenjenost/precenjenost akcija oba preduzeća, željena kontrola nakon transakcije, željena podela dobitaka/gubitaka između dve grupe akcionara, poreski tretman transakcije, stepen zaduženosti preduzeća i dr. Od kad postoji informaciona asimetrija i, stoga, neizvesnost u pogledu vrednovanja akcija, svaka firma posvećuje dužni nivo pažnje proceni cena akcija na tržištu prilikom objavljivanje ponude o njihovom emitovanju, budući da ovaj faktor može uticati na način finansiranja merdžera.[2] Dva osnovna metoda plaćanja jesu plaćanje gotovinom i akcijskim kapitalom.

S obzirom na to da je cilj akcionara oba preduzeća da se realizacija poslovne transakcije sprovede u što kraćem vremenskom periodu, gotovina bi mogla da predstavlja atraktivno sredstvo plaćanja. Prvo, gotovinom se relativno jednostavno realizuje prenos vlasništva između preduzeća, a s druge strane, gotovina predstavlja vrlo promišljeno sredstvo plaćanja u uslovima plasiranja neprijateljske ponude od strane sticaoca. Plaćanje gotovinom odgovara sticaocau, takođe, u slučaju kada su njegove akcije potcenjene na tržištu, jer na taj način izbegava da razmeni veći broj akcija akcionarima ciljnog preduzeća.

Jovana Stojanović *je student prve godine doktorskih akademskih studija Ekonomskog fakulteta Univerziteta u Nišu, smer: Računovodstvo. Rođena je u Pirotu 28. juna 1992. godine. Osnovnu školu završila je u rodnom gradu, kao nosilac Vukove diplome. Tokom srednje Ekonomske škole nekoliko puta je imenovana za učenika struke: Finansijski administrator. Nakon završetka srednje škole upisala je Ekonomski fakultet u Nišu, smer Računovodstvo, revizija i finansijsko upravljanje. Osnovne akademske studije završila je 2015. godine sa prosečnom ocenom 9,54. Za vreme osnovnih akademskih studija bila je stipendista Ministarstva prosvete, nauke i tehnološkog razvoja Republike Srbije. Poslediplomske studije, na istom smeru, završila je na Ekonomskom fakultetu u Nišu sa prosečnom ocenom 10,00. Po završetku master akademskih studija, upisala je doktorske akademske studije novembra 2017. godine. Tokom 2016. i 2017. godine radila je u privatnoj firmi Kopernikus Cable Network iz Niša na poslovima računovodstva. Redovno prisustvuje simpozijumima i naučnim skupovima nacionalnog i internacionalnog karaktera.*



Ipak, finansiranje merdžera gotovinom neretko se ne može obezbediti iz postojećih zaliha gotovine preduzeća koje vrši kupovinu. Stoga, ovaj vid finansiranja merdžera najčešće se obezbeđuje zaduživanjem, što je, za umereno zadužena preduzeća, jeftiniji izvor finansiranja od akcija zbog toga što emitovanje hartija od vrednosti uzrokuje određene troškove transkacija. Finansiranje eksternog rasta dugoročnim dugom povlači automatski smanjenje poreske osnovice po osnovu većih finansijskih rashoda sticaoca.[3] Dodatno zaduživanje preduzeća zavisi od njegovog postojećeg kapaciteta zaduživanja, ali i od spremnosti banaka da obezbede potrebna finansijska sredstva. Zato su transakcije u kojima se plaćanje vrši gotovinom najčešće zastupljene u periodima niskih kamatnih stopa. [4]

Međutim, ulaganja novčanih sredstava koje menadžment preduzeća vrši u investicione aktivnosti poput pomenutih, možda neće biti isplativo akcionarima preduzeća kupca, budući da ishod transakacije nije unapred poznat. Umesto da slobodnu gotovinu distribuiraju onome kome

ona pripada – akcionarima, menadžeri koriste istu na različite projekte, koji čestu rezultiraju negativnom neto sadašnjom vrednošću, kao što su, na primer, neuspešni merdžeri i akvizicije drugih preduzeća. Iz tog razloga, može doći do stvaranja otpora kod nekih akcionara sticateljskog preduzeća kada je plasiranje slobodnih novčanih sredstava u pitanju.

Posmatrano sa stanovišta akcionara ciljnog preduzeća, razmena njihovih akcija za gotovinu neće "istopiti" vrednost nadoknade koju su primili, za razliku od slučaja finansirnja "akcije za akciju".[5] Ukoliko oni dobiju gotovinu oni mogu da kreiranju portfolio prema svom nahođenju, što nije karakteristično kod izdavanja akcija.

Međutim, kada je govotina u pitanju, akcionari ciljnog preduzeća neće biti vlasnici u integrisanom preduzeću, a samim tim, neće učestvovati u podeli dobitaka u kombinovanoj firmi. Takođe, ukoliko su akcionari ciljnog preduzeća nesigurni u vezi sa trenutnom cenom akcija kojima su obeštećeni, oni će preferirati gotovinu kao oblik nadoknade, iz razloga što je cena, na taj način, unapred određena i nema neizvesnosti u vezi sa vrednošću koju dobijaju.

Jedna od osnovnih razlika između gotovine i akcijskog kapitala jeste ta što u slučaju gotovine akcionari preduzeća kupca preuzimaju u celini rizik da očekivana sinergija ne bude realizovana u periodu nakon stvaranja merdžera. Preciznije, kod razmene akcija, rizik da se sinergija neće ostvariti podeljen je proporcionalno procentualnom učešću akcija koje akcionari oba preduzeća poseduju u kombinovanoj firmi.[6]

Pozitivna strana upotrebe akcija sastoji se u izbegavanju dodatnog zaduživanja preduzeća koje vrši sticanje, s obzirom na to da kod transakcija koje se plaćaju gotovinom dolazi do značajnog povećanja nivoa finansijskog leverage-a. Ma koliko je akcijski kapital skup, on je, ipak, dostupan izvor finansiranja, za razliku od gotovine, koja, povlačeći sa sobom neretko prinudno zaduživanje, dodatno opterećuje finansijsku situaciju sticaoca.

Imajući u vidu permanentno postojanje informacione asimetrije između menadžera i akcionara, menadžeri preduzeća kupca uvek se okreću emitovanju akcijskog kapitala kada su akcije njihovog preduzeća precenjene, a akcije preduzeća prodavca potcenjene.[7] Ovo ne čudi, jer na taj način menadžeri sticateljskog preduzeća razmenjuju manji broj akcija akcionarima ciljnog preduzeća i jednim delom utiču na ublažavanje redukcije vlasništva svojih akcionara. Međutim, posmatrano sa stanovišta preduzeća sticatelja, emisija novih akcija prouzrokovala bi efekat "razvodnjavanja" vlasništva, dok se u slučaju finansiranja gotovinom, ovaj efekat eliminiše.

Odabir jednog od rešenja večite dileme menadžmenta - da li koristiti gotovinu ili akcije, dosta govori o finansijskoj situaciji preduzeća koje vrši pripajanje, kao i o proceni rizika neuspeha dostizanja očekivane sinergije. Od samouverenog sticatelja, koji je siguran u pozitivne efekte poslovne kombinacije, očekuje se da preuzimanje vlasništva plati gotovinom.

Ukoliko akcionari preduzeća prodavca veruju u pozitivan ishod poslovne transakcije, oni mogu da zadrže svoju kontrolnu poziciju u kombinovanom preduzeću i strpljivo čekaju odgovarajući prinos, koga će, međutim, deliti sa akcionarima preduzeća kupca. Iz tih razloga, veliki broj akcionara može svoje akcije izneti na tržište, sa ciljem da iste proda, ali će na taj način izazvati pad cena akcija preduzeća kupca.[4]

Konačno, poslovne kombinacije plaćene gotovinom jesu oporezive, jer akcionari ciljnog preduzeća prodaju svoje akcije i ostvaruju kapitalnu dobit koja predstavlja predmet oporezivanja u trenutku zaključenja transakcije. Iz tog razloga akcionari preduzeća koje vrši

pripajanje mogu, sa razlogom, tražiti veću cenu kojom će biti obeštećeni kako bi nadomestili efekte plaćanja poreza na kapitalnu dobit. Međutim, ukoliko se plaćanje vrši razmenom akcija, akcionari ciljnog preduzeća bivaju oslobođeni plaćanja poreza, ali samo do trenutka prodaje akcija koje su dobili u razmeni.

3. NORMATIVNI OKVIR ZA FINANSIJSKO IZVEŠTAVANJE O AKTIVNOSTIMA MERDŽERA

U postupku sprovođenja poslovnih transakcija, poput pripajanja jednog preduzeća od strane drugog, postoji obaveza adekvatnog računovodstvenog obuhvatanja odnosne imovine, obaveza i kapitala u poslovnim knjigama preduzeća učesnika, kao i obaveza sastavljanja i dostavljanja određenih finansijskih izveštaja. Efekat koji proizvodi statusna promena pripajanje obuhvata diskontinuitet u poslovanju celine koja se pripaja, dok preduzeće koje vrši pripajanje nastavlja da posluje sa uvećanom imovinom, obavezama i kapitalom.

Na osnovu zakonskih propisa koji važe u Republici Srbiji, ne postoji nikakva zakonska prinuda preduzeća sticaoca da sastavi bilans fuzije – finansijski izveštaj u kome će iskazati posledice sprovođenja navedene poslovne transakcije. Ono što je izvesno jeste da će navedeno preduzeće biti u obavezi da na adekvatan način računovodstveno obuhvati imovinu, obaveze i kapital koji je emitovalo u zamenu za njihovo preuzimanje. U prvom redovnom godišnjem finansijskom izveštaju (bilansu stanja) biće iskazani efekti preuzimanja drugog preduzeća, pri čemu posebna obelodanjivanja treba da budu navedena u napomenama uz finansijske izveštaje.[8]

Pretpostavka koja važi u slučaju preduzeća koje se pripaja i kod kojeg dolazi do prekida bilansnog kontinuiteta jeste izrada zaključnog bilansa i sprovođenje svih predzaključnih radnji, uključujući, naravno, proces inventarisanja. Zaključni bilans predstavlja vanredni finansijski izveštaj i mora biti sastavljen u skladu sa pravilima koja su merodavna za sastavljanje redovnog godišnjeg zaključka, budući da sticalac nastavlja sa obavljanjem svojih poslovnih aktivnosti.

U privrednoj praksi nisu poznati slučajevi da akcionari ciljnog preduzeća dobiju akcije sticaoca u visini osnovnog kapitala njihovog dotadašnjeg preduzeća. U skladu sa standardom MSFI 3 – Poslovne kombinacije, neophodno je izvršiti ponovnu procenu imovine i obaveza i utvrditi njihove fer vrednosti. Tom prilikom, očigledno je, nastaju promene vrednosti imovine i obaveza koje preuzima preduzeće sticalac, s obzirom na to da može doći do otkrivanja latentnih rezervi i skrivenih gubitaka.

U cilju ispravnog vrednovanja imovine i obaveza figuriraju nekoliko principa koji mogu biti upotrebljeni sa zadatkom pravilnog utvrđivanja *odnosa razmene akcija*, odnosno obeštećenja akcionara ciljnog preduzeća. U pitanju su sledeće metode: prinosna metoda, metoda fer vrednosti, metoda berzanske vrednosti, metoda reprodukcione vrednosti, metoda likvidacione vrednosti i metoda knjigovodstvene vrednosti. Visina obeštećenja treba da odgovara vrednosti neto imovine celine koja prelazi kod preduzeća sticaoca, jer će za tu vrednost akcionari ciljnog preduzeća povući svoje stare akcije. Konačni odnos u kome će se razmeniti akcije ciljnog preduzeća za akcije preduzeća kupca zavisiće od procesa pregovoranja, ali i od investicionih mogućnosti sticaoca.[5]

Osnovu za izračunavanje odnosa razmene akcija čini *kurs akcija*, koji predstavlja relativni odnos njihove neto imovine i osnovnog kapitala.

Prethodno izložene teorijske stavove autor će demonstrirati na hipotetičkom primeru pripajanja preduzeća "B" preduzeću "A", prilagođenog prema [8]. Njihovi bilansi na dan obračuna izgledaju ovako:

Bilans stanja preduzeća „A" u 000 n.j

Stalna sred.	**2.600**	**Sopstveni kapital**	**2.900**
Obrtna sred.	**1.400**	Osnovni kapital	2.000
		Rezerve	400
		Nerasp. dobitak	500
		Obaveze	**1.100**
	4.000		**4.000**

Bilans stanja preduzeća „B" u 000 n.j

Stalna sred.	**1.900**	**Sopstveni kap.**	**1.200**
Obrtna sred.	**900**	Osnovni kap.	1.500
		Gub.ran.god.	(300)
		Obaveze	**1.600**
	2.800		**2.800**

Na osnovu priloženog može se zaključiti da preduzeće "B" ima nepokriveni gubitak ranijih godina i poteškoće u svom poslovanju, tako da je za njega prihvatljivo rešenje da se pripoji preduzeću sa boljom finansijskom stukturom – preduzeću "A".

S obzirom na predviđeni obim rada, autor se opredelio da prikaže kurs akcija svakog preduzeća, kao i odnos razmene akcija na osnovu metode knjigovodstvene vrednosti neto imovine.

Kurs akcija svakog preduzeća dobija se korišćenjem odgovarajućeg obrasca:

$$\text{Kurs akcija} = \frac{Vrednost\ neto\ imovine\ (sopstvenog\ kapitala)}{Osnovni\ kapital}$$

"A": $\text{KA} = \frac{2.900.000}{2.000.000}\ x100 = 145{,}00\ \%$ **"B"**: $\text{KA} = \frac{1.200.000}{1.500.000}\ x100 = 80{,}00\ \%$

$$\text{Odnos razmene akcija} = \frac{KA\ stečenog\ preduzeća}{KA\ sticaoca}\ \text{x100} = \frac{80{,}00}{145{,}00}\ \text{x100} = 55\ \text{akcija}$$

Prema metodu knjigovodstvene vrednosti, akcionari ciljnog preduzeća "B" biće obeštećeni sa 55 akcija preduzeća "A" u zamenu za svojih 100 starih akcija. Akcionari ciljnog preduzeća očigledno nisu obeštećeni u visini osnovnog kapitala njhovog dotadašnjeg preduzeća. Za 1.500.000 novčanih jedinica koje su posedovali do trenutka nastanka statusne promene, oni dobijaju 82.758.600 n.j. osnovnog kapitala u akcijama preduzeća "A".

Imajući u vidu da knjigovodstvena vrednost često sadrži latentne reserve i skrivene gubitke zbog prethodno vođene računovodstvene politike, moglo bi se reći da ona nije sasvim relevantna za utvrđivanje odštetnih davanja. Akcionarima i menadžerima značajnije su procene poslovanja preduzeća u budućem vremenskom periodu, kao i trenutna njegova vrednost na tržištu. Zato se među ostalim metodama prednost daje prinosnoj metodi ili metodi fer vrednosti.

Suština prinosne metode ogleda se u proceni budućih prinosa odnosne celine i njihovom svođenju na sadašnju vrednost primenom odgovarajuće diskontne stope. Ova metoda procene vrednosti jeste relevatna, jer kroz procenu budućih novčanih tokova učesnici statusne promene mogu sagledati očekivane prinose na svoj kapital. Ukoliko nije moguće pouzdano utvrditi diskontnu stopu, prinosna metoda neće biti adekvatna za utvrđivanje odštetnih davanja.

Sa druge strane, u postupku kreiranja merdžera smatra se da utvrđivanje visine vrednosti odštetnih davanja treba da bude bazirano, po mogućstvu, na fer vrednosti neto imovine. Za oblik poslovne kombinacije koji je predmet ovog rada primenjuje se MSFI 3 – Poslovne kombinacije po kome je ključni princip sticanja imovine i obaveza njihova fer vrednost na dan sticanja dobijena primenom metode sticanja. Konkretno, to znači da, kada bi se ponovo procenile pojedine bilanse pozicije i utvrdilo postojanje latentnih rezervi, na primer, postoji verovatnoća da bi se situacija znatno promenila, kao i odnos razmene akcija.

Ostale metode, pod određenim uslovima, mogu se, takođe, samostalno koristiti za utvrđivanje odnosa razmene akcija (npr. berzanska vrednost) ili u kombinaciji sa drugim metodama (npr. reprodukciona i likvidaciona vednost), ili, pak, kao kontrolni parametri pri odlučivanju o ponudi, tj. prihvatanju odštetnog davanja. S obzirom na zadati obim ovog rada, tim metodama se nećemo baviti.

Da bi ostvario poslovnu kombinaciju sticalac ima određene troškove, koji se identifikuju kao troškovi sticanja. Prema MSFI 3 iz 2004. godine, u troškove sticanja bili su uključeni troškovi koje je sticalac morao da plati za savetodavne, pravne, računovodstvene usluge, usluge procenjivača i konsultantske usluge. Međutim, revidiranim standardom iz 2008. godine više nije moguće uključiti ove troškove u trošak sticanja. Navedeni troškovi sada se tretiraju kao rashodi perioda u kojem su nastali.[9]

4. ZAKLJUČAK

Imajući u vidu rizik ostvarenja novčanih tokova u budućnosti, sticalac može platiti višu ili nižu cenu u odnosu na fer vrednost stečene neto imovine u poslovnoj kombinaciji, a plaćanje da izvrši različitim vidovima finansiranja. Na taj način, može se izvršiti uticaj na volumen buduće rentabilnosti kombinovanog preduzeća, iskazane kroz različite pokazatelje. Finansijski tim eksperata ima zadatak da, u zavisnosti od stručne procene i večite analize odnosa između rizika i prinosa, donese odluku o izboru načina finansiranja i oblika pripajanja.

Ne postoji pravilo da će svaka sprovedena statusna promena imati za posledicu bolji rentabilni položaj preduzeća učesnika. Iako se u početku analiza čini prihvatljivom, pristrasnost koja čini deo gotovo svake analize, može dovesti do suprotnog dejstva. Zato, uslov da se postigne uspeh u realizaciji određenog oblika restrukturiranja jeste pravilan tajming njegovog sprovođenja, transparentnost finansijskih izveštaja, ali i znanje, iskustvo i umešnost menadžera u suočavanju sa računovodstveno – finansijskim izazovima.

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KRIPTOVALUTE KAO ALTERNATIVNA INVESTICIJA: ZA I PROTIV

CRYPTOCURRENCIES AS AN ALTERNATIVE INVESTMENT: PROS AND CONS

Bojan Đorđević[104]
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Sadržaj: *Digitalna ekonomija i razvoj Internet transakcija su nametnuli mnoga ograničenja tradicionalnim valutama i berzanskim sistemima u bezgraničnom, elektronskom svetu. Postojeća ograničenja podrazumevaju visoke troškove, vremenske zastoje i bezbednosne rizike. Ta ograničenja su posebno nečuvena kada transakcije uključuju stranke iz celog sveta, različite valute i kompleksne proizvode. Ideja o jednoj međunarodnoj valuti – nezavisnoj od centralnih banaka i dizajniranoj za globalizovanu ekonomiju – već godinama fascinira (zaokuplja) ekonomiste, menadžere, kompjuterske eksperte, trgovce i investitore. Idealna valuta treba da obezbedi anonimnost svojim vlasnicima, zaštitu od inflacije i bezbednost od krađe i prevare. Te ideje su dovele do koncepta kriptovalute, omogućujući Internet upotrebu koncepta gotovine ili gotovniskog ekvivalenta. Bitkoin (BTC), poslednji i najpopularniji ishod raznih pokušaja da se stvori praktična kriptovaluta, prvi put se pojavio 2009. godine, sa početnom serijom od 2.625.000 jedinica. Od 19.02.2018. egzistira 16.875.000 Bitkoina, sa pojedinačnom vrednošću od 11.200 US dolara. U ovom radu ćemo analizirati razvoj kriptovaluta, tržišta i trgovanja. Takođe ćemo predstaviti prednosti i ograničenja, kao i dati odgovor na pitanje: Kriptovaluta kao alternativna investicija: Za i Protiv.*

Ključne reči: *kriptovaluta, Bitkoin, virtuelna berza, špekulacije, alternativna investicija, rizik*

Abstract: *The digital economy and Internet transactions growth have imposed many limitations on traditional currencies and exchange systems in the borderless, electronic world. Current limitations include high expenses, time delays, and security risks. These limitations are particularly egregious when the transactions involve parties from all over the world, different national currencies, and complex products. The idea of the one international currency – independent of central banks and designed for a globalized economy – has fascinated economists, managers, computer experts, traders and investors for years. The ideal currency would provide anonymity to its holders, protection from inflation, and safety from theft and fraud. These ideas led to the concept of a cryptocurrency, enabling the Internet use of the cash concept or cash equivalent. Bitcoin (BTC), the latest and most popular outcome of various efforts to create a practical cryptocurrency, first appeared in 2009, with an initial issue of 2,625.000 units. As of February 19th 2018, there are 16,875.800 BTCs, with a value of $ 11.200 each. In this paper, we will analyze the development of cryptocurrencies, market, and trading. We will also present the advantages and limitations, as well as give the answer to a question: Cryptocurrency as an alternative investment: Pros and cons.*

Key words: *cryptocurrency, Bitcoin, virtual exchange, speculations, alternative investment, risk*

[104] Redovni profesor, Fakultet za menadžment Zaječar, Megatrend univerzitet Beograd, Srbija

UVOD

Friedrich A. Hayek (1899-1992) austrijsko-britanski ekonomista i jedan od dobitnika Nobelove nagrade za ekonomiju 1974. godine, je dve godine kasnije objavio članak pod nazivom „Denacionalizacija novca". Zabrinut zbog toga što visoku inflaciju u zapadnim zemljama 70-tih godina XX veka nisu mogle da reše centralne banke zbog političkih ograničenja, Hayek je zastupao tezu da izdavanje novca treba da bude otvoreno prema tržišnim snagama i da monopol vlade na proviziju sredstava razmene treba da bude ukinut. Hayek je zamislio sistem privatnog novca gde bi jaki konkurenti uključili banke radi obezbeđivanja stabilnog sistema razmene [1]. Uprkos određenoj pažnji grupe tržišno orijentisanih ekonomista, Hayekov predlog godinama nije bio šire prihvaćen kao praktična ideja.

Tehnološki razvoj u poslednjoj deceniji je Hayekov predlog realizovao, ali ne kao rezultat planirane promene politike (proces koji je Hayek priželjkivao), već kao rezultat mnogih individualnih odluka. Pojavio se privatni digitalni novac odnosno kriptovalute. Danas je jednostavno kreirati kriptovalutu, novac koji se izdaje privatno (lično). Zahvaljujući fascinantnom napretku kriptografije i kompjuterskih nauka, kriptovalute su otporne na prekomerno izdavanje i probleme duplog trošenja, tj. falsifikovanje [2]. Kriptovaluta se odnosi na digitalno sredstvo razmene koje koristi kompleksne matematičke zapise i algoritme da bi se stvorile i verifikovale transakcije koje uključuju novac. Svaka transakcija koja se obavi, dodaje se u otvorenu (svima vidljivu) fasciklu zvanu Blokčein (*engl.* Blockchain). Nove kriptovalute se generišu kroz proces poznat kao *rudarenje* (*engl.* Mining). Neke od najpoznatijih kriptovaluta koje se danas koriste su Bitkoin (Bitcoin – BTC u daljem tekstu), Itirium (Ethereum – ETH) i Lajtkoin (Litecoin – LTC). Danas se onlajn može trgovati sa preko 1500 kriptovaluta. Da bi kompanije zadržale interesovanje potrošača i najčešćih korisnika kriptovaluta tzv. „milenijalaca", moraju odgovoriti izazovu razvoja novih tehnologija. Zato je za svako poslovanje važno razumevanje šta su kriptovalute i kako one funkcionišu. Kriptovaluta je *peer-to-peer* (P2P) digitalna valuta koja omogućava različitim osobama da anonimno trguju bez posrednika. Sve transakcije se dešavaju isključivo između dve strane. Ta informacija se zatim pohranjuje u otvorenu fasciklu (kartoteku) i ne može se menjati ili uređivati. Da bi neka valuta bila smatrana kriptovalutom, mora imati otvorenu kartoteku koja beleži sve transakcije i te valute moraju biti stvorene rešavanjem kompleksnih matematičkih problema u procesu rudarenja [2].

Danas egzistira preko 1500 kriptovaluta, kojima se trguje na preko 190 virtuelnih berzi u svetu. BTC, kao najznačajnija decentralizovana kriptovaluta, nesumnjivo je zaslužan za promene na globalnom finansijskom tržištu. Ako uzmemo u obzir kretanja trenutnih vrednosti, tržišnu kapitalizaciju i obim trgovanja kriptovalutama (prvenstveno BTC), predmet istraživanja ovog rada jeste razvoj tržišta i investicioni potencijali kriptovaluta. Uzimajući u obzir sve veći broj ljudi koji trguju kriptovalutama, povećani interes za ostvarivanjem nadprosečnih prinosa tj. za špekulacijama, kao i povećanje broja kompanija koje trenutno koriste nekoliko kriptovaluta kao sredstvo plaćanja u trgovini (npr. Microsoft, Dell, Expedia), cilj ovog rada je da pokaže da li i koliko ulaganje u kriptovalute može biti sigurna investicija – *Za* i *Protiv* investiranja u kriptovalute, kao potencijalnog ekvivalenta novca u budućnosti.

NASTANAK BITKOINA

Prvi oblik e-novca nastao je davnih 60-tih godina prošlog veka u SAD, kada je došlo do razvoja EFT/POS sistema e-plaćanja među bankama. E-novac se može definisati kao skup e-monetarnih informacija na nosaču podataka, koji postoji isključivo unutar bankarskih sistema i

čiji promet se ostvaruje putem sistema mreža računara, Internetom i digitalnim nosačima podataka (platne kartice, mobilni telefoni...). Razvojem Interneta, došlo je do ekspanzije upotrebe e-novca, prvenstveno iz razloga brzine i snižavanja troškova transakcija ali i otklanjanja već uveliko poznatih nedostataka papirnog novca tzv. *fiat* novca. Digitalna valuta ili kriptovaluta predstavlja oblik e-novca koja predstavlja alternativnu valutu koja je prenosiva između pojedinaca i samim tim predstavlja digitalno sredstvo razmene. Digitalne ili kriptovalute moraju zadovoljiti nekoliko kriterijuma: sigurnost, brzinu, pouzdanost i osiguranje neposredne naplate i obrade resursa kao i upravljanje rizicima. S obzirom na to da su kriptovalute još uvek u fazi razvoja i da su ih potrošači delom prihvatili, ni jedna od kriptovaluta u upotrebi danas ne zadovoljava sve uslove, budući da još uvek ne postoje zajednički standardi [3].

Osnovna karakteristika kriptovaluta je **decentralizacija** tj. nepostojanje centralne institucije koja ih izdaje ili njima upravlja.[105] Kriptovalute nastaju tzv. procesom rudarenja (*engl.* Mining) ili razmenom roba/usluga. Održavanje stabilnosti kriptovaluta ostvaruje se putem različitih unutrašnjih mehanizama ugrađenih u njihov protokol. Kriptovaluta se razmenjuje za stvarne valute (USD, EUR, …) na uspostavljenim virtuelnim berzama na kojima kurs zavisi od odnosa ponude i tražnje. [4]. Kriptovaluta koja je pokrenula ceo sistem je BTC. U jeku velike finansijske krize, oktobra meseca 2008. godine, na Internetu se pojavio članak pod nazivom „Bitcoin : A Peer-to-Peer Electronic Cash System“, autora Satoši Nakamoto-a. [5]. Članak na osam strana ukratko opisuje jednu potpuno novu vrstu digitalnog novca. Nastanak tog članka obavijen je velom misterije. Postoji mišljenje da je njegov tvorac/i namerno čekao/li da postojeći finansijski sistem zapadne u duboku krizu kako bi ljudi bili otvoreniji za alternativu koju je on ponudio. Drugi zastupaju mišljenje da je pojava BTC baš u jeku finansijske krize samo puka slučajnost. Jedini čovek koji bi mogao tu misteriju da razreši, njegov tvorac, je i sam prilično misteriozan - Satoši Nakamoto. Međutim, njegov pravi identitet kao i njegova lokacija, ostali su velika nepoznanica i pored mnogih pokušaja da se otkrije ko zapravo stoji iza ove kriptovalute.[106] BTC protokol, tj. matematički algoritam pomoću koga celi sistem funkcioniše, ograničen je na izdavanje 21 miliona BTC.**[107]** Međutim, svaki BTC ima puno veću vrednost nego tradicionalna valuta pa je zbog toga podeljen na manje delove, od kojih je najmanja milioniti deo tzv. *satoši* (0.00000001 BTC). Prve jedinice BTC kreirane su u januaru 2009. godine, ali u prvih godinu i po dana njegovog postojanja ništa realno nije plaćeno njima. Malobrojni korisnici su razmenjivali BTC međusobno, ali pre svega da bi testirali sistem, jer on tada ništa nije vredeo. Tek 22. maja 2010. godine je prvi put nešto opipljivo plaćeno. Naime, izvesni gospodin Laszlo Hanyecz je tog dana platio 10.000 BTC za dve pice. Jedan BTC je tada vredeo 0.003 US dolara. Od tada, BTC zajednica slavi 22. maj kao „Bitkoin pica dan“. Hanyecz je postao deo BTC istorije, ali ga je taj ulazak u istoriju prilično skupo koštao. Dve pice su plaćene 112 mil. US dolara po sadašnjoj vrednosti! Pretraživajući Internet, može se naći još nekoliko interesantnih slučajeva. Na primer u 2009. godini, Norvežanin Kristoffer Koch je uložio 26.60 US dolara u 5.000 BTC. Nekoliko godina kasnije, saznao je da je cena BTC skočila

[105] Izuzetak je kriptovaluta *Ripple* (XRP), iza koje stoji istoimena američka kompanija od 2012. godine koja je trenutno licencirala svoju Blokčein tehnologiju u više od 100 banaka i nekoliko hedž fondova. Trenutno je u opticaju oko 39 mlrd. XRP od ukupnih 100 mlrd. jedinica. Ovu kriptovalutu trenutno koriste banke UniCredit, UBS i Santander.

[106] Pored nekoliko osoba za koje se sumnja da stoje iza pseudonima Satoši Nakamoto, postoji i sumnja da su to nekoliko kompanija i to: dve japanske, jedna korejska i jedna američka - SAmsung, TOSHIba, NAKAmichi i MOTOrola.

[107] Trenutno je u opticaju preko 16 mlrd. Jedinica BTC. Kako navodi V.Dinić, prema podacima mnogih analitičara, do 2035. godine biće u opticaju 99% BTC od ograničene količine (oko 20.8 mlrd. BTC). Do 2040.godine nestao bi interes za rudarenjem i predviđa se da bi vlasnici *mining* računara mogli ostvarivati profit naplaćivanjem transakcionih troškova za verifikovane transakcije. U tom smislu ovaj system bi bio održiv. Više u [4].

i uspeo je da proda svoje valute za neverovatan iznos od 886.000 US dolara! Transakcija najveće vrednosti zabeležena je avgusta 2013. godine u trgovanju nekretninama, gde je 2.739 BTC (tada 1.6 mil. US dolara) plaćena nekretnina na jezeru Taho u SAD [6].

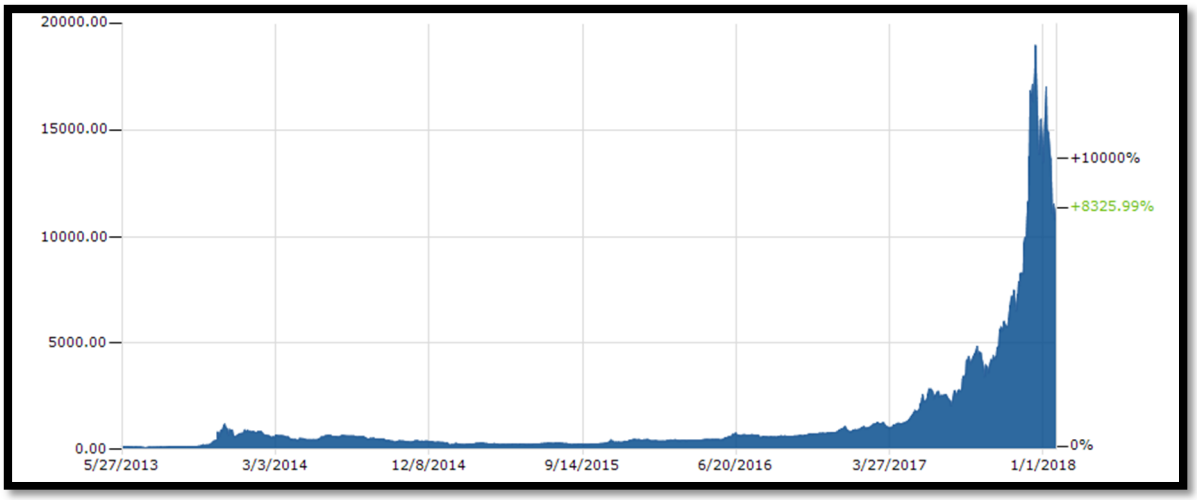
Osam godina kasnije, situacija je potpuno drugačija. Preko 200.000 trgovaca (pretežno onlajn) prihvata BTC kao sredstvo plaćanja. Preko 1500 novih kriptovaluta je nastalo po uzoru na ovu valutu. Broj startap kompanija koje se bave kriptovalutama raste iz dana u dan, a ukupan kapital investiran u te kompanije je odavno premašio 1 milijardu US dolara. Postoje centralne banke koje ozbiljno razmatraju uvođenje nacionalnih kriptovaluta. Već nema nikakve dileme da je Blokčein tehnologija, na kojoj je baziran BTC, revolucionarna i da će svoju primenu naći i van sfere finansija. Skoro da ne postoji u svetu veća banka ili finansijska institucija koja nema svoj tim zadužen za proučavanje te tehnologije i mogućnosti implementacije iste radi smanjenja troškova, kao i povećanja efikasnosti i bezbednosti poslovanja [7].

Šta je to što kriptovalute, odnosno BTC, čini tako zanimljivim? U pitanju je decentralizovan finansijski valutni sistem kod kojeg se kriptografija koristi za verifikaciju transakcija i kreiranje novih jedinica valute. Kriptovalutama ne upravlja centralna banka niti bilo koja druga institucija ili pojedinac. Njima upravljaju njeni korisnici, a sve odluke se donose konsenzusom. Nedostatak centralne vlasti koja bi upravljala valutom ima svoje mane i prednosti. Najočigledniji problem je nestabilnost kriptovaluta. Za razliku od nacionalnih valuta, gde centralne banke imaju na raspolaganju čitav niz alata kojima valutu održavaju stabilnom, kriptovalute su potpuno prepuštene tržištu, tj. zakonu ponude i tražnje. Sa druge strane, nacionalne valute su veoma osetljive na političke i ekonomske probleme unutar države. Kriptovalute, kao globalne i decentralizovane, nisu pod kontrolom nijedne države i samim tim su manje osetljive na politička dešavanja. Ipak, primećuje se jasan trend rasta cene BTC (ali i ostalih kriptovaluta) svaki put kada se dogodi neka politička ili finansijska kriza u svetu, pa čak i kada samo postoji naznaka da bi moglo doći do krize. Cena je rasla tokom kiparske krize, grčke krize, nakon BREXIT referenduma i predsedničkih izbora u Americi. Dakle, kad god je poverenje u postojeći sistem poljuljano, određeni broj ljudi u svetu očigledno alternativu vidi u kriptovalutama. [3]

Kraj 2013. godine i početak 2014. godine je bio dosta dramatičan za sam BTC, pošto se u tom periodu desilo dosta negativnih stvari vezanih za ovu kriptovalutu. Naime, 02. oktobra 2013. godine američki FBI je ugasio sajt *Silk Road* koji je pripadao crnim marketima na mreži (DarkWeb), a koji se bavio prodajom raznih narkotika i kao sredstvo plaćanja je koristio BTC. Tog dana vrednost jednog BTC je pala sa 140 US dolara na 110 US dolara. Menjačnica *MtGox* je do kraja 2013. bila najveća BTC menjačnica i obavljala je oko 70% svih transakcija na svetu. Zbog grešaka ova menjčnica je izgubila oko 800.000 BTC koji su u tom momentu vredeli oko 450 miliona US dolara. Pošto je ova menjačnica bankrotirala, 127.000 ljudi je izgubilo BTC, a samim tim i poverenje u ovu kriptovalutu. Takođe, zbog ovog problema BTC je izgubio dosta na vrednosti i pao je na 558 US dolara.[108]

[108] *MtGox* je kompanija iz Japana koja je počela poslovanje kao berza za trgovinu kartama iz popularne igre "Magic the Gathering", ali se 2010.godine preorijentisala na Bitkoin i pod novim vođstvom je u 2013. obavljala čak 70 % svetskih transakcija u ovoj valuti. Nakon bankrotstva, internetom je počeo da kruži dokument čija autentičnost nije potvrđena, sa navodnom kriznom strategijom kompanije MtGox u kojoj se spominje krađa čak 800.000 Bitkoina koja je skrivana od javnosti skoro tri godine. Navodni krizni dokument sadrži tvrdnje da je ogroman gubitak zabeležen 2011.godine i da je posledica istog problema sa transakcijama, koji je primorao kompaniju da blokira povlačenje Bitkoina. Takođe se navodi da bi krizna strategija mogla biti rebrendiranje kompanije u Gox.com, a gubici bi bili nadoknađeni donacijama velikih igrača u Bitkoin sferi, kojima ne bi odgovaralo urušavanje valute ukoliko se *MtGox* ne izvuče na neki način. Izvor: [10].

Slika 1. Kretanje vrednosti BTC u period 2013 – 2018. godine (u US dolarima)



Izvor: [8]

STRUKTURA TRŽIŠTA KRIPTOVALUTA I TRENDOVI

Trenutno je na svetskom kriptovalutnom tržištu prisutno 1517 kriptovaluta, među kojima po vrednosti i značaju dominira BTC, sa tržišnom kapitalizacijom od preko $171 mlrd. na dan 22.02.2018. godine i učešćem od skoro 40% u ukupnoj tržišnoj kapitalizaciji kriptovaluta na berzama (trenutno $436,034,318,175)[9]. U **Tabeli 1**. prikazane su vrednosti i tržišna kapitalizacija 10 najvrednijih i najtrgovanijih kriptovalita trenutno, dok na **Slici 2.** Vidimo tržišno učešće najtrgovanijih valuta u period 2015-2017. godine. Ako pažljivo pogledamo podatke o tržišnoj kapitalizaciji BTC kriptovalute, zapažamo pad tržišnog učešća u ukupnoj kapitalizaciji kriptovaluta februra 2018. godine (39%) u odnosu na mart mesec 2017. godine (72%). Ovi podaci nam govore o jačanju likvidnosti ostalih kriptovaluta na tržištu – ETH, DASH, XRP....Tako je druga po značaju kriptovaluta ETH, za godinu dana povećala svoje učešće u ukupnoj tržišnoj kapitalizaciji sa 16% u 2017. na 18.40% u 2018. godini. Značajan porat likvidnosti i tržišnog učešća beleži XRP, sa 1% na 8.50% u februaru 2018. godine.

Dr Bojan S. Đorđević *je redovni profesor na Fakultetu za menadžment Zaječar, Megatrend univerziteta Beograd, Srbija. Oblasti naučnog i profesionalnog interesovanja i rada jesu međunarodni biznis i trgovina, finansije, bankarstvo i berze. Objavio više udžbenika iz navedenih oblasti i veći broj radova publikovanih u međunarodnim i nacionalnim naučnim časopisima i zbornicima radova sa međunarodnih i nacionalnih konferencija. Web site: http://fmz.edu.rs/novi/bojan_djordjevic.php*

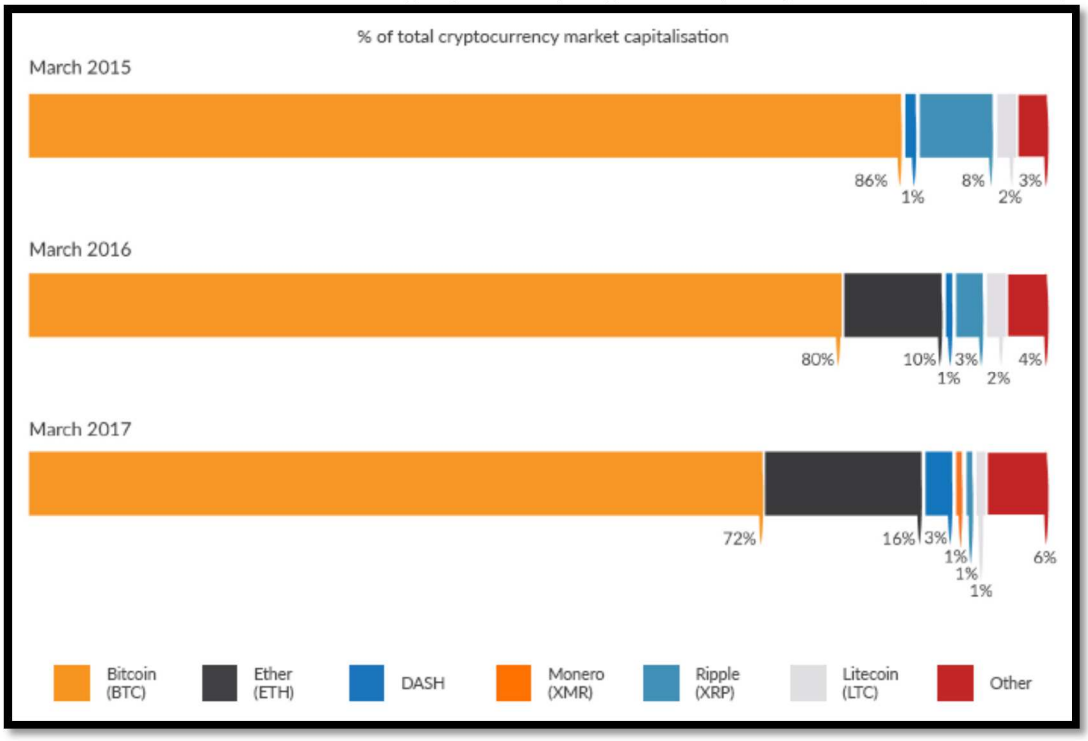


Tabela 1. Tržišna kapitalizacija, vrednost 10 najtrgovanijih kriptovaluta na dan 20.02.2018. (u USD)

	Kriptovaluta	Tiker	Tržišna kapitalizacija	Vrednost 22.02.2018	Obim trgovanja 24 h	Ponuda	Promena
1	**Bitcoin**	**BTC**	$171,773,800,512	$10,176.00	$8,496,370,000	16,880,287	-5.10%
2	**Ethereum**	**ETH**	$80,348,413,361	$821.76	$2,267,220,000	97,776,485	-2.73%
3	**Ripple**	**XRP**	$36,764,352,494	$0.942453	$929,515,000	39,009,215,838	-8.09%
4	**BitcoinCash**	**BCH**	$20,870,958,944	$1,229.05	$491,599,000	16,981,375	-6.40%
5	**Litecoin**	**LTC**	$11,049,469,203	199.69	$1,033,000,000	55,332,558	-5.62%
6	**Cardano**	**ADA**	$8,783,547,030	$0.338779	$222,728,000	25,927,070,538	-7.73%
7	**NEO**	**NEO**	$7,616,180,000	$117.17	$209,650,000	65,000,000	-2.26%
8	**Stellar**	**XLM**	$6,897,463,081	$0.373486	$83,648,200	18,467,795,530	-4.78%
9	**EOS**	**EOS**	$5,618,648,089	$8.19	$319,327,000	686,180,886	-5.48%
10	**Dash**	**DASH**	$4,849,485,199	$613.88	$102,057,000	7,899,728	-9.57%

Izvor: [9]

Slika 2. Tržišno učešće u ukupnoj tržišnoj kapitalizaciji kriptovaluta (2015-2017)



Izvor: [11]

Kriptovalutama se trenutno trguje na preko 190 virtuelnih berzi. Najveću kapitalizaciju i obim trgovanja ostvaruju berze osnovane u SAD, Japanu, Kini i Australiji. Takođe, najveći broj rudara (*engl.* Miners) kriptovaluta dolazi iz ovih zemalja. Evropske zemlje zaostaju za gore navedenim zemljama, mada se u poslednje vreme sve više kriptovalutama trguje na berzama osnovanim u Velikoj Britaniji, Rusiji, Danskoj i Nemačkoj. U **Tabeli 2**. dat je prikaz 10 najvećih berzi kriptovaluta u svetu.

BTC je i dalje najšire korišćena kriptovaluta i mnogi onlajn prodavci smatraju da je dobra alternativa US dolaru, pa i prihvataju uplate u BTC. Ovi trgovci ne prihvataju BTC direktno. Oni rade preko posrednika, poput *Paymium*-a i *Coinbase*-a, koji trenutno menjaju ovu kriptovalutu u fiat valute. Dakle, trgovci ne čuvaju BTC. Međutim, oni su prepoznali da sve veći broj korisnika vidi BTC kao alternativu fiat valutama i spremni su da plate proviziju posrednicima kako bi izašli u susret svojim korisnicima. U **Tabeli 3**. dajemo pregled 10 najpoznatijih kompanija koje su prihvatile kriptovalute odnosno BTC.

Tabela 2. Prvih 10 berzi kriptovaluta po tržišnoj kapitalizaciji na dan 22.02.2018. godine

	Berza	Zemlja	Tržišna kapitalizacija	Učešće
1	**Bitfinex**	Kina, Hong Kong	$1,729,440,930	34%
2	**CoinbaseGDAX**	SAD	$608,317,941	12%
3	**Kraken**	SAD	$536,767,919	11%
4	**Bitstamp**	V.Britanija, London	$419,401,560	8%
5	**Coinone**	Južna Koreja	$263,404,853	5%
6	**HitBTC**	Danska, Kopenhagen	$202,239,692	4%
7	**Bittrex**	SAD	$163,202,680	3%
8	**bitFlyaer**	Japan, Tokio	$136,851,974	3%
9	**BTC-e/WEX**	Rusija	$135,640,414	3%
10	**Poloniex**	SAD	$127,631,105	3%

Izvor: [9]

Tabela 3. Deset najpoznatijih svetskih kompanija koje su prihvatile BTC

Kompanija	Sektor
Microsoft	IT
Dell	IT
Expedia	Turizam
Overstock.com	e-trgovina
Newegg	e-trgovina, IT
Dish Network	Mediji, TV
Rakuten	e-trgovina
TigerDirect	e-trgovina, e-oprema
CheapAir	Avio prevoz
Sacramento Kings	Sport, NBA košarka

Izvor: [12]

INVESTIRANJE U KRIPTOVALUTE: ZA I PROTIV

Kriptovalute: ZA

Kriptovalute su **bezbedne.** S obzirom da se njihovo funkcionisanje bazira na Blokčein tehnologiji, nema slučajeva krađe identiteta i falsifikovanja lozinki. Pošiljalac kriptovalute ne može da preokrene transakciju kao što je slučaj sa nekim drugim oblicima plaćanja. Nije zabeležen slučaj krađe identiteta kriptovaluta. Kreditne kartice se često kradu i falsifikuju. Kod digitalnih kriptovaluta, vlasnik digitalnog novčanika određuje tačan iznos koji želi da pošalje tačno određenom primaocu. U takvom slučaju, šanse za krađu identiteta su ravne nuli.

Transakcije kriptovalutama su **brže i pogodnije**. Nije potrebno odobrenje treće strane. Transakcija podrazumeva samo pošiljaoca i primaoca. Osim konkretnog slanja, ne postoje nikakve druge formalnosti.

Transakcija kriptovalutama je **jeftinija** od transakcije tradicionalnih valuta, jer ne postoji treća strana. To znači da nema provizija. I ranije su postojali finansijski sistemi i valute nezavisne od

centralnih banaka, kao što su *e-gold* ili *Liberty Reserve*. Međutim, kod njih je samo jedna vrsta centralne vlasti bila zamenjena drugom. Kriptovalute omogućuju, prvi put u istoriji, da se novac pošalje na daljinu bez posrednika, brzo, sa minimalnim troškovima i bezbedno. Kriptovalute su imune na falsifikovanje i cenzuru, svako može poslati onoliko novca koliko ima, kome god želi i kad god to želi. Način protoka transakcija i čuvanja informacija o transakcijama je ono što je posebno zanimljivo i primenjivo svuda gde je bitna verodostojnost i bezbednost podataka [13].

I na kraju, razlog zbog koga sve veći broj ljudi investira u kriptovalute – **zarada** tj. prinos. Prema podacima analitičara, uprkos brojnim i nepredviđenim oscilacijama dnevnih vrednosti kriptovaluta (posmatrano u US dolarima), mnoge od njih su ostvarile visoke stope prinosa. Ovde iznosimo obračunate godišnje stope prinosa (od 22.02.2017. do 22.02.2018. godine) za nekoliko najtrgovanijih kriptovaluta u ovom periodu: BTC – 220%, ETH – 381%, XRP – 495%, XLM – 521%, LTC – 400% i DASH – 257%. Možemo zapaziti veoma visoke godišnje prinose ne tako poznatih kriptovaluta od kojih svakako najveću pažnju investitora mogu privući *Ripple* (XRP) i *Stellar* (XLM). Za prethodno navedene kriptovalute možemo reći da spadaju u red *ofanzivnih* kriptovaluta, čiji se rast vrednosti predviđa i za naredni period.

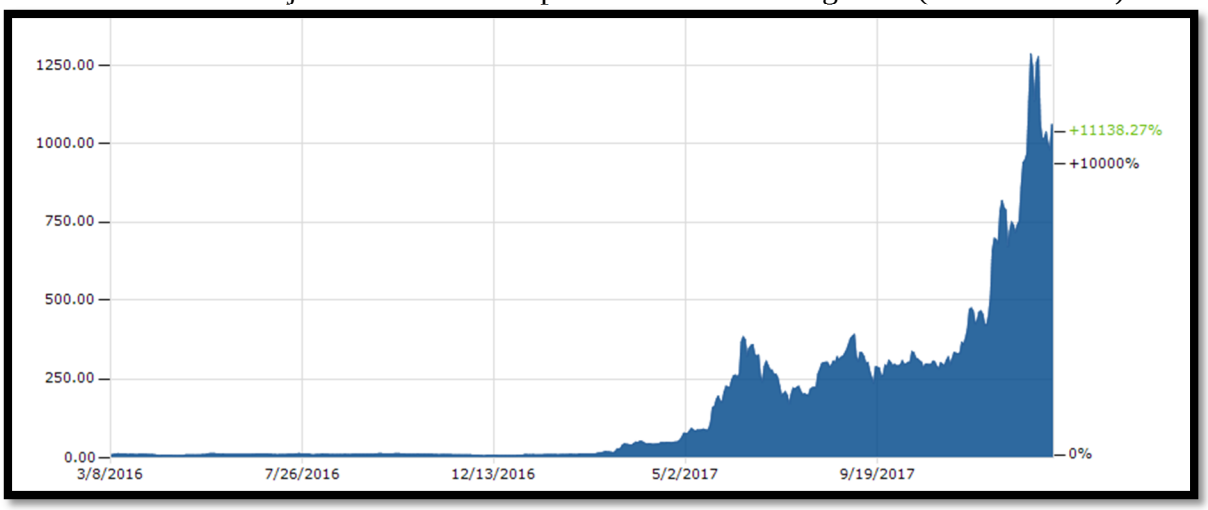
Među najveće zagovornike legalizacije i korišćenja kriptovaluta spadaju Bil Gejts i ser Ričard Brenson.

Kriptovalute: PROTIV
Ne postoji centralno telo koje se bavi regulisanjem kriptovaluta. To znači da ljudi nisu potpuno zaštićeni od prevaranata. **Nema garantovane sigurnosti**. U slučaju da investitor izgubi svoj novac, nema mnogo toga što može učiniti.

Kriptovalute **nisu globalno prihvaćene**. Većina zemalja i kompanija ne priznaje upotrebu kriptovalute kao legalnog sredstva plaćanja. To ograničava upotrebu kriptovalute na mali broj zemalja i kompanija.
Broj korisnika je i dalje **relativno mali**. Na svakog korisnika kriptovaluta u svetu dođe otprilike hiljadu ljudi koji ne koriste kriptovalute. Više je razloga za to. Kriptovalute su relativno komplikovane za korišćenje i zahtevaju solidan nivo informatičkog i tehničkog znanja da bi se koristile bezbedno. Pravni okvir za njihovo korišćenje je još uvek nedovoljno definisan i mnoge kompanije odustaju od kriptovaluta baš iz tog razloga. [14]. Takođe, pomalo ih, prilično neopravdano, prati i loš imidž zbog korišćenja za razne ilegalne transakcije, kao što su trgovina narkoticima, oružjem, pranje novca i finansiranje terorizma (npr. transakcije na DarkWeb-u). Ne može se osporiti da se kriptovalute koriste i za to, ali i dalje se koriste neuporedivo manje nego velike svetske valute. [15].

Visoka volatilnost tržišta i visok nivo rizika predstavljaju osnovnu karakteristiku kriptovaluta kao investicije. Mada za merenje rizika i ukupnih performansi investicije danas postoje prihvaćene metode i racia (beta koeficijent, Šarp racio, Trinor racio, Sortino racio itd.), ovde iznosimo obračunate vrednosti *standardnih devijacija* godišnjih prinosa, kao osnovne i početne mere rizika. Tako imamo sledeće: BTC - 4.77, ETH – 6.63, XRP – 10.16, XLM – 11.71, LTC – 7.69 i DASH – 6.85. Zapažamo da kriptovalute sa najvećom stopom prinosa ujedno imaju i najveće izmerene vrednosti standardnih devijacija tj. nose i najveći rizik. Kako se odluke o investiranju donose u skladu sa stepenom averzije prema riziku investitora, dolazimo do toga da su ova tržišta i investitori na njima pretežno špekulativne orijentacije i karaktera.

Slika 3. Kretanje vrednosti ETH u periodu 2016 – 2018. godine (u US dolarima)



Izvor: [16]

Postoje određene nejasnoće koje okružuju kriptovalute iz razloga što je većina vladinih organizacija i velikih banaka protiv usvajanja i legalizacije kriptovaluta. Samim tim, ljudi se boje da ih koriste. Nesigurnost takođe postoji jer dalja budućnost kriptovaluta nije svima jasna. Neki smatraju i plaše se da će se na kraju rasprsnuti kao balon od sapunice i da će ljudi izgubiti svoj novac. Takvo mišljenje zastupa čuveni američki investitor Voren Bafet.

ZAKLJUČAK

U radu smo izložili osnovne karakteristike tržišta kriptovaluta danas. Pokušali smo da na osnovu mnogobrojnih podataka dosadašnjih istraživanja kao i najnovijih podataka sa berzi kriptovaluta u svetu, sagledamo trendove i potencijale ovog tržišta. Na osnovu svega što je predstavljeno došli smo do osnovnih razloga zašto treba ili ne investirati u kriptovalute. Videli smo da pored onih najpoznatijih kriptovaluta (BTC, ETH) postoji još veliki broj kriptovaluta koje investitorima mogu doneti ogromne stope prinosa i zaradu. Takođe, videli smo i da postoji određeni broj veoma značajnih razloga koji ne idu u korist odluci o investiranju u kriptovalute. Svakako da su trenutno najznačajniji decentralizacija, nivo sigurnosti i neprihvatanje legalizacije kriptovaluta.

Ipak, možemo se složiti da je budućnost e-trgovine i plaćanja u digitalnom novcu i kriptovalutama. Kada će se to tačno desiti zavisiće od trenutka kada će se „veliki igrači", pre svih banke i investicioni fondovi zaintersovati za ovaj način plaćanja, odnosno kada će videti svoju materijalnu korist. Definitvno je da će se narednih godina dešavati veliki događaji u vezi sa kriptovalutamo i to prvenstveno sa BTC. Činjenicu da je 2015. godine *J.P. Morgan* (jedna od najvećih svetskih finansijskih kompanija) uložila čak 7,5 mil. US dolara u startap firmu *Digital Asset Holdings* koja će se baviti raznim finansijskim operacijama u BTC valuti, ne treba zanemariti. Takođe *Microsoft* ulaže u Itirium (Ethereum - ETH), gde će ova platforma služiti, pored plaćanja, i za štedne depozite i za investicije.[109]

Trenutno, cene kriptovaluta imaju trend pada i podložne su velikim oscilacijama na dnevnoj bazi. Međutim, kako smatraju mnogi istraživači i analitičari tržišta kriptovaluta, vremenom će se stabilizovati (kada se radi o BTC - što je bliže 21 milionu izrudarenih jedinica), a sa sve

[109]Velike korporacije među kojima se ističu JP Morgan, Microsoft i Intel, formirali se *Enterprise Ethereum Alliance (EEA)*, mrežu za povezivanje velikih kompanija koje rade na projektima sa Ethereum blockchain.

većim interesom javnosti i trgovaca, kriptovalute će dobijati na svojoj likvidnosti i značaju. [17]. Mnogo toga je moguće u uzburkanom svetu špekulacija kriptovalutama koji danas čini, pre svih *Bitcoin*. Nije isključeno da ćemo u budućnosti imati primere puno lakih zarada, puno vrednog i upornog rada koji se isplatio. Takođe, biće investitora koji će izgubiti bogatstva, biće kriminala, velikih prevara. Zato sa ovim valutama treba biti **veoma oprezan**.

Kriptovalutama danas vladaju finansijski zakoni, mnogo više nego logika računarskih protokola, kriptografija ili primenjene tehnologije. Pri tom ne treba zaboraviti da je ulaganje u kriptovalute u cilju brze zarade finansijsko ulaganje. Investitori moraju odvojiti donošenje odluke o investiranju u kriptovalute od emocija, osećaja i entuzijazma za tehnologiom i ne zaboraviti zlatno pravilo finansija: *Never Risk What You Cannot Afford to Lose!*

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NEW PARADIGM OF COMPANY CREATION THROUGH COMMODITY-BACKED BLOCKCHAIN OPTION

Alla Ivashchenko[110]

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Abstract: *The aim of the paper is to identify the main characteristic features of Initial Coin Offering (ICO) as the one of possible ways for company creation. Based on data collected via blockchain it was proved that the commodity-backed blockchain option, namely ZrCoin is transparent, profitable and not susceptible to inflation or typical cryptocurrency volatility type of fund investing, based on real production.*

The rate of return on investment (ROI) is expected on the level of up to 100 % which can be considered as the constraint for the crypto crowd investors because of it is too low compared to 300% or 1,000% returns on ICOs. Instead of the mentioned factors, it is a way for applying blockchain technology to raise funds for a real-world manufacturing use case by creating a crypto-only and online-only application.

The author reveals that assessing investment in a crypto ICO exemplified as ZrCoin through risk-return indicators could be reckoned as a fundamental category error because in this case the benefits of blockchain are underestimated. The one of the options of ZrCoin ICO is crowdfunding mechanism usage the main idea of which is to provide a digital blockchain token to every investor. This mentioned electronic asset worth of a kilogram of zirconium dioxide backed by the commodity. More accurately, it is an option that is sold at a discount transforming potential investor to the shareholder of the company. Investors were able to deposit using various currencies, including Bitcoin, Litecoin, Waves and Ethereum.

During conducting research such benefits as safety and transparency of sales, purchases, transactions and income flows for their users were revealed. Meanwhile, the blockchain mechanism allows for real-time monitoring of transactions and project has estimated model of payback on investment. The one of the results of the studied ZrCoin crowdfunded investment campaign is participation of 1,500 investors and collection of 3,5 mln USD that allow to launch the two synthetic zirconium production lines with a total capacity of 800 tons per month. Therefore, it was concluded that the potential of blockchain can be used for creating profitable investment campaign based on commodity-backed blockchain option.

Key words: *Blockchain, ICO, token, cryptocurrency, blockchain option, crowdfunding, investment.*

1. INTRODUCTION

Nowadays, initial coin offering (well known as ICO or also as token launch or as token generation) is widely used as new financial instrument for company creation. Taking into consideration that traditional ICO represents the issue of predefined number of transferable tokens to investors typically in exchange to the certain cryptocurrencies [1], [2], at the same time commodity-backed blockchain option is subtype of ICO, based on the concept of commodity digitalizing.

[110] State University "Kyiv National Economic University named after Vadim Hetman", Kyiv, Ukraine

Therefore, ICO presupposes the company issuance of its own token (tokens can be comparable with the shares on the traditional financial market but under this having the unique features) placement of which is passed through cryptocurrency exchange.

Blockchain-backed assets can be considered as the new asset class, the main basis of which is to turn commodities into digital tokens on the blockchain. In general, commodities are the raw materials (both tangible or intangible) which can be bought and sold [3].

In the majority of cases, the access to finance such types of commodities is too complicated for minor investors, therefore the ICO based on the commodity-backed blockchain option can be related to transparent, peer-to-peer functioned, instant transferable and tradable in small denominations method of investing.

In this research, the term "tokenisation of commodities" was specified as the process of digitalizing commodities via exchange to cryptocurrencies like Bitcoin, Ether, Litecoin and so on.

One of the examples of ICO performance based on real production is the new crowdfunding company ZRcoin, offering a commodity based token as part of a new production line of synthetic Zirconium Dioxide (Zr02), an in-demand industrial commodity.

2. INSIGHTS IN ICO TENDENCIES

The lack of tax regulation, cybersecurity and unsettledness of government regulations are among the risks and challenges with which issuers and potential investors face. A white paper is one stage for ICO launching, which is analogue to the prospectus of securities issue. The features of ICO performance are presented in fig. 1.

According to fig. 1 token emission on blockchain is accompanied by such risks as high price volatility, lack of proper due diligence and protection especially at the most complicated forth stage for ICO launching.

The one of the unique features for ICO is to issue tokens which can be differentiated in such types presenting in table 1.

TYPES of TOKEN			
Security token	**Digital currency**	**Asset-backed token**	**Utility token**
Tokens with security character, e.g., debt, equity or derivatives, with income generating component and potential rights vis-à-vis the issuer, e.g., governance, participation, ownership	Tokens with an attributed value for exchange/ transactions, asset/ value storage and/ or unit of account	Tokens that provide underlying exposure to real world assets (e.g. gold, diamond, securities, cash, real estate, etc.)	Tokens used for supporting services/ functionalities on blockchain-based platform.

Table 1: Differentiation of tokens

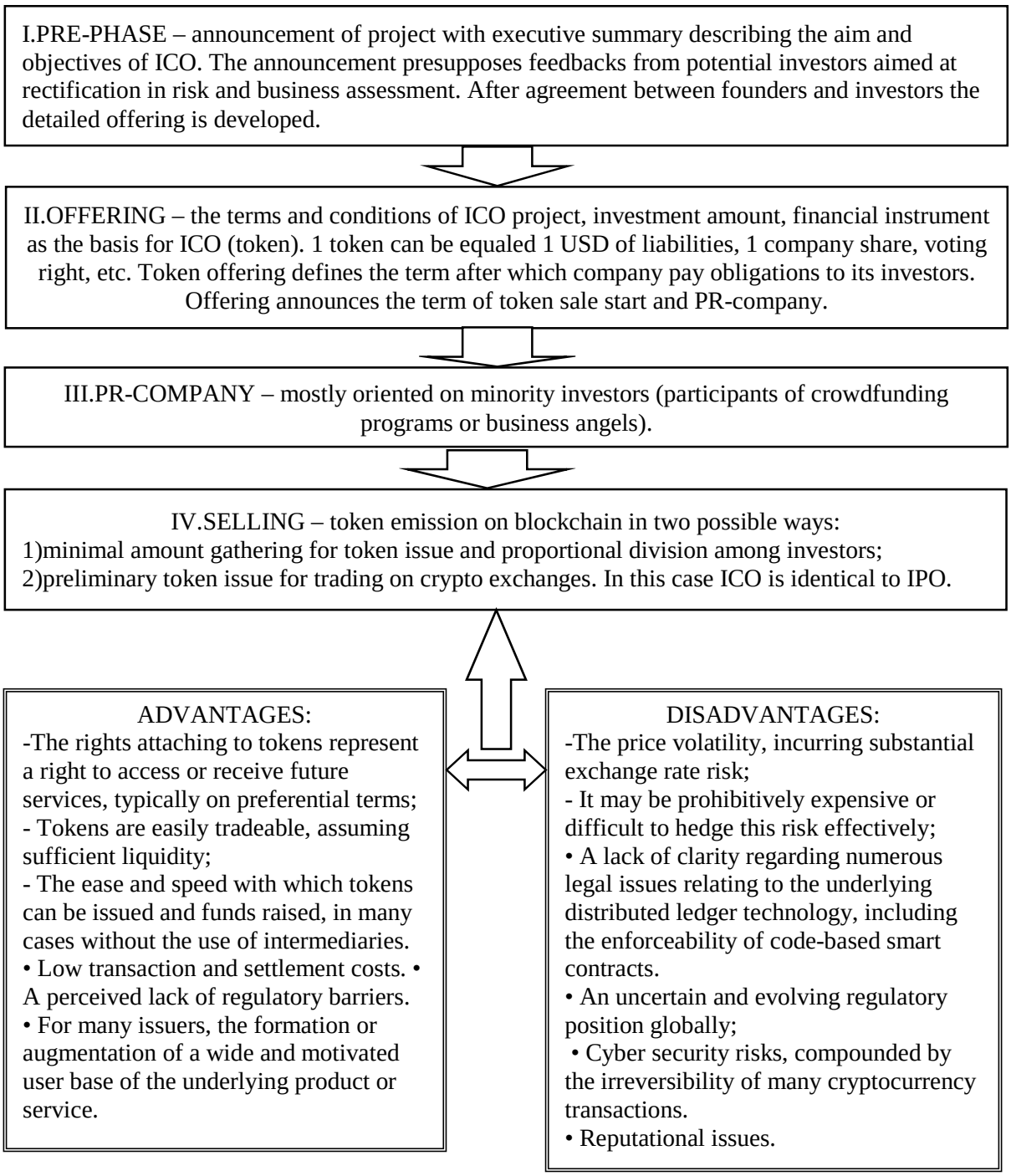


Figure 1: Characteristic features of ICO performance
(formed by author on the basis of [4], [5], [6], [7])

In spite of the fact that ICO processes are still unregulated, its significant growth proves the popularity among investors (see fig. 2).

The growth rates for ICO projects in dynamics for 2013-2017 were arised rapidly and were equaled 300 %, 12,5 %, 533,3 % and 668, 4 % in comparison with previous period respectively.

The indicator for 2017 compared to 2013 is 219 times higher that confirmed the great potential and spread of ICO globally.

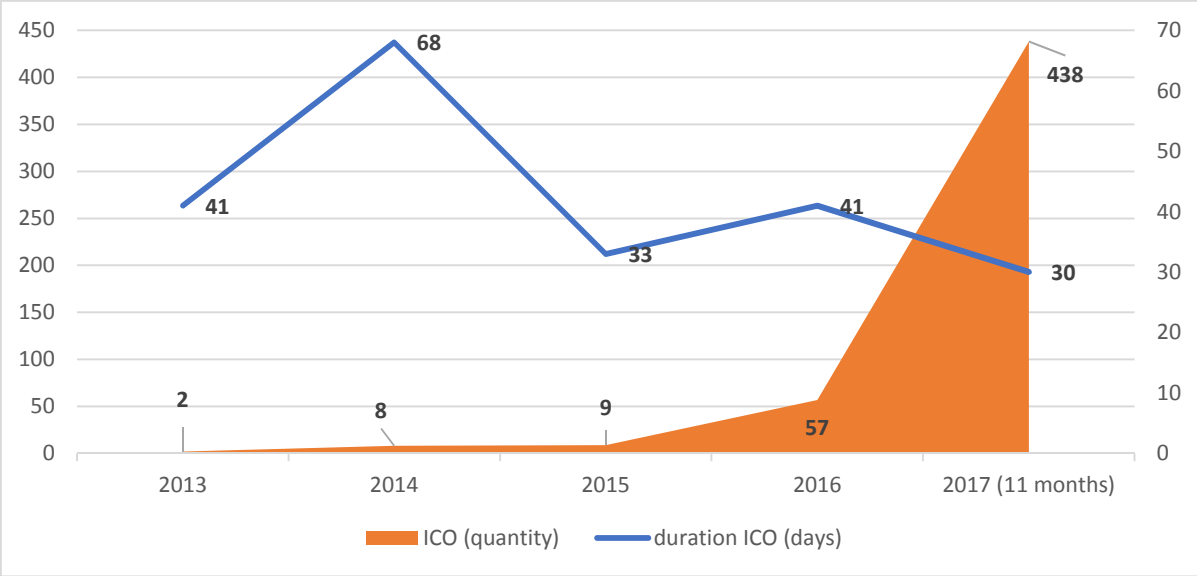


Figure 2: ICO dynamics in 2013-2017
(formed by author on the basis of [4])

Fig. 2 reaffirms that ICO becomes one of the prevalent ways for company creation with the unique characteristic features of token issue and ways for raising capital.

Hovewer, in the cases of fund rising the amounts attracted by ICO performance has the great importance for being estimated. Though, the capital gathered by ICO processes in dynamics is given in fig. 3.

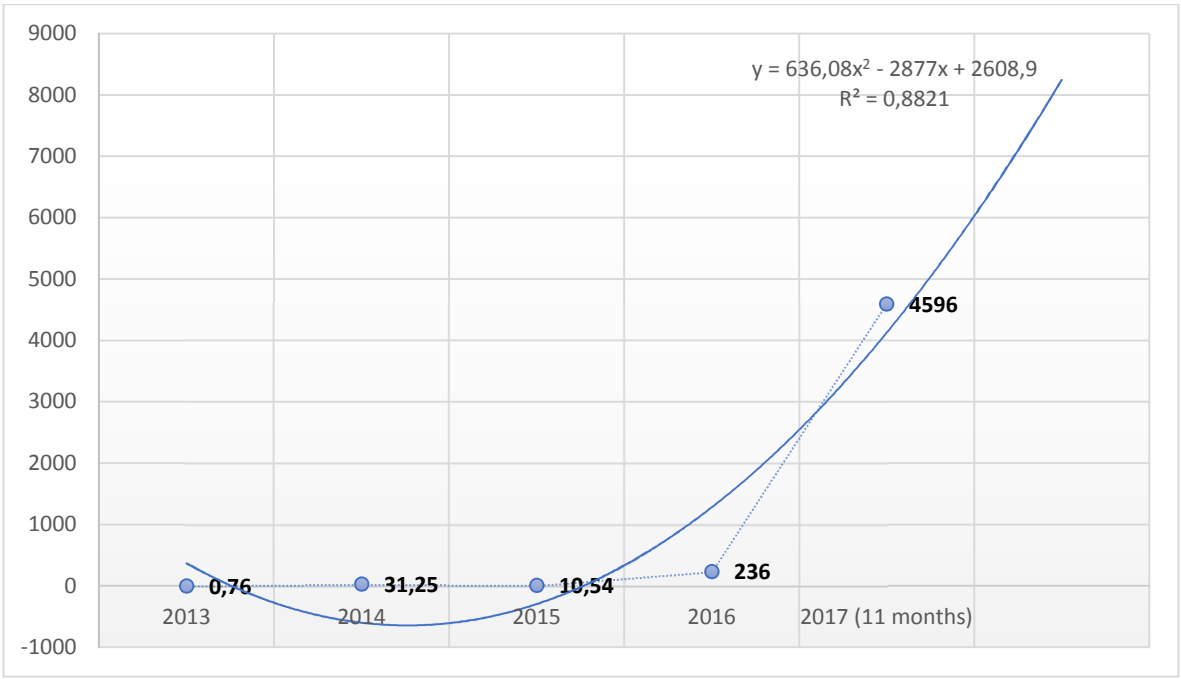


Figure 3: Amounts of fundrising through ICO with polynomial forecast, mln USD
(formed by author on the basis of [3])

Capital gathered by ICO performance, describing in fig. 3, evidenced that substantial interest from investors exists and has growing dynamics. Besides, the forecast for futher fundrising can be formed by polynomial trend with the high level of approximation (more than 85 %).

The next indicator which shows the level of ICO development is the territorial distributtion of ICO (table 2).

Country	**Capital**	**Country**	**Capital**	**Country**	**Capital**
US	1031	Estonia	63	South Korea	18
Russia	310	Argentina	62	Sweden	15
Singapore	260	Lithuania	51	Bulgaria	12
China	256	Thailand	47	France	12
Hong Kong	196	Australia	34	Finland	11
Israel	192	Ukraine	32	Czech Republic	10
Germany	187	Spain	25	Slovakia	10
Canada	175	Costa Rica	23	Poland	9
UK	145	Lichtenchnein	23	South Africa	7
Switzerland	64	Slovenia	20	Norway	7

Table 2: The territorial distributtion of ICO, ranged by capital, mln USD [7]

Table 2 shows that the most significant manifestation of ICO is inherited to North American and Asian regions herewith to Russia, where crowdfunding ICO project ZR coin was conducted.

3. ZR COIN FUNDAMENTALS

Russian project ZrCoin collected funds through ICO performance based on the real production, in particular two synthetic zirconium production lines with a total capacity of 800 tons per month. The initial goal of the project is to attract 365 mln USD due to the the first production line construction.

The investors receive ZrCoin tokens hosted on the Waves blockchain platform. Zr token can be transferred and traded on crypto exchanges, each of which is to be backed by 1 kg of zirconium dioxide (ZrO2), that has value for manufacturing. The cost of 1 kg of zirconium dioxide (ZrO2) was used as the basis for the blockchain token, issued by ZrCoin.

As founders claimed, synthetic concentrate of zirconium dioxide produced using their technology is a unique product, which does not require the addition of any further chemical components and allows for it to be used in refractory materials right away [8].

So, the Project offers crowdfunded investments in the ZrCoin derivative, which means an options contract for the sale of Synthetic ZrO2 as a ZrCoin intangible asset, including an option (put option) on the buy-back of Synthetic ZrO2 in the prescribed period at the agreed price [8].

Zrtoken can be considered as a financial instrument implemented on the Waves blockchain platform and is backed by the industrial commodity (Synthetic ZrO2). The main characteristic features of ZrCoin project are described in fig. 4.

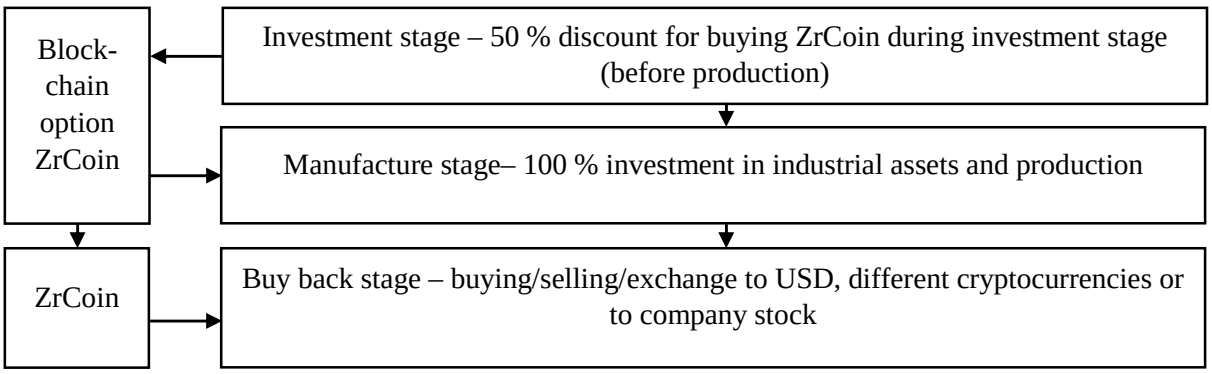


Figure 4: Mechanism of ZrCoin project [8]

According to fig. 4 the three stages are the contents of ZrCoin project launching, in particular ICO, Manufacture and Buy-Back.

ICO means the process of buying ZrCoin options for USD, BTC and other cryptocurrencies. ICO presupposed to sale options with 50 % discount from the current (basic) market price of synthetic concentrate of zirconium dioxide.

The required amount for construction of a factory and launching the manufacturing process for Synthetic ZrO2 was collected during the ICO stage.

Manufacture stage included:
- Purchase of real estate in the industrial area of Magnitogorsk, Russia;
- Construction of facility and production of industrial equipment for the factory;
- Installation and testing of industrial equipment, and launch of new manufacturing process;
- First sales and shipments of market-ready product (Synth. ZrO2).

Buy-Back stage indicates the possibility of investors to exchange ZrCoin for the relevant physical amount of concentrate of synthetic zirconium dioxide (underlying asset) calculated on the basis of 1 ZrCoin = 1 kilogram of the concentrate. Investors will additionally be able to trade ZrCoin options for the Company's stock, if the Company is eligible for IPO.

The one of the characteristic features of ZrCoin project is purchasing the unique technology and the possibility for investors to become its beneficial owner. Crowd investments on blockchain allows to maintain the ownership title and share only the predefined share of profit with the investors.

4. ZRCOIN BUSINESS MODEL

As it was considered in previous chapters of this research, ZrCoin is a crowdfunding investment campaign, aimed at the collection of 3.5 mln USD through ICO on the Waves Blockchain Platform. The funds will be used to start production of synthetic zirconium in the Urals, with an initial capacity of 400 tons/month in 2018.

Main targets of ZrCoin commodity option are shown below in fig. 5.

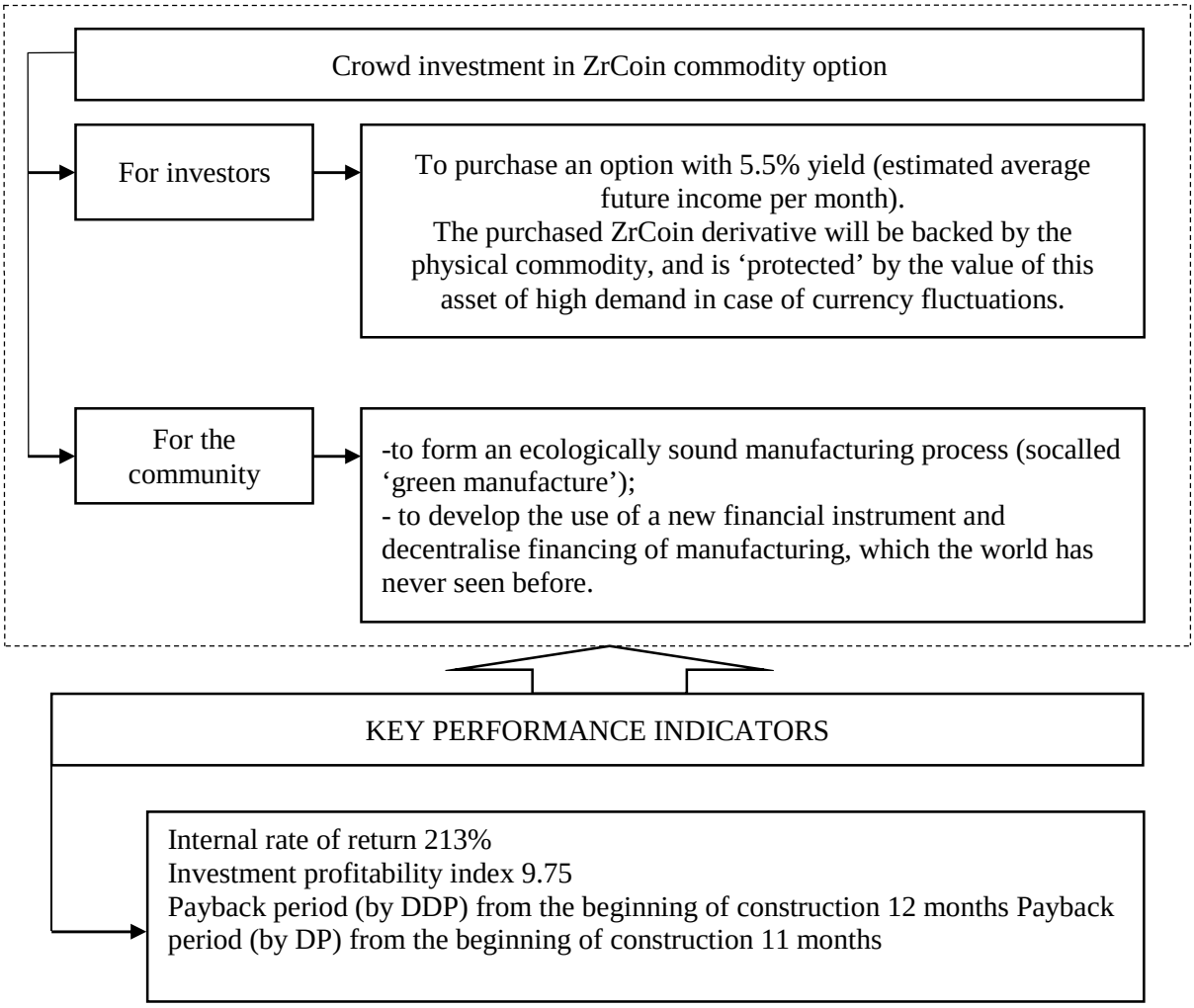


Figure 5: Business model for investment in ZrCoin project

As can be seen from fig. 5, ZrCoin project is financially effective and should be implemented regarding compliance of all performance indicators to the approved norms.

The rate of return on investment (ROI) is expected on the level of up to 100 % which can be considered as the constraint for the crypto crowd investors because of it is too low compared to 300% or 1,000% returns on ICOs.

But such advantages of the business model of the mentioned project can be underlined as [8]:

- High level of Investment attractiveness of ZrCoin Project proved by indicators in fig. 5;
- Innovative manufacturing process for Synthetic ZrO2 refractories and utilising zirconium scrap;
- Gaining profits from investments into the crypto token backed to the real product;
- High environmental standards of the ZrCoin Project and green manufacturing processes, where wastes from glass factories, silicone cotton factories and dumps are used as raw materials;
- Implementation of the project will allow for significant reduction of accumulated environmental damage and carbon dioxide emissions (CO2).

5. MARKET CAPITALIZATION OF ZRCOIN

ZrCoin envisaged the accumulation of minimum funding threshold of 3.5 mln USD. The funds collected were presupposed to include:
• 670,694 USD;
• 444 BTC;
• 651,430 WAVES;
• 2,837 LTC;
• 3,120 ETH;
• 6,732 ETH CLASSIC.

The predefined amount in ICO prospectus was calculated due to requirements of sufficiency of the manufacturing process launching.

But ZrCoin project raised 7.07 mln USD in cryptocurrency during ICO. 3,955 investors participated in funding [9]. The offer of Zr tokens had been lasted from the 11th of May till the 9th of June hosted on the Waves platform.

The volume of funds was twice higher than it was planned and funds raised through ICO are follows:

- 838,903 USD
- 950 BTC
- 670,290 WAVES
- 12,373 LTC
- 7,407 ETH
- 27,973 ETC.

For deeper understanding the real value of ZrCoin it is reasonable to analyze its market volume and price (see fig. 6).



Figure 6: ZrCoin market price for all period of its supply [10]

Fig. 6 represents the fluctuations of ZrCoin market price for all period of its circulation and peak values were estimated at the start of the project at the summer of 2017. The sharp decline of ZrCoin market price was mainly connected with the price reduction of the major cryptocarrencies like BTC and Ether.

But the success of ICO of ZrCoin should not be underestimated because of the amount of raising funds which as twice higher than it was predefined in ICO prospectus.

So, the example of ICO performance by ZrCoin project can be considered as the new approach for company creation through crowd funding campaign on blockchain in order to issue new crypto token based on commodity-backed mechanism.

But there are some obstacles for successful ICO performance nowadays:

- a lack of regulation in spite of the huge amounts of raising capital by ICO processes;
- the low level of investor confidence;
- insufficient qualification of the majority of financial specialists;
- inadequacy of due diligence procedure.

Alla Ivashchenko *is an associate Professor of Corporate Finance and Controlling Department of Kyiv National Economic University named after Vadim Hetman. She is a deputy Head of Corporate Finance and Controlling Department on Science and Senior Researcher of joint project of Ministry of Science and Education in Ukraine and team of young researchers "New paradigm of financial and credit support of innovative activity of SMEs". She teaches the courses of Financial Menegement of SMEs and Corporate Finance. She is also a senior economic analyst of Financial and Economic Analysis Office in Verhovna Rada of Ukraine (Ukrainian Parliament).*



Therefore, the key factor for increasing the level of ICO efficiency is to adopt legislative norms and procedures for its performing, because the growing popularity of ICO, in particular commodity-backed blockchain option, might be considered as the driver for further financial market and business development.

CONCLUSIONS

So, the commodity-backed blockchain option can be observed as the new way for company creation which allows to gather money of minor investors into the real production via exchange to the different types of cryptocurrencies.

The commodity-backed blockchain option is transparent, peer-to-peer functioned, instant transferable and tradable in small denominations method of investing presupposing the process of digitalizing commodities via exchange to cryptocurrencies like Bitcoin, Ether, Litecoin and so on.

One of the successful examples of ICO performance is the crowdfunding company ZRcoin, based on the real production of synthetic Zirconium Dioxide (Zr02).

The one of the options of ZrCoin ICO is crowdfunding mechanism usage the main idea of which is to provide a digital blockchain token to every investor. This mentioned electronic asset worth of a kilogram of zirconium dioxide backed by the commodity.

The one of the planned results of the studied ZrCoin crowdfunded investment campaign is collection of 3,5 mln USD that is sufficient to launch the two synthetic zirconium production, but the real success of the considered campaign is the raised funds of 7,07 mln USD . Therefore, it was concluded that the potential of blockchain can be used for creating profitable investment campaign based on commodity-backed blockchain option.

Investors will be offered to trade ZrCoin options for the Company's stock upon drawing audited financial statements for the first reporting period and IPO. The ZrCoin project, assuming successful implementation, will have a positive effect on solving issues related to quality of life, the environment and industrial waste recycling.

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UTJECAJ GLOBALIZACIJA NA STVARANJE BEZGOTOVINSKOG SVIJETA

THE INFLUENCE OF GLOBALIZATION AND TECHNOLOGY ON CREATING OF THE CASHLESS WORLD

Dražen Holmik[111]
Ivana Šandrk Nukić[112]
Ivana Barković Bojanić[113]
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Sažetak: *Bezgotovinsko plaćanje u prva četiri desetljeća postojanja prošlo je kroz nekoliko razvojnih faza. Nastanak i razvoj moguće je vezati za razvijene zemlje u kojima je bezgotovinsko plaćanje prvotno zaživjelo da bi ga naknadno prihvatile sve države. Razvoj tehnologije i globalizacija utjecao je na širenje bezgotovinskog plaćanja a posljednjih desetak godina ono je doživjelo iznimno veliki napredak. Veliki broj država započeo je sa e-Governmentom kako bi smanjili troškove te ubrzali procedure a novi način poslovanja ušao je u sve pore gospodarstva stvarajući nove tržišne zakone i ravnoteže. Bezgotovinsko plaćanje ubrzalo je protoke te navelo središnje banke na promjenu načina razmišljanja. Indija je smanjila broj novčanica za 86% dok je u Nizozemskoj u 2016. godini broj bezgotovinskih transakcija nadmašio broj gotovinskih. Tome je potrebno dodati i uštede koje će se stvoriti smanjenjem tiskanja novčanica ali i količinu novca koja će se osloboditi jer više neće biti potrebno u svakoj trgovini osigurati određeni iznos pologa u gotovini. Premda bezgotovinsko plaćanje postaje sve raširenije ono je još uvijek na razini od oko 20% ukupnog broja svjetskih transakcija. Međutim neke države su preskočile fazu kartičnog plaćanje te su iz gotovinskog plaćanja uz pomoć modernih tehnologija prešle u bezgotovinski svijet. Jedno od najvećih skokova doživjela je Kina gdje je broj gotovinskih transakcija u pet godina smanjen za više od 50%. Cilj ovog rada je dati pregled razvoja bezgotovinskog plaćanja te pretpostaviti mogući smjer kretanja uz poseban osvrt na razvoj bezgotovinskog plaćanja u Kini.*

Ključne riječi: *bezgotovinski svijet, eCommerce, globalizacija*

Abstract: *Non-cash payment for the first four decades of existence has passed through several development stages. Creation and development can be tied to developed countries where cashless payments originally recovered to be accepted by all countries at a later date. Technology development and globalization have influenced the expansion of non-cash payments, and in the last ten years, it has been experiencing tremendous progress. A large number of countries have begun with e-government to reduce costs and speed up procedures, and a new way of doing business has entered into all sectors of the economy by creating new market laws and balances. Non-cash payment accelerated the flow and prompted the central bank to change the way of thinking. India has reduced the number of banknotes by 86% while in the Netherlands in 2016 the number of non-cash transactions exceeded the number of cash. It also needs to add the savings that will be generated by the reduction in the number of banknotes but also the amount of money that will be released because it will no longer be necessary to secure a certain cash deposit in each store. Although cashless payments are*

[111] Hrvatska gospodarska komora, Rooseveltov trg 2, 10 000 Zagreb, Hrvatska
[112] Građevinski fakultet Osijek, Sveučilište J.J. Strossmayera u Osijeku, Vladimira Preloga 3, 31000 Osijek, Hrvatska
[113] Ekonomski fakultet u Osijeku, 3. adresa Gajev trg 7, 31000 Osijek, Hrvatska

becoming increasingly widespread, it is still around 20% of the total number of global transactions. However, some countries have skip the phase of card payments and have made cash payments through modern technology to the non-cash world. One of the biggest leaps has been China where the number of cash transactions in five years has fallen by more than 50%. The aim of this paper is to give an overview of the development of non-cash payment and to assume a possible direction of movement with a special focus on the development of cashless payments in China.

Key words: *cashless world, eCommerce, globalization*

RAZVOJ NOVCA

Nastanak i razvoj ljudske vrste još uvijek nije u potpunosti razriješen i članci kojima se pobija jedan dio teorije razvoja te razvijaju nove teorije vrlo su česti. Međutim u svim teorijama moguće je pronaći zajednički element a to je da je nakon nekog vremena, prije svega zbog seoba prvobitnih zajednica, došlo do međusobnog susreta i interakcije. Ponekada su susreti završili sukobom a ponekada su se koristili da bi se razmijenila dobra te je stoga moguće reći da je trgovina gotovo stara kao i ljudski rod. Prvobitnu trgovinu predstavlja *barter* odnosno razmjena dobara ili usluga, direktno bez posredstva novca. Bez obzir na razvoj čovječanstva i trgovine, prvobitna razmjena do koje je došlo zbog međusobne interakcije ljudi i danas se odvija.

Za barter je moguće reći da je robustan ali vrlo prilagodljiv te je stoga i dugovječan. Barter ne predstavlja „obećanje“ plaćanja kao što je to novac nego dostatnu količinu roba ili usluga za dobivene robe ili usluge. Tijekom vremena se pokazalo da u teškim ili inflatornim vremenima, kada je nemoguće vrijednosno iskazati vrijednost robe ili usluge zbog indeksiranja ili vezivanja za nešto, barter i dalje ostaje osnovni element trgovine [1].

Volumeni i količine takve vrste razmjene i dalje su veliki a vrijednosno kvantificiranje moguće je jedino uvođenjem pojma novac kako bi se volumenu odredila i vrijednost. Povijest novca kao i sam pojam usko je vezana uz barter. Povećanjem obima razmjene te potrebom da se ona što brže odvija došlo je do preferiranja i favoriziranja nekoliko vrsta roba koje su sve češće služile kao sredstvo razmjene. To su uglavnom bile robe koje su bile manje kvarljive, posjedovale veću gustoću ili izdržljivost.

Najveći iskorak u razmjeni dogodio se kada su uspostavljena određena mjesta na kojima se vršila razmjena. Uspostava takvih mjesta dogodila se puno prije novca, međutim na taj način su se povećali volumeni razmjene što je pogodovalo uvođenju robe koja će biti općeprihvaćeno sredstvo razmjene. Povećanjem razmjene pojavila se i nužnost za postavljanje sredstva koji će postati općeprihvaćeno sredstvo razmjene jer npr. kod razmjene tri vrste robe broj kombinacija razmjene je tri, kod uvođenja još jedne vrste robe za razmjenu broj kombinacija se povećava na šest, a razmjena deset vrsta robe povećava broj mogućih kombinacija na četrdeset i pet.

Izuzev što je barter postajao sve teži zbog povećanog broja roba koja se razmjenjivala postojala su ograničenja i u robi koja se razmjenjuje. Tako se razmjena pojedinih roba mogla vršiti samo u određenom području jer neke robe nisu omogućavale dugotrajni transport zbog veličine, kvarljivosti ili nekih drugih razloga. Konačna pojava novca utjecala je na smanjenje bartera međutim on se i dalje pojavljuje naročito u situacijama kada je vrijednost novca zbog određenih događaja teško ili nemoguće odrediti.

Preferiranje pojedine robe koja je počela služiti kao opće sredstvo razmjene u barteru ovisilo je o puno čimbenika ali vrlo često su to bili biseri, sol, slonovača, jantar, žad ali i ovce, konji, svinje i drugo. Početak korištenja metala u razmjeni može se smatrati početkom uvođenja novca koji se dogodio na prijelazu iz kamenog u metalno doba. Na samom početku nije bila riječ o plemenitim metalima nego općenito o korištenju metala koje je bilo lako dobiti iz prirode kao što je bakar, bronca, srebro i zlato. Početak korištenja metala kao sredstva plaćanja nije uključivao novčić nego su to na početku bili kovani metal, žice, rukotvorine od metala i slično i započelo je cca. 3.000 godina pr.n.e. takvi metalni predmeti i dalje su bili predmet bartera jer su se morali vagati da bi se mogli zamijeniti za drugu robu. Prvim novcem može se smatrati kovani novac koji se pojavio oko cca. 2.500 godina pr.n.e. i koji je imao određenu vrijednost te bio univerzalno sredstvo razmjene [3].

Dražen Holmik *rođen je 24. kolovoza 1975. godine u Slavonskom Brodu. Osnovnu i srednju školu završio je Županji. Diplomirao je 1999. godine na Ekonomskom fakultetu Sveučilišta u Zagrebu, smjer Organizacija i management. Poslijediplomski studij Organizacije i managementa na Ekonomskom fakultetu u Zagrebu završio je 2006. godine na temu „Primjenom koncepta intelektualnog kapitala do uspješnosti hrvatske industrije šećera“ pod mentorstvom prof. dr. sc. Marka Kolakovića te je stekao akademski naziv magistra znanosti. Poslijediplomski doktorski studij „Managment“ na Ekonomskom fakultetu u Osijeku završio je 2017. godine na temu „Utjecaj globalizacije i globalizacijskih procesa na gospodarstvo Republike Hrvatske“ pod mentorstvom prof. dr. sc. Ivane Barković Bojanić.*



Zaposlen je od 2014. godine u Hrvatskoj gospodarskoj komori a trenutno je direktor predstavništva HGK u Šangaju. Prije Komore bio je zaposlen u Sladorani d.d. na poslovima prodaje, nabave i kontrolinga.

Aktivno govori engleski jezik, pasivno se služi njemačkim jezikom. Oženjen je i otac jednog djeteta.

1.1. Kovani novac

Osnovne funkcije novca su da je on jedinica mjere, mjerilo vrijednosti, sredstvo razmjene, plaćanja i pohrane vrijednosti dok je u opće funkcije moguće dodati da je on likvidna imovina, okvir za tržišnu alokaciju te sredstvo kontrole gospodarstva [1]. Pojavom kovanog novca kao univerzalnog sredstva razmjene te nositelja vrijednosti počele su se javljati i prevare ponekada od strane trgovaca koji su nastojali dio dragocjenog metala zadržati za sebe te pustiti olakšani novčić u opticaj do različitih vrsta makinacija koje su koristili vladari ili veleposjednici koji su imali pravo kovati vlastiti novac.

Koncept kovanog novca u osnovi je bio vrlo jednostavan, sastojao se od plemenitog metala obično zlata ili srebra, bio je određene težine i finoće koja je bila jamčena i otisnutim likom osobe, obično vladara ili nekog drugog, koja je imala pravo kovati novac. na samom početku kovnice novca su od građana zaprimale plemeniti metal i u zamjenu im davala određenu količinu kovanog novca, zadržavajući za sebe naknadu za uslugu kovanja i zamjene pod nazivom senioraža odnosno danak feudalnom gospodaru. Ujedno je senioraža na samom početku bila jedina zarada feudalnom gospodaru i činila je razliku između vrijednosti plemenitog metala i tržišne vrijednosti kovanice. Kako bi povećali svoju zaradu feudalni gospodari ponekada su tržili da kovnice promjene sastav kovanica te dodaju metale kojima će se smanjiti udio plemenitog metala. Ujedno su morali strogo nadzirati kovnice koko to ne bi radile za sebe i zadržale dio zarade. Ponekada se događalo da trgovci i posrednici u trgovini uoče lošiju kvalitetu kovanica ali o tome su mogli razgovarati samo sa feudalcem koji je izdavatelj kovanica. Feudalac bi takve posrednike podmitio određenim iznosom kako se priča

ne bi dalje širila. Ujedno su trgovci koji su to primijetili tražili kovanice koje imaju veću količinu plemenitog metala i zadržavali za sebe dok su o opticaj stavljali one sa manjim sadržajem plemenitog metala [4].

Korištenje metalnog novca na samom početku bila je velika prednost u odnosu na barter ali i dalje je zbog svoje težine, nastojanja da se doda više primjesa koje će smanjiti udio plemenitog metala u korist vladara ili trgovca metalni novac bio relativno nezgrapan za korištenje. Stara carstva, Grčko, Rimsko i Bizantsko koristili su različite verzije metalnog novca bilo da se radi o kovanicama ili polugama, razlika je bila u korištenom metalu i veličini. Grčko carstvo koristilo je kovani novac od srebra i elektruma (smjesa srebra i zlata), Rimsko carstvo kovani novac od srebro, zlata a Bizantsko poluge srebra ili zlata.

***Ivana Barković Bojanić**, redovita je profesorica u trajnom zvanju Ekonomskog fakulteta u Osijeku od 2016. godine. Prethodno je radila na Pravnom fakultetu u Osijeku gdje je bila prodekanica za znanost (2007-2009) i izvršna urednica Pravnog vjesnika (2006-2015). Sudjelovala je u pet domaćih i četiri međunarodna projekta; od toga je jedan vodila kao glavni istraživač. Objavila je preko 90 znanstvenih radova u domaćim i stranim publikacijama iz područja makroekonomije, poduzetništva, ekonomske politike te je sudjelovala na više od 30 međunarodnih i domaćih znanstvenih skupova. Objavila je dva udžbenika, četiri knjige su u-autorstvu i pet uredničkih knjiga. Aktivno govori engleski jezik te se koristi informatičkim alatima i softverskim aplikacijama. Udana je i majka jednog djeteta.*



Kina je oduvijek bila koljevka civilizacije u kojoj su se zbog izoliranosti stvari odvijale na drugačiji način ali koja je svijetu donijela jako veliki broj pronalazaka kao što je barut, kompas, svila ili papir. Papir odnosno papirnate novčanice omogućile su da se trgovina odvija još jednostavnije te da se malverzacije olakšavanja novčića značajno smanje. Prvi pisani tragovi o korištenju papirnog novca u Kini datiraju iz vremena dinastije Tang oko 8. stoljeća a dodatno su opisani u putopisima Marca Pola i Muhammada Ibn Battuta. Papirni novac u Kini nije se koristio samo da bi se olakšala trgovina bitan razlog je i povlačenje plemenitih metala i dragulja iz opticaja. Kineski vladari vršili su zamjenu kovanog novca i dragulja za papirnati novac prilikom ulaska u državu trgovcima koji su dolazili u Kinu. Vladavinom Kublai Khana u 13. stoljeću došlo je do dodatnog širenja korištenja papirnog novaca.

Za razliku od Kine u Europi se do kraja 12. stoljeća kovani novac koristio vrlo malo. Feudalni gospodarski sustav koji je bio samodostatan sa vrlo malo ljudi koji su živjeli u manjim naseljima nije imao potrebu za novcem te se trgovina temeljila uglavnom na barteru. Velike promjene su se dogodile oko 1100. godine kada se počinju održavati prvi sajmovi u Burgundiji. To su sajmovi kuji su postali šireg karaktera ne obuhvaćajući razmjenu samo unutar jednog ili dva naselja. Moglo bi se reći da su to sajmovi međunarodnog karaktera na kojemu se razmjenjivala roba iz svih dijelova tada poznatog svijeta. Kako bi se podržala trgovina bilo je potrebno postaviti i univerzalno sredstvo razmjene koje će olakšati barter te se sve više uvodi kovani novac. Revolucija u korištenju kovanog novca započela je 1202. godine kada je Venecija izdala srebrnu kovanicu pod nazivom „grosso“ ili „matapan“ što su slijedile ostale talijanske državegradovi. Prvi europsku zlatnu kovanicu pod nazivom „Augustale“ izdao je Frederick II 1231 godine koji se nije toliko koristio no tek izdavanjem „Fiorina“ ili „florina“ 1252. godine u Firenci kojega je vrlo brzo u opticaj stavila i Genova dogodio se pravi obrat u korištenju zlatnika [4].

Uspoređujući na vremenskoj crti dužinu korištenja kovanog novca sa korištenjem bartera, kao osnovnog načina stjecanja dobara, kovani novac je kratko u upotrijebi ali je iz korijena promijenio trgovinu. Za vrijeme bartera često je bilo teško uskladiti ponudu i potražnju dok je novac tu funkciju obavljao vrlo lako. Potražnja za srebrom i zlatom koji su činili sredstva plaćanja kontinuirano se povećavala a otkriće Amerike, zbog velikog rudnog bogatstva, povećalo je priljev srebra i zlata. Procijenjeno je kako je u razdoblju od 1500. do 1800. godine u Americi proizvedeno oko 70% svjetske proizvodnje zlata i 85% svjetske proizvodnje srebra. Količina srebra dopremljenog u tom razdoblju u Europu procijenjena je na 145.000 do 165.000 tona a zlata između 2.739 i 2.846 tona. Efekt koji je ta količina plemenitih metala imala na monetarni sustav teško je procijeniti. Kolonijalne sile nastojale su što više dragog kamenja i plemenitog metala dovesti pod svoje okrilje. Procjena je da je iz Portugalske kolonije Brazil u vrijeme najvećeg priljeva zlata u razdoblju od 1741. do 1760. godine na godišnjem nivou pristizalo prosječno preko 16 tona zlata [3].

U srednjem vijeku trgovina, porezi i druga davanja sve su se više okretali ka novcu zbog jednostavnijeg i lakšeg prikupljanja polako izbacujući barter. Pojava banaka dodatno je osnažila novčarstvo, Kreitner navodi kako su banke imale ključnu ulogu u novčanoj integraciji, od centralne banke, preko komercijalnih i investicijskih do bankarskih institucija u sjeni [8]. Razvoj banaka omogućilo je stvaranje novih zanimanja temeljnih na novčarstvu kao što su brokeri, osiguravatelji ali i druga zanimanja.

1.2. Globalni novac

U dugoj povijesti korištenja novca tri su ključne prekretnice koje su dovele do revolucije u korištenju novaca. Prva je bila uvođenje kovanog novca ili poluga određene kvalitete i težine što je dovelo do stvaranja unificirane vrijednosti i olakšalo razmjenu. Druga značajna prekretnica bilo je uvođenje papirnog novca koji je utjecao na širenje banaka. Adam Smith je opisao revoluciju nastalu uvođenjem papirnog novca na sljedeći način „Zamjenom zlatnog i srebrnog novca papirnatim zamijenjeni je jedan vrlo skup instrument trgovine jednim manje skupim a ponekad jednako prigodnim. Kruženje se izvodi novim kotačem čija uspostava i održavanje košta manje od starog“ [5]. Treća prekretnica bila je uvođenje elektroničkog transfera novca koji je u vremenu globalizacije od svijeta uistinu stvorio globalno selo omogućivši razvoj novih načina poslovanja te dostupnost sredstava i mogućnosti plaćanja bilo kada i bilo gdje.

Papirnati novac omogućio je veću samostalnost banaka koje su postali kreatori novca što je izazvalo i makroekonomske promjene smanjivši utjecaj države kao jedinog kreatora monetarne politike i vlasnika novca. Elektronički prijenos novca postavio je nove zahtjeve pred monetarne sustave država omogućivši razvoj velikog broja drugih monetarnih institucija. Premda je gotovina bila manji dio monetarnog agregata M1 troškovi njenog održavanja su viši nego kada je riječ o elektronskom prijenosu novca. Također bilo da je riječ o karticama elektronskim novčanicima ili drugoj vrsti plaćanja ljudi se sve češće odlučuju na plaćanje elektronskim putem izbjegavajući nošenje gotovine. Gotovina je postala sve manje poželjan način plaćanja te su mnoge države uvele limite za plaćanje gotovinom a poneke institucije zahtijevaju plaćanje elektronskim transferom kako bi se izbjeglo plaćanje gotovinom. Jedna od prednosti elektronskog plaćanja je smanjenje sive ekonomija i otežavanje „pranja“ novca. Gotovina nema identitet te joj je teško uči u trag za razliku od elektronskog novca kojemu se lako može ući u trag i slijediti tok novca.

Beer et. al. definirali su slijedeće pozitivne efekte bezgotovinskog plaćanja [6]:

- korištenjem bezgotovinskog plaćanja smanjuje se vrijeme potrebno za obradu plaćanja na prodajnom mjestu i smanjuje se potreba za infrastrukturom za upravljanje gotovinom,
- korištenjem gotovine u platnom prometu omogućava se porezna evazija te se omogućava financiranje kriminala ili terorizma,
- u slučaju smanjenja kamata na štednju ili uvođenja negativnih kamatnih stopa može doći do povlačenja sredstava iz banaka što može postati prepreka u provođenju monetarne politike.

Shirakawa je analizirao omjer odnosa gotovine i GDP-a u Japanu, Americi i EU u razdoblju od 1960. - 2015. godine i došao do zaključka kako se suprotno mišljenju o smanjenju udjela gotovine u bezgotovinskom svijetu udio gotovine u GDP-u povećao. Međutim zaključak treba uzeti sa rezervom jer je do povećanja u Japanu došlo tijekom 1990.-tih, EU početkom 2000. godine a u Americi tek početkom svjetske krize [7]. Razlozi povećanja su vrlo različiti, Japan je vrlo sigurna država bez kriminala sa negativnom kamatnom stopom te držanje gotovine ne predstavlja rizik, ujedno je početkom devedesetih uveden osobni identifikacijski broj što su Japanci smatrali gubitkom osobnosti te su to željeli nadoknaditi gotovinom. Za razliku od Japana Amerika i EU nisu toliko sigurne države i povećanje omjera gotovine i GDP-a može biti zbog psihološkog elementa, odnosno nesigurnosti. U Americi je došlo do povećanja zbog svjetske krize a u EU pod utjecajem proširenja Europske unije sa novim državama članicama te svjetske krize.



Ivana Šandrk Nukić *rođena je 8. kolovoza 1976. u Osijeku.*

Diplomirala je 1999. na Ekonomskom fakultetu u Zagrebu, smjer Organizacija i management. Na istom fakultetu završila je 2005. godine Poslijediplomski znanstveni studij Računovodstvo, revizija i financije, obranom teme Model upravljanja troškovima temeljem aktivnosti i njegova primjena u bankarstvu, uz mentorstvo prof.dr.sc. Danimira Gulina. Doktorski rad naziva Prijenos znanja u funkciji stvaranja konkurentske prednosti poduzeća, obranila je 8. lipnja 2012. na Ekonomskom fakultetu u Osijeku, uz mentorstvo prof.dr.sc. Slavice Singer.

Od 2000. do 2005. godine radila je u Sektoru financija Zagrebačke banke d.d. u Zagrebu, kao financijska analitičarka i članica projektnog tima za utvrđivanje troška bankarskih proizvoda metodom activity based costing, pod vodstvom konzultantske kuće WD Scott iz Irske.

Od 2005. do 2011. godine radila je u građevinskom poduzeću Werkos d.o.o. Osijek kao project manager za razvojne projekte i voditeljica pripreme ponuda za međunarodne javne natječaje.

Od 2011. godine zaposlena je na Građevinskom fakultetu u Osijeku, Zavod za organizaciju, tehnologiju i menadžment, gdje i danas radi kao docent te sudjeluje u izvođenju nastave na nekoliko ekonomskih kolegija.

Osobni istraživački interesi Ivane Šandrk Nukić tiču se područja organizacije i menadžmenta. Do sada je izlagala na nekoliko međunarodnih znanstvenih skupova te objavila nekoliko znanstvenih radova u relevantnim časopisima.

Ivana Šandrk Nukić posjeduje vozačku dozvolu B kategorije, izvrsno se koristi računalom (Microsoft Office proizvodi) te se aktivno služi engleskim i mađarskim jezikom, a pasivno i njemačkim jezikom. Udana je i majka dvoje djece.

1.3. Put ka bezgotovinskom svijetu

Problem gotovine bio je prisutan od samog početka korištenja te ga se nastojalo izbjeći korištenjem različitih izvedenica ili zamjena za novac. Gotovina je bila neprikladna za plaćanja velikih iznosa ili plaćanja na daljinu te su iz tog razloga uvedeni čekovi čija je upotreba naročito porasla krajem 18. stoljeća u Americi te mjenice kao sredstvo plaćanja u međunarodnom prometu. Korištenje čekova generiralo je i visoke troškove jer se svaki ček morao transportirati u banku koja ga je izdala te u njoj obraditi. U 1955. godini obrađeno je 22 mlrd čekova a njihova upotreba je bilježila kontinuirani porast. Procjena je da je trošak manipulacije čekovima u 1967. godini iznosio oko 3,5 mlrd USD. Računalna tehnologija se početkom 60.-tih godina prošlog stoljeća počela uvoditi u američki bankarski sektor te je računalnim mrežama povezan i automatiziran veliki broj procedura što je značajno smanjilo troškove. Predvodnici automatizacije bili su IBM i The Diebold Group koji su postavili temelje bezgotovinskom plaćanju [15]. John Diebold 1966. godine uveo je pojam „cashless society“ navodeći kako „cashless society više nije mogućnost nego ono predstavlja nužnost“.

Bezgotovinsko plaćanje ideja je koja je naročito došla do izražaja početkom 1950.-ih godina kada su korištenjem računala automatizirani pojedini procesi te su se u opticaju pojavile kreditne kartice. Sama ideja bezgotovinskog plaćanja i „cashless“ društva puno je starija no tehnološki napredak omogućio je ostvarivanje pojedinih ideja. John Diebold 1966. godine uveo je pojam „cashless society“ navodeći kako „cashless society više nije mogućnost nego ono predstavlja nužnost“. Rast korisnika kartica rastao je vrlo brzo te se predviđalo kako će gotovina vrlo brzo nestati iz opticaja. Međutim to se nije dogodili niti nakon gotovo 70 godina od uvođenja kartičnog plaćanja.

„Napredak informacijske tehnologije olakšao je inovacije u elektroničkom plaćanju u kojem se trguje robama i uslugama bez korištenja fizičke gotovine. Bezgotovinsko plaćanje eliminira korištenje novca kao sredstva razmjene roba i usluga omogućavajući plaćanja elektroničkim prijenosom ili ne-elektronsko plaćanju putem čekova“ [22]. Tee i Ong navode kako širenje bezgotovinskog načina plaćanja unutar zajednica ovisi o tipu osoba kojima je usluga namijenjena te procesu donošenja inovativnih odluka. Sukladno navedenom različite vrste bezgotovinskog plaćanja biti će različito prihvaćene u različitim društvima.

Bank of America bila je prva banka koja je uvela kartično plaćanje pod nazivom „BankAmericard“ u studenom 1959. godine. Počeci uvođenja bili su iznimno teški, troškovi uvođenja kartičnog plaćanja bili su visoki, postojala su različita administrativna ograničenja uz rizik da tržište neće prihvatiti ovakav način plaćanja. Bile su potrebne dvije godine poslovanja da se pokriju početni troškovi te da se ostvari prva dobit, no nakon toga kartično poslovanje bilježilo je godišnji rast od oko 30% [9].

Tablica 1. Prihodi "BankAmericard"

godina	prodaja (mil $)	% povećanje prihoda
1962	84,4	-
1963	111,1	31
1964	144,4	30
1965	185,9	29

Izvor: Ward (1969: 150)

Kartično poslovanje nije samo omogućilo bezgotovinsko plaćanje nego je utjecalo i na pristup gotovini kroz mrežu bankomata. Uz kartično plaćanje bankomati olakšavaju pristup gotovini te

povećavaju potrošnju te njihovo korištenje predstavlja uštedu bankama. Prema istraživanju koje je proveo Hamphrey vezano za elektronsko plaćanje u 12 europskih država ono je 1987. godine iznosilo 43% ukupnog broja bezgotovinskog plaćanja a 1999. 79% dok su troškovi banaka smanjeni za 32 mlrd $ što je predstavljalo 0,38% GDP-a država iz uzorka [10]. Immordino et. al. analizirali su povezanost porezne evazije i korištenja kartičnog plaćanja te zaključili kako je evazija plaćanja poreza na dodanu vrijednost manja prilikom kartičnog plaćanja. Također su zaključili da postoji pozitivna statistička veza između korištenja gotovine i porezne evazije.
Tee i Ong analizirali su povezanost bezgotovinskog načina plaćanja sa rastom gospodarstva na primjeru Austrije, Belgije, Francuske, Njemačke i Portugala u razdoblju od 2004. do 2013. godine. Utvrdili su kako dugoročno postoji pozitivna veza između rasta gospodarstva i bezgotovinskog načina plaćanja [22].

Jedan od prvih službenih dokumenata kojim se želi izmijeniti uvriježena struktura novčanog agregata M1 koji se sastoji od kovanica i papirnatog novca je dokument Korejske Banke (Bank of Korea) koja je u izvješću iz 2016. godine navela kako će osnovati posebnu radnu grupu na temelju čijih će preporuka ostvariti povlačenje kovanica iz opticaja do 2020. godine. U Banci smatraju kako gotovo svi preduvjeti već postoje ali prijelazno razdoblje je potrebno zbog navika ljudi. Ukidanje kovanog novca olakšat će poslovanje poduzetnika, a ujedno će se ostvariti i uštede na manipulaciji i izdavanju kovanica. Prema podacima iz izvješća količina gotovine u transakcijama u 2014. iznosila je 37% s vrijednošću od 17% da bi u 2016. ona bila 26% u volumenu i 13,6% u vrijednosti. Što se kartičnog plaćanja i ono bilježi porast, 2014. godine zauzimalo je 26% volumena i 13,6% vrijednosti da bi u 2016. bilo 50,6% volumena i 54,8% vrijednosti. [23].

Kartično plaćanje prešlo je dug put u kojem je broj transakcija kontinuirano rastao međutim u dugom vremenskom razdoblju nije došlo do bezgotovinskog društva. Premda je globalizacija omogućila dostupnost podataka i informacija te umrežila svijet svi dijelovi se nisu jednako i ravnomjerno razvijali. Gotovo da ne postoji dio naseljenog svijeta u kojem nema telefonskog signala i u većini slučajeva pristupa Internetu, pri tome se ne uzima u obzir pristup satelitskim telefonima. Međutim broj bankovnih računa, koji je jedna od osnovnih predispozicija za bezgotovinsko plaćanje još uvijek je manji od broja mobilnih telefonskih uređaja. Trenutno u svijetu egzistira oko 5,0 mlrd jedinstvenih mobilnih pretplatnika od čega 3,3 mlrd koristi Internet preko mobilnog telefona. Posljednjih nekoliko godina došlo je do velikog razvoja pametnih telefona te oni sudjeluju sa 57% u broju jedinstvenih mobilnih korisnika[GS]. Kada se doda još broj uređaja spojenih IoT (Internet of Things) dolazi se do broja od 16,3 mlrd priključaka. IoT predstavlja novu mogućnost razvoja bezgotovinskog plaćanja gdje će se povezivanjem pametnih uređaja omogućiti automatska narudžba ili plaćanje roba i usluga sukladno određenim postavkama.

Afrika i srednji istok dijelovi su svijeta sa najmanjim brojem bankovnih računa po glavi stanovnika ali ujedno Afrika predstavlja novo veliko tržišta za bankovne usluge i bankomate [11]. Moderno plaćanje putem mobilnih uređaja jedna je od platformi koja nije direktno vezana za pružatelja usluge mobilne telefonije nego za pružatelja financijske usluge odnosno izdavatelja kartice. Prva plaćanja mobilnim telefonom vođena su preko pružatelja usluge mobilne telefonije te su oni vršili naplatu usluge od korisnika. Prvi primjer plaćanja mobilnim telefonom uvela je 1997. godine Coca Cola gdje su korisnici mogli izvršiti kupnju proizvoda na samoposlužnim uređajima. Korisnik je trebao poslati sms poruku na uređaj kako bi izvršio kupnju Nakon toga uslijedile su različite varijacije usluga plaćanja usluga i proizvoda tekstualnim porukama [12]. U Hrvatskoj je slična usluga uvedena 2001. godine i radilo se o usluzi M-parkinga koja omogućava plaćanje parking karte na parkiralištima.

Mukhopadhyay u analizi Indijskog tržišta bezgotovinskog plaćanja navodi kako je posljednjih nekoliko godina u Indiji zabilježen snažan napredak u uvođenju bezgotovinskog plaćanja i to uglavnom putem platformi na mobilnim telefonima, broj bezgotovinskih transakcija u odnosu na ukupan broj transakcija u 2011. godini iznosio je 3,47% sa vrijednošću od 19,91% dok je u 2014. narastao na 12,61% sa vrijednošću od 24,14% [13].

Platforme koje se razvijaju na pametnim telefonima i koji povezuju korisnike i pružatelje različitih vrsta usluga gotovo su neograničene. Primjer bezgotovinskog plaćanja koji će uvelike olakšati poslovanje je pakistanski primjer plaćanja u mljekarskoj industriji. Pakistan je iza US i Indije najveći proizvođač mlijeka na svijetu a prihodi od mlijeka i mliječnih proizvoda doprinose u GDP-u sa oko 12%. Jedan od najvećih otkupljivača mlijeka je Nestle koji godišnje otkupi oko 0,5 mlrd tona mlijeka sa oko 150.000 farmi diljem Pakistana. Nestle zajedno sa mobilnim operaterom Telenor i tvrtkom za Internet plaćanja Esypaisa uveo je tjedno plaćanje otkupljenih količina mlijeka farmerima direktno na njihov račun što trenutno koristi oko 15.000 farmera a broj korisnika kontinuirano raste [14].

KINESKI PRIMJER

Kina je dugi niz stoljeća bila lider u gospodarstvu, pronalascima i modernim idejama, međutim nekoliko posljednjih stoljeća došlo je do urušavanja gospodarstva odnosno zaostajanja u razvoju a primat su preuzele Europske države i Amerika. Tijekom 80.-tih godina prošlog stoljeća u Kini su se dogodile reforme koje su postavile temelje novom uzletu i razvoju kineskog gospodarstva. Posljednjih nekoliko desetljeća rast gospodarstva bilježi visoke stope, vrlo često i dvoznamenkaste, a Kina je ponovo postala jedna od gospodarskih sila. Vizure velikog broja kineskih gradova, prije svega na istočnoj i jugoistočnoj obali, mijenjale su se izrazito brzo da bi se u posljednjih nekoliko godina snažno počeli razvijati i gradovi u unutrašnjosti. Kineski predsjednik Xi Jinping 2013. godine najavio je novi smjer pokretanjem One Belt One Road inicijative danas poznate kao Belt and Road koje je trebala povezati i ojačati euroazijske države, kao što je to trgovinski Put svile nekada činio. Infrastrukturni projekti koje podupire Kina u euroazijskim državama višestruko su korisne državama u koje se ulaže ali i Kini kako bi i dalje održavala razvoj. U okviru inicijative naročito se razvija infrastruktura a vlakom je povezan istok i zapad, veliki broj transportnih vlakova prometuje između Kine i Europe. Put robe željeznicom značajno je kraći od brodskog prijevoza a cjenovno se pozicionirao nešto iznad i povoljniji je od brzog ali skupog zračnog prijevoza. Količina teretnih vlakova koji prometuju na navedenoj relaciji se svakodnevno povećava a samo u prvih 15 dana 2018. godine iz Kine je prema Europi otpremljeno oko 3.000 kompozicija.

Kina je je tijekom posljednjih desetljeća koristila više različitih sredstava plaćanja. U razdoblju od 1950. – 1993. godine se kupovina većim dijelom vršila bonovima koje je izdavala kineska vlada te nešto manjim dijelom u gotovini. Najveća novčanica bila je apoen od 10 RMB (Yuan) da bi kasnije bila izdana novčanica od 100 RMB što predstavlja najveći iznos i danas. Od početka 1990.-ih bonove sve više zamjenjuje gotovina da bi oni i iščezli 1993. godine [21]. Na početku procesa globalizacije je bila zatvorena država sa velikim razlikama u razvijenosti i bogatstvu, ljudi na selima teško su živjeli i opće stanje bilo je teško. Dolaskom na vlast predsjednika Deng Xiaopinga krajem 1978. godine započinje novo razdoblje otvorenosti Kine prema stranim ulaganjima. Prve specijalne gospodarske zone otvorene su 1980. godine što je direktno utjecalo na brži razvoj gospodarstva.

Otvaranje kineskog gospodarstva bilo je podržano i od strane bankarskog sustava gdje se krajem 1970.-tih javljaju prve specijalizirane komercijalne banke. Kineska narodna banka

(Peoples Bank of China PBC) postala je središnja banka 1984. godine sukladno Zakonu o središnjoj banci. Premda se cijelo kinesko gospodarstvo razvijalo velikom brzinom sam bakarski sustav nije se mijenjao jednakom brzinom a korištenje kartica bilo je malog volumena. Prva bankovna kartica u Kini je izdana 1985. godine. Jako dugo vremena gotovina je bila većinsko sredstvo plaćanja bez obzira na broj izdanih bankovnih kartica koje su služile uglavnom za podizanje gotovine. Do kraja 2009. godine u Kini je bilo izdano oko 1,89 mlrd kartica od čega su 92% bile debitne a samo oko 8 % kreditne. Tijekom 2010. godine broj kartica porastao je za oko 16% da bi nakraju godine iznosio oko 2,4 mlrd. Jedan od razloga slabe penetracije bio je i nedostatak infrastrukture kao što je broj prodajnih mjesta koje primaju kartice kao sredstvo plaćanja. Pokrivenost POS uređajima je bila samo oko 2% u prosjeku dok je u Šangaju ona iznosila oko 30%. Kako bi se prodajna mreža što više proširila intervenirala je država te je oformljeno uslužno financijsko poduzeće UnionPay koje je jedino povezivalo kinesku kartičnu industriju odnosno banke, bankomate i prodajna mjesta. Sama ideja projekta povezivanja kineskog bankarskog sustava datira iz 1993. godine kada je predsjednik Jiang Zemin pokrenuo „Golden Card Project“ sa ciljem kvalitetnijeg povezivanja [19].

Prema podacima Svjetske banke iz 2015. godine više od 80% populacije starije od 15 godina posjedovalo je račun u nekoj financijskoj instituciji a broj izdanih kartica na kraju prvog kvartala 2016. godine bio je 5,6 mlrd. Kineska narodna banka i komercijalne banke tijekom godina izdvajale su značajna sredstva u infrastrukturu i i edukaciju korisnika kako bi potaknule korištenje kartica. Porast broja transakcija bio je značajan te je on u 2016. godini bio oko 25 mlrd transakcija što je gotovo tri puta više u odnosu na 2012. godinu kada je iznosio oko 8 mlrd transakcija. Izuzev promidžbe od strane banaka za veliki skok u broju transakcija zaslužne su platforme koje su stvorili Alibaba i Tencent a revoluciju je izazvalo korištenje pametnih telefona. Alibaba i Tencent su u 2015. godini držale gotovo 70% broja transakcija od čega Alibaba (Alipay) oko 50% i Tencent oko 20% (WeeChat), tržišni udio u broju transakcija ova dva poduzeća u 2017. godini dosegnuo je 92% [18].

Za Kinu se može reći kako je preskočila dio faze kartičnog plaćanja te uskočila u moderni svijet elektronskog plaćanja pomoću pametnih mobilnih uređaja. Platforme koje su razvile navedene tvrtke omogućavaju povezivanje bankovnih kartica te transfer novca između osoba, kupnju u trgovinama te Internet kupovinu. Do sredine 2016. godine za Alipay korisnički račun mogla se vezati samo bankovna kartica koju su izdale kineske banka dok je za Weechat to bilo do početka 2018. godine, nakon navedenih datuma moguće je povezivanje i drugih bankovnih kartica.

Broj transakcija na ove dvije platforme kontinuirano raste a aplikacije koje se razvijaju, između ostalog i za ove dvije platforme mijenjaju sliku gradova. Plaćanje pomoću QR koda postalo je simbol razvoja bezgotovinskog plaćanja u Kini. U svoje platforme Alibaba i Tencent uključile su različite vrste aplikacija koje pomažu u svakodnevnom životu, kao što je najam dijeljenih bicikala, kupnja transportnih karata (metro, željeznica, avioni), korištenje taxia, narudžbe hrane kupnja osiguranja i dr.

Prve Internet transakcije Alipay je započeo u 2004. godini i to kao podrška e-trgovini koju je razvila Alibaba grupa. U 2008. godini na tržište su stavili prvu verziju e-novčanika za mobilne telefonske uređaja no bez obzira na to do tada skupljeno iskustvo i veliki broj korisnika e-novčanik je bilježio slab razvoj u odnosu na dominantno plaćanje pomoću računala, međutim tijekom godina broj korisnika i transakcija kontinuirano je rastao da bi on u 2016. iznosio oko 175 mil transakcija dnevno, od čega je oko 60% bilo pomoću pametnih telefona [21].

Tencent je 2005. godine razvio digitalnu aplikaciju za plaćanje pod nazivom Tenpay koja je lansirana samo 9 mjeseci nakon Alipaya. Tenpay je omogućavao plaćanje Tencentovih proizvoda i usluga te kupnju na još nekoliko e-trgovinskih platformi sa izuzećem Taobao i Tmall platformi koje je razvila Alibaba grupa. Weechat (Weixin) je lansiran u siječnju 2011. godine te je u samom početku bio društvena mreža i sredstvo komunikacije kao kombinacija Facebooka i WhatsApp-a. Tijekom vremena i dodavanjem novih značajki WeChat je postao instatnt marketing alat [17].

Uvidjevši kako broj mobilnih korisnika raste te da se otvaraju nove mogućnosti 2013. godine Tenpay funkcionalnost integrirana je u WeChat te je korisnicima omogućeno plaćanje na POS uređajima i transfer. Tencent je također razvio aplikaciju pod nazivom „red pocket“ koja je poslužila kao izvrsno sredstvo promidžbe Tencenta i elektronskog plaćanja. Aplikacija je služila više kao igra za slanje određenog iznosa novca grupi Weechat korisnika koji su otvaranjem „red pocketa“ na svoj račun dobivali različite iznose novca. Red pocket je izazvao toliko zanimanje da je 2014. godine u samo mjesec dana broj korisnika WeChat pay usluge sa 30 mil porastao na preko 100 mil [16]..

Prema istraživanju koje je proveo EHI Institut u trgovinama sa odjećom i sportskim rekvizitima u 2017. godini od ukupnog broja transakcija na uzorku 10,1% bile su gotovinske transakcije, debitne i kreditne kartice pokrile su 26,2% transakcija, Alipay 48,7%, WeChat 14,5% te ostale transakcije sudjelovale su sa 1% [22].

Nekoliko ključnih elemenata utjecalo je na snaženo prihvaćanje bezgotovinskog plaćanja u posljednje vrijeme u Kini a to su pokrivenost broja korisnika bankovnih kartica u ukupnoj populaciji koji je 2013. godine iznosio oko 79% te veliki porast korisnika pametnih telefona koji je u 2013. iznosio 39% a u 2016. godini 71%. Ujedno pokrivenost ruralnih krajeva bankovnim uslugama i mobilnom telefonijom iz godine u godinu bilježila je snažan rast. Tako je broj bankovnih računa ruralnog stanovništva u razdoblju od 2011. do 2014. porastao sa 53,7% na 74,3%, prije svega politika države odigrala je ključnu ulogu jer su svi poticaji i plaćanja koji su išli od države i prema državi zahtijevali korištenje bankarskih usluga [16].

Razvoj pametnih telefona te porast pokrivenosti mobilnim signalom i Internetom svih krajeva Kine utjecao je na snažan porast, međutim u 2016. godini samo 29% stanovnika ruralnih krajeva, gdje živi oko 43% ukupne kineske populacije posjedovalo je pametni telefon, dok je to u gradovima bilo oko 67%. Početkom 2017. godine kineska Vlada i nadležno ministarstvo objavile su kako će do kraja 2020. godine u infrastrukturu i mobilnu pokrivenost uložiti dodatnih 170 mlrd USD [16].

Tablica 2. Plaćanje Alipayem i WeChatom –

Alibaba e-trgovina	**WeChat**
- broj mobilnih korisnika 493 mil - dnevna prodaja 25,3 mlrd USD (2017) - volumen u 2016. 485 mlrd USD - ruralni uslužni centri 30.000 (2017)	- dnevnih korisnika: 902 mil (2017) - broj službenih računa prodavatelja 3,5 mil (2017) - 46 mlrd „Red Pockets“ poslanih tijekom kineske nove godine (2017)
Alipay	**WEChat pay**
- broj korisničkih računa: 520 mil - naknada prodavateljima 0,55%, P2P transfer bez naknade - broj offline prodavatelja 600 tis (2016)	- broj korisničkih računa sa povezanom bankovnom karticoma 600 mil - naknada prodavateljima 0,1-2%, P2P transfer bez naknade

- naknada za slanje iznosa na bankovni račun 0,1% - prosječni broj dnevnih transakcija 175 mil (2016)	- naknada za slanje iznosa na bankovni račun 0,1% - broj offline prodavatelja 300 tis (2016) - prosječni mjesečni iznos transakcija 83,9 USD (2016)

Izvor: Aveni i Roest (2017) [14]

ZAKLJUČAK

Ideja bezgotovinskog plaćanja stara je gotovo kao i samo korištenje gotovine zbog jednostavnosti i smanjenja rizika koji uključuje nošenje veće količine gotovine ali i troškova povezanih sa tim. Kada je sredinom 50-tih godina prošlog stoljeća tehnološki razvoj omogućio uvođenje kartica kao sredstva plaćanja postavljeni su snažniji temelji bezgotovinskom svijetu. Smatralo se kako će kartice vrlo brzo preuzeti primat u plaćanju te plaćanja dignuti na višu razinu. Navedeno se ipak nije odvijalo brzinom koja se predviđala i željela iz nekoliko razloga pri čemu je psihološki element vrlo bitan. Gotovina predstavlja materijalni oblik a omogućava i anonimnost što tijekom elektronskog plaćanja nije slučaj jer se elektronskim transakcijama može relativno lako uči u trag i pratiti tijek novca.

Kartice nisu dovele do željenog bezgotovinskog svijeta ali su postavile temelj koji je uz pomoć tehnologije svijet približio bezgotovinskom funkcioniranju. Elektronski novčanici, plaćanja preko različitih platformi, pametni telefoni elementi su koji oblikuju današnji bezgotovinski svijet. Prema istraživanju koje je proveo MasterCard 2013. godine države koje su se najviše približile bezgotovinskom svijetu su Belgija gdje se 93% volumena plaćanje odvijalo bezgotovinskim načinom plaćanja, Francuska sa 92% i Kanada sa 90%.

Bezgotovinski način plaćanja postaje dominantan naročito kod plaćanja većih iznosa zbog jednostavnosti i sigurnosti. Međutim uvođenje naprednih tehnologija i svakodnevna plaćanja čini jednostavnijim. Kina predstavlja zanimljiv primjer gdje se uz pomoć platformi koje su razvili Alibaba grupa i Tenscent veliki broj svakodnevnih transakcija malih iznosa obavlja elektronskim putem. Upravo takve transakcije čine temelj pravog bezgotovinskog svijeta u kojem nošenje gotovine, ali i drugih bezgotovinskih sredstava plaćanja prestaje biti nužno. Potrebno je samo sa sobom ponijeti pametni telefon i transakcije su obavljene u trenu.

Još uvijek postoji značajan broj ograničavajućih faktora koji svijet određeni niz godina neće učiniti bezgotovinskim ali globalizacija je doprinijela da se dugo željena ideja bezgotovinskog svijeta čini ostvariva više no ikada prije. Biti će svakako zanimljivo promatrati na koji način će se smanjiti barijere i tehnološke razlike koje postoje između država a koje predstavljaju ograničavajući faktor.

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THE NEW TECHNOLOGIES AND THE FIGHT AGAINST MONEY LAUNDERING AND THE TERRORISM FINANCING

Eva Jančíková[114]
Stanislava Veselovská[115]
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Abstract: *Money laundering and terrorism financing can have potentially devastating social, economic, and security consequences. Combating Money laundering is an important part of the overall fight to drug dealing, organised crime and since a number of years, also against terrorist financing. The past twenty years we can see an enormous amount of technological changes and the banking industry has to be prepared to adapt their procedures to the new innovative products and technologies. The aim of this paper is to define the impact of new products and technologies on banks' practices in the fight against money laundering and terrorist financing. In order to meet our aim we analyse how the banking sector in Slovak Republic is prepared to handle these new challenges. We are evaluating primary and secondary data, using qualitative methods such as analysis, synthesis, comparison and basic statistical methods.*

Key words: *Money Laundering, Terrorism financing, New Technologies, Banking industry in SR*

1. INTRODUCTION

Money laundering and terrorism financing can have potentially devastating social, economic, and security consequences. The negative impacts of money laundering tend to be magnified in these markets because they tend to have less stable financial systems, a lack of banking regulations and effective law enforcement, and, therefore, are more susceptible to disruption from criminal or terrorism influences.

But before asking the question of how to combat money laundering, perhaps the first question should be: What is causing it? One viable answer is embedded in the globalization and technological advancement that has shaped the world these past few decades. Controlling the hundreds of billions of transnational transactions that take place yearly all over the world has proved to be difficult to say the least. This challenge has been made potentially more difficult with the gaining momentum of a technology named Bitcoin. [1]

As a reaction to the new situation, in October 2006, the Financial Action Task Force (FATF) published a typologies report on new payment methods (NPMs) used for legitimate economic transactions which could be exploited by money launderers. Featured were the increasing role of non-banks in offering prepaid value cards, electronic purses, mobile payments, internet payment services and digital precious metals. The FAFT continued to follow up these issues and published regular reports related to various NPMs including reports “Money Laundering

[114] University of Economics in Bratislava, Faculty of International Relations, Dolnozemská cesta 1, 852 35 Bratislava 5, Slovakia
[115] Paneuropean University in Bratislava, Faculty of Economics and Entrepreneurship, Tematinská 10, 851 05 Bratislava, Slovak Republic

using New Payment Methods" [6], and "Virtual Currencies, Key Definitions and Potential AML/CFT Risks" [5].

In 2009 the European Commission (EC) addressed the possible misuse of NPM by terrorists and in the Stockholm programme stated that the instruments for combating the financing of terrorism must be adapted to the new potential vulnerabilities of the financial system, as well as cash smuggling and abuse of money services, and to new payments methods used by terrorists. [3]

The aim of this paper is to define the impact of new products and technologies on banks' practices in the fight against money laundering and terrorist financing. In order to meet our aim we analyse the international AML/CFT regulation, institutional cooperation and how the Slovak Republic is prepared to handle these new challenges. We are evaluating primary and secondary data, using qualitative methods such as analysis, synthesis, comparison and basic statistical methods.

2. LEGISLATION ON MONEY LAUNDERING AND TERRORIST FINANCING IN SR

In June 2017 the Fourth Anti-Money Laundering Directive (AMLD 4) entered into force to strengthen the existing rules with ambition to make the fight against money laundering and terrorism financing more effective. On 1 February 2018, the Slovak Parliament has adopted an amendment to the Act No. 297/2008 Coll. on the Prevention of Legalization of Proceeds of Criminal Activity and Terrorist Financing, which implemented AMLD4 to Slovak legal system. The new legislation reinforces the existing rules by introducing the following changes:

- reinforcing the risk assessment obligation for banks, lawyers, and accountants;
- setting clear transparency requirements about beneficial ownership for companies. This information will be stored in a central register, such as commercial registers, and will be available to national authorities and obliged entities;
- facilitating cooperation and exchange of information between Financial Intelligence Units from different Member States to identify and follow suspicious transfers of money to prevent and detect crime or terrorist activities;
- establishing a coherent policy towards non-EU countries that have deficient anti-money laundering and counter-terrorist financing rules;
- reinforcing the sanctioning powers of competent authorities. [2]

One of the most important tools used in AML/TF is the knowledge of methods used for money laundering which are increasingly sophisticated and complicated, which also makes them more difficult to detect. It is anticipated that in the coming period the attention of the perpetrators of this activity will focus mainly on:

- the misuse of electronic money by using more sophisticated ways of committing crime using false identification documents and people in need who are usually resident outside the European Union,
- establishment of specialized companies and profiling of professionals carrying out hiding and placing of proceeds from crime and their legalization to order,
- investments of foreign entities committing criminal activity in the Slovak Republic and vice versa; investments in real estate, securities, goods of high value and in the shares of companies,
- private banking, which offers, in particular, wealthy clients comprehensive banking services, securities transactions issued by the client's bank,

- increased organizer and flexibility of offenders to place illegally acquired funds, mainly from Internet fraud and phishing; in the case of organized groups, it is often a national community, and there is a prerequisite for the mutual cooperation of several such groups of different nationalities,
- use of domestic and foreign accounts for on-line betting,
- expansion of high gambling on the territory of the Slovak Republic,
- gradual transfer of trafficking in human beings, drugs, weapons and stolen motor vehicles from natural persons to commercial companies,
- gradual engagement of the non-financial sector (notably notaries, lawyers, auditors, tax advisers, accountants and estate agents) into the legalization process,
- actively engaging tax advisers and accountants in placing, blending and integrating illegally acquired money into the legal economy,
- increasing the number of non-profit organizations, non-investment funds and foundations, while increasing the number of foreign financial transactions through these organizations,
- placement of proceeds from crime on life insurance accounts and other alternative savings products outside banks,
- increasing the number of transactions realized in favour of companies with headquarters in the so- tax havens or in favour of companies that are registered in a European Union country but which are property linked to companies registered in offshore areas,
- enforcement of claims for the refund of value added tax and subsequent placement of revenues in a legal business environment.

Regarding the control of the fulfilment of the obligations of the obliged persons, the law was also included among the supervisory authorities by the National Bank of Slovakia and the Ministry of Finance of the Slovak Republic, thus ensuring greater control efficiency. Both institutions have the power to control only the entities in their competence. If the supervising or state supervisor of a liable entity detects a violation of the law, the information shall be immediately notified to the Financial Intelligence Unit (FIU). For banks, it is necessary to define the basic standards of bank behaviour towards itself, within the bank and especially towards clients. In addition to ethical principles, it is important for the bank to identify also regulated rules of conduct in relation to clients and investors regarding integrity, transparency and avoidance of conflicts of interest in the conduct of banking activities. The Act on the Protection of Legalization of Income from Crime and Terrorist Financing also defines the Financial Intelligence Unit as a special unit within the framework of the Financial Police Service and defines its tasks and powers. We can see the positive results of this Act in increasing dynamic development of received unusual transaction reports (UTR) after 2008 (Figure 1).

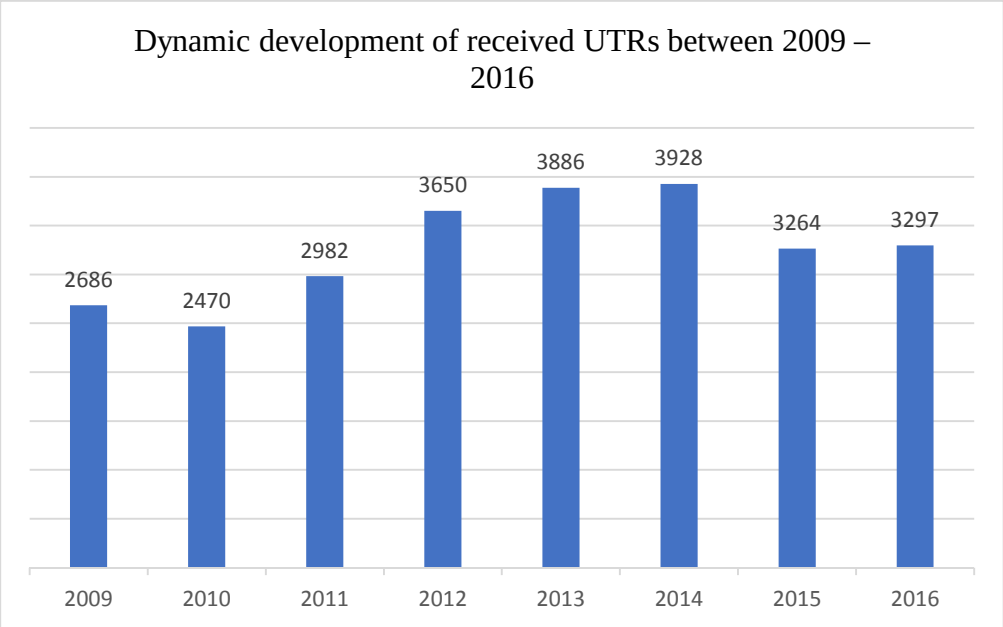


Figure 1: Dynamic development of received UTRs between 2009-2016
Source: Author´s calculations based on Annual Reports of Financial Intelligence Unit of the SR 2009-2016 available on https://www.minv.sk/?informacie-o-cinnosti-1

In 2016 FIU received 3297 UTRs in total amount of 1.803.820.832,- EUR from all Obliged Entities. On the basis of the legal characteristic of the Obliged Entities stipulated by the AML/CFT Law the particular UTRs could be split into 3 fundamental groups:

- the UTRs in total number of 3073 received from all the banks acting in the territory of the Slovak Republic, including the National Bank of Slovakia (NBS),
- the UTRs in total number of 179 received from financial institutions other than banks,
- the UTRs in total number of 45 received from non-financial institutions. [8]

TYPE OF OBLIGED ENTITY	2014	2015	2016
National Bank of Slovakia	126	77	79
Commercial banks	3252	2876	2994
Central Depository and Asset MNG Co.	20	34	11
Insurance Company	174	112	65
Pension Insurance Company	64	1	41
FX office	8	9	5
Leasing and Factoring Companies	25	21	19
Payment Institutions	129	53	38
Gambling Game Operators	6	22	15
Postal Undertake	108	54	22
Court Distrainer, Lawyers, auditors	1	4	8
Other Non-Financial Subjects	15	1	-
TOTAL	**3928**	**3264**	**3297**

Table 1: Number of UTRs sent by banks in 2014-2016
Source: Author´s calculations based on Annual Reports of Financial Intelligence Unit of the SR 2014-2016 available on https://www.minv.sk/?informacie-o-cinnosti-1

We can see that in Slovak Republic the most important obliged entities are commercial banks, NBS, insurance companies, payment institutions and postal undertake. Regarding the control of the fulfilment of the obligations of the obliged persons, the law was also included among the

supervisory authorities by the National Bank of Slovakia and the Ministry of Finance of the Slovak Republic, thus ensuring greater control efficiency. Both institutions have the power to control only the entities in their competence. If the supervising or state supervisor of a liable entity detects a violation of the law, the information shall be immediately notified to the FIU. [8]

From the Table 2 we can read that wire transactions domestic and foreign are beside the cash transaction the most frequent. These transactions are realized mostly through electronic banking channels.

Patterns of UTRs	Number of UTRs	Value of UTRs in EUR
Wire transactions	2193	1 036 403 045
Cash transactions	1907	631 208 890
Foreign transfers	1272	617 924 215
Offshore transactions	71	75 323 221
Phishing, Pharming	30	1 041 188
Insurance	41	12 518 802
Real estates	60	20 273 312
Internet frauds	106	5 232 541
Counterfeited securities	3	50 070
Hazard	15	1 442 971

Table 2: Summary of the patterns of UTRs in 2016
Source: Author´s calculations based on Annual Reports of Financial Intelligence Unit of the SR 2016 available on https://www.minv.sk/?informacie-o-cinnosti-1

In 2016 the most frequent transactions registered, analysed and assessed by FIU were: wire transactions, cash transactions, foreign transfers, transactions realized by subjects in countries so called “tax heavens” (offshore transactions”), phishing, pharming, internet frauds and hazard.

3. NEW PAYMENT METHODS AND THEIR POTENTIAL FOR MISUSE IN EU AND SLOVAK REPUBLIC

New payment methods (prepaid cards, mobile payments and Internet payment services) have become more widely used and accepted as alternative methods to initiate payment transactions. Some have even begun to emerge as a viable alternative to the traditional financial system in a number of countries. The rise in the number of transactions and the volume of funds moved through NPMs has been accompanied by an increase in the number of detected cases where such payment systems were misused for ML/TF purposes. Based on the analysis of case studies FATF identified red flags which are relevant to all NPM products and services. These red flags can be used as indicators of suspicious activity where a product´s actual use deviates from its intended use or does not make economic sense. For example, cash withdrawals in foreign jurisdictions will be expected where the product is a prepaid traveller card, but unusual where the product is marketed to minors. Red flags should therefore not be applied unthinkingly, but tailored to the product´s characteristics. [6]

According to EU legislation, the issuing of electronic money is a regulated financial activity, regardless of any value limits or thresholds that may apply to a certain product. Accordingly, issuers of electronic money are subject to the member states´ national AML/CFT laws.

The new EU regime for the issuance of e-money as revised by the second E-Money Directive 6(EMD) aims at facilitating market access to newcomers, namely telecommunication companies or large-scale retailers who want to engage in the market of e-money. Following the Payment Services Directive, the exclusivity principle will no longer apply to electronic money institutions, who are now entitled to engage in any business activity besides issuing electronic money.

In this part we would like to analyse the most important instruments of NPMs and their use in EU and in Slovak republic.

Prepaid payment cards provide access to monetary funds that are paid in advance by the cardholder. While there are many different types of prepaid cards that are used in a variety of ways, they typically operate in the same way as a debit card and ultimately rely on access to an account. There may be an account for each card that is issued or, alternatively, there may be a pooled account that holds the funds prepaid for all cards issued. The cards may be issued by, and accounts may be held at, a depository institution or a non-bank organization; pooled accounts would be normally held by the issuer at a bank.[5]

In European Union 13 prepaid card issuers are operating with e-money license. Of the 3 biggest prepaid products offered, 2 non-reloadable have a maximum limit of 150 EUR and one is a Mastercard reloadable prepaid; estimated 164 million cards at end of 2008. When maximum limit of 150 EUR for non-reloadable and 2 500 EUR for reloadable cards – no CDD necessary. In Slovak Republic 12 providers (banks) have issued almost 4 million cards; agents can serve as intermediaries and are covered under the Payment Services Directive (2007/64/EC). [6]

Internet payment services are payment services that rely on a bank account and use



Eva Jančíková, PhD.
Educations
201 - habilitation in Economy and Management, University of Sopron, Faculty of Economics
2002 - PhD. in International Economic Relations, University of Economics, Faculty of Commerce, Bratislava.
1995 –1996 Diploma from the Jack t. Conn Graduate School of Community Banking, Oklahoma City University, Oklahoma City (USA).
1993 McINTIRE International Baking School, University of Virginia, Charlottesville (USA)

Work Experiences
1979 – 2009 ČSOB, a.s. Bratislava (KBC Bank) – Retail Banking Manager, Trade Finance Division Director, Finance Director in ČSOB Factoring.
2009 Assistant Professor and 2017 Associate Professor at University of Economics in Bratislava, Faculty of International Relations
Specialisation: Trade Finance, Banking, International Finance

Most important publications:
JANČÍKOVÁ, Eva - PÁSZTOROVÁ, Janka. Internationalization of Renminbi. – Registered in: Scopus. In Actual problems of economics : scientific economic journal. - Kyiv : National academy of management, 2015. ISSN 1993-6788, 2015, no. 7, pp. 377-387.
JANČÍKOVÁ, Eva - STRÁŽOVSKÁ, Ľubomíra. New trends in financing small and medium enterprises in the EU. - Registrovaný: SCOPUS. In Actual Problems of Economics : peer-reviewed journal. - Kiev : National Academy of Management, 2015. ISSN 1993-6788, 2015, no. 11, pp. 87-95.
JANČÍKOVÁ, Eva - RANETA, Leonid - BRAGA, Denys. Internationalization of renminbi and the real effective exchange rate. In Ekonomický časopis : časopis pre ekonomickú teóriu, hospodársku politiku, spoločensko-ekonomické prognózovanie = journal for economic theory, economic policy, social and economic forecasting. - Bratislava : Ekonomický ústav SAV : Prognostický ústav SAV, 2016. ISSN 0013-3035, 2016, roč. 64, č. 7, s. 666-685.

the Internet as a means of moving funds to or from a bank account; payment services provided by non-bank institutions operating exclusively on the Internet and that are only indirectly associated with a bank account. [5]

In European Union 18 online payment service providers (over 90 million accounts but not all active) – two main ones have 65 million and 10 million accounts respectively. In Slovak Republic provided info on both online banking services (not covered in this report and online payment services) for a total of 21 providers – number of online payment services not clearly identified. [6]

Mobile payments refer generally to the use of mobile phones and other wireless communications devices to pay for goods and services. Payments are initiated from a mobile communications device using voice access, text messaging protocols (such as short/single messaging service or SMS), or wireless application protocols (WAPs) that allow the device to access the Internet. Authorization often occurs by keying in a unique personal identification number (PIN) associated with the customer or mobile device. Adoption of mobile payments varies from country to country. [5]

The estimate number of providers in EU is 8; accounts can be funded by credit card or bank transfers, and between account holders with the same mobile payment provider; payments done using SMS. In SR they are 3 mobile service providers. [6]

The trend in Slovak Republic over the last four years shows that the amount of cash is slightly decreasing. People are starting to use other payment methods (cashless payments and card transactions). In 2016 the volume of cash withdrawals declined by 1,19% and the number of withdrawal declined by 4,88% compared to 2015. [4]

5. CONCLUSION

Combating Money laundering is an important part of the overall fight to drug traffic, organised crime and since a number of years, also against terrorist financing. Thirty years after adoption of the first international convention, the United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances we can see that this fight is not over yet. Just the opposite. Every day we can realize new challenges to combat money laundering and terrorist financing. The globalisation and new technologies has shaped the world these past few decades. For all the good the open borders and online-bank transfers have given us, it has also given criminals a whole new playing field in which to transfer and conceal illicitly gained money, allowing them to lower the transaction costs of crime. It is more and more difficult to control the hundreds of billions of transnational transactions that take place yearly all over the world.

The anti-money laundering legislation in Slovak Republic is in accordance with international and European Union standards but still we can still see reserves in their application in practice.

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MONEY LAUNDERING AND LEGALIZATION OF PROCEEDS OF CRIMINAL ACTIVITY

Stanislava Veselovská[116]
Antonín Korauš[117]
Jozef Polák[118]
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Abstract: *The problem of money laundering as a process in which the money generated from the proceeds of crime is legalized is nowadays extremely current issue. The aim of money laundering is to achieve a situation where money would be "cleaned up" and should not attract the attention of law enforcement or tax authorities and should not raise doubts that they have been acquired in a legal way. Money laundering is a very dangerous crime for society, primarily because the money that is being legalized represents the proceeds of another very serious crime. The essence of this report is, in particular, the definition of the concept of "legalizing income from crime, or more precisely money laundering ", definition of phases of money laundering, money laundering methods, means of legalizing income from crime by defining characteristic features and amending Act no. 297/2008 of the National Council of the Slovak Republic on Protection against the Legalization of Income from Crime and on the Protection against Terrorist Financing. This paper is the output of the project "Modernisation and consolidation of R&D infrastructure in the area of financial security information technologies" (Code of the project: 2623012000) and the project GAAA 11_2/2016 „A comparison of the business environment in selected countries in terms of individual market segments".*

Key words: *legalization of income from criminal activity, criminal law, a crime, money laundering, organized crime, legislation, banking operations.*

1. INTRODUCTION

Almost all criminal activities yield profits, often in the form of cash, that the criminals then seek to launder through various channels. Money laundering is an offence in its own right — but it is also closely related to other forms of serious and organized crime as well as the financing of terrorism. In addition to organized criminal groups, professional money launderers perform money laundering services on behalf of others as their core business.

The scale of money laundering is difficult to assess, but it is considered to be significant. The United Nations Office on Drugs and Crime (UNODC) estimates that between 2 and 5% of global GDP is laundered each year. That's between EUR 715 billion and 1.87 trillion each year.

Most organized crime shares a common denominator — the financial motive. Organized crime groups boost their assets and then inject them into the legal economy through different money laundering schemes. Tracing these assets means tracing the networks.
Money laundering is the act of concealing the transformation of profits from illegal activities and corruption into ostensibly "legitimate" assets.[1] The dilemma of illicit activities is

[116] Pan-European university, Faculty of Economics, Tematinska 10, 851 05 Bratislava 5, Slovakia
[117] Pan-European university, Faculty of Economics, Tematinska 10, 851 05 Bratislava 5, Slovakia
[118] Pan-European university, Faculty of Economics, Tematinska 10, 851 05 Bratislava 5, Slovakia

accounting for the origin of the proceeds of such activities without raising the suspicion of law enforcement agencies. Accordingly, considerable time and effort is put into devising strategies which enable the safe use of those proceeds without raising unwanted suspicion. Implementing such strategies is generally called money laundering. After money has been suitably laundered or "cleaned", it can be used in the mainstream economy for accumulation of wealth, such as acquisitions of properties, or otherwise spent. Law enforcement agencies of many jurisdictions have set up sophisticated systems in an effort to detect suspicious transactions or activities, and many have set up international cooperative arrangements to assist each other in these endeavours.

In a number of legal and regulatory systems, the term money laundering has become conflated with other forms of financial and business crime, and is sometimes used more generally to include misuse of the financial system (involving things such as securities, digital currencies, credit cards, and traditional currency), including terrorism financing and evasion of international sanctions.[2] Most anti-money laundering laws openly conflate money laundering (which is concerned with source of funds) with terrorism financing (which is concerned with destination of funds) when regulating the financial system.[3]

Stanislava Veselovska *is the absolvent of Faculty of National Economy of University of Economics in Bratislava. She worked as an accountant and later as the manager in the bank and the insurance company. She was the member of the team, which worked on preparation of the national project of the Ministry of education of Slovak republic. She worked on University of Economics in Bratislava, where she was teaching the Finance and currency, Insurance, Reinsurance, Microeconomics and Economics policy of European Union. She teaches on Faculty of Economics of Pan-European university from 2015.*



Some countries treat obfuscation of sources of money as also constituting money laundering, whether it is intentional or by merely using financial systems or services that do not identify or track sources or destinations. Other countries define money laundering in such a way as to include money from activity that would have been a crime in that country, even if the activity was legal where the actual conduct occurred.[4]

2. DEFINITON OF INCOME FROM CRIME OR OF DIRTY MONEY

Money laundering is the generic term used to describe the process by which criminals disguise the original ownership and control of the proceeds of criminal conduct by making such proceeds appear to have derived from a legitimate source.

The processes by which criminally derived property may be laundered are extensive. Though criminal money may be successfully laundered without the assistance of the financial sector, the reality is that hundreds of billions of dollars of criminally derived money is laundered through financial institutions, annually. The nature of the services and products offered by the financial services industry (namely managing, controlling and possessing money and property belonging to others) means that it is vulnerable to abuse by money launderers.

The conversation or transfer of property, the concealment or disguising of the nature of the proceeds, the acquisition, possession or use of property, knowing that these are derived from

criminal activity and participate or assist the movement of funds to make the proceeds appear legitimate is money laundering.

Money obtained from certain crimes, such as extortion, insider trading, drug trafficking, and illegal gambling is "dirty" and needs to be "cleaned" to appear to have been derived from legal activities, so that banks and other financial institutions will deal with it without suspicion. Money can be laundered by many methods which vary in complexity and sophistication.

Money laundering involves three steps: The first involves introducing cash into the financial system by some means ("placement"); the second involves carrying out complex financial transactions to camouflage the illegal source of the cash ("layering"); and finally, acquiring wealth generated from the transactions of the illicit funds ("integration"). Some of these steps may be omitted, depending upon the circumstances. For example, non-cash proceeds that are already in the financial system would not need to be placed.[5]

According to the United States Treasury Department:
Money laundering is the process of making illegally-gained proceeds (i.e., "dirty money") appear legal (i.e., "clean"). Typically, it involves three steps: placement, layering, and integration. First, the illegitimate funds are furtively introduced into the legitimate financial system. Then, the money is moved around to create confusion, sometimes by wiring or transferring through numerous accounts. Finally, it is integrated into the financial system through additional transactions until the "dirty money" appears "clean."[6]

3. HOW IS THE OFFENCE OF MONEY LAUNDERING COMMITTED?

Money laundering offences have similar characteristics globally. There are two key elements to a money laundering offence:

- The necessary act of laundering itself i.e. the provision of financial services; and
- A requisite degree of knowledge or suspicion (either subjective or objective) relating to the source of the funds or the conduct of a client.

The act of laundering is committed in circumstances where a person is engaged in an arrangement (i.e. by providing a service or product) and that arrangement involves the proceeds of crime. These arrangements include a wide variety of business relationships e.g. banking, fiduciary and investment management.

The requisite degree of knowledge or suspicion will depend upon the specific offence but will usually be present where the person providing the arrangement, service or product knows, suspects or has reasonable grounds to suspect that the property involved in the arrangement represents the proceeds of crime. In some cases the offence may also be committed where a person knows or suspects that the person with whom he or she is dealing is engaged in or has benefited from criminal conduct.

4. PHASES OF THE PROCESS OF MONEY LAUNDERING

The money laundering process can be divided into 3 basic phases: (periods, stages):

1. Phase of depositing = introduction = dipping, (phase of placement), during which the cash emanating from the criminal activity is placed in the financial system. This is mainly about investing in financial institutions, but also in the personal need of members of organized crime, the criminal organization itself and its functioning. The financial

means placed in this way are mostly masked as legal income from business activity. Businesses and companies that work with small cash (especially restaurants, currency exchange offices, clothing stores, etc.) are used the most frequently as a "pinny". In this stage the people who are laundering money are the most vulnerable because the money is not yet separated from its illegal source. In later stages, the tracing and proving of illegal origin of money is very difficult. "It's like throwing a stone into a pond. You can see that it hits the water when it splashes. When it starts to fall, the circles run over the surface and you can still watch the point where it dived. But as it falls deeper, the water calms down. Until the stone hits the bottom, any traces of it are long gone, and you could hardly ever find it." [7]

2. Phase of masking = layering phase "rests in eradicating the traces of illegal profits. The proceeds of crime, which have already been separated from their illicit source in the first phase, pass gradually through cashless and cash transactions, enter bank accounts to leave them immediately after for the purpose of various purchases of bills and notes, gold, jewelry, real estate, works of art or antiques. Transactions are carried out either through legal entities (natural or legal persons), or new companies are created for this purpose. "[8] All this is done with the sole aim of covering their true origin and thus eliminating traces of illegal profits. Illegal profits move between many companies and institutions within a single country and internationally. The most important task of this phase is to interrupt the possibility of searching for operations, especially by their lack of clarity and abundance. "This is a key stage where it is necessary to turn dirty money into a clean one, while at the same time thoroughly damping traces and disrupting the flow of money." [9] Currently, camouflage is also facilitated by online transactions that provide sufficient anonymity, speed, distance and small auditability. This phase is also characterized by the transfers and placement of income derived from criminal activity into so called tax havens.
3. Integration phase, final phase, when by former two phases cleaned money returns and integrates into the legal economy, through legal transactions, various kinds of investments, and further money handling, which no longer carry traces of criminality and create already completely legal profit, often also taxable. "Ensures the apparent legitimacy of wealth derived from criminal activity."

The money laundering process in such a three-staged scheme is rare in practice. Phases are usually not expressly separated, often merging or overlapping. In practice, the first and third stages often merge, especially in the legalization of criminal proceeds using small-cash companies.

Such cleaned money is often invested by organized groups so that the laundering process can be repeated, as to create easier conditions for committing further crimes. For example, a profitable combination of investing is investment in chemical companies, transport and real estate. Thus, in this particular case, such investments will facilitate future drug production (through easy access to the necessary chemicals), smuggling (by using purchased vehicles or using transport companies), and consequently further money laundering (through fictitious rental of purchased real estate).

5. MONEY-LAUNDERING TACTICS

There are many ways to launder money, ranging from simple to complex. One of the most common ways to launder money is through a legitimate cash-based business owned by a criminal organization. For instance, if the organization owns a restaurant, it might inflate the

daily cash receipts to funnel its illegal cash through the restaurant and into the bank. Then they can distribute the funds to the owners out of the restaurant's bank account. These types of businesses are often referred to as "fronts."

Another common form of money laundering is called smurfing, where a person breaks up large chunks of cash into multiple small deposits, often spread out over many different accounts, to avoid detection. Money laundering can also be done through the use of currency exchanges, wire transfers, and "mules" or cash smugglers, who smuggle large amounts of cash across borders to deposit them in offshore accounts where money-laundering enforcement is less strict. Other money-laundering methods involve investing in commodities such as gems and gold that can be easily moved to other jurisdictions, discretely investing in and selling valuable assets such as real estate, gambling, counterfeiting and creating shell companies.

While traditional money-laundering methods are still used, the internet has put a new spin on an old crime. The use of the internet allows money launderers to easily avoid detection. The rise of online banking institutions, anonymous online payment services, peer-to-peer transfers using mobile phones and the use of virtual currencies such as Bitcoin have made detecting the illegal transfer of money even more difficult. Moreover, the use of proxy servers and anonymizing software makes the third component of money laundering, integration, almost impossible to detect, as money can be transferred or withdrawn leaving little or no trace of an IP address.

In many ways, the new frontier of money laundering and criminal activity lays in cryptocurrencies. While not totally anonymous, these forms of currencies are increasingly being used in currency blackmailing schemes, drug trade and other criminal activities due to their anonymity compared to other forms of currency.

Money can also be laundered through online auctions and sales, gambling websites and even virtual gaming sites, where ill-gotten money is converted into gaming currency, then transferred back into real, usable and untraceable "clean" money.

Anti-money-laundering laws (AML) have been slow to catch up to these types of cybercrimes, since most AML laws attempt to uncover dirty money as it passes through traditional banking institutions. As money launderers attempt to remain undetected by changing their approach, keeping one step ahead of law enforcement, international organizations and governments are working together to find new ways to detect them.

6. PREVENTION OF LEGALIZATION OF PROCEEDS OF CRIMINAL ACTIVITY AND FINANCING OF TERRORISM [10]

Integrated supervision over all participants of the financial market, which is carried out by the National Bank of Slovakia, is currently risk-based and thus, one of its main goals is to promote the elimination of specific risks in supervised entities. It is therefore quite substantiated that it is aimed at the prevention of legalization of criminal proceeds and of terrorist financing (or at enforcing the countermeasures against money laundering and terrorist financing).

The basic legal framework consists first of all of the Act No 297/2008 Coll. on the Prevention of Legalization of Proceeds of Criminal Activity and Terrorist Financing and on Amendments and supplements to Certain Acts as amended by the acts No. 445/2008 and No. 186/2009, which determines for the National Bank of Slovakia in the conduct of supervision over the financial

market its powers and obligations in this area - particularly in provisions of Section 29 and 31. Based on mentioned provisions the National Bank of Slovakia actively co-operates by enforcement of the preventive law with the Slovak FIU, which is located under the umbrella of the Ministry of Interior.

This specific intendment of supervisory activities is supported by one of the crucial goals of the National Bank of Slovakia in the process of carrying out its financial market supervisory tasks - to foster the stability of the financial system as a whole, as well as to promote safe and sound functioning of financial market in order to maintain its credibility. Considering the EU membership of the Slovak Republic, it is of utmost importance to pay adequate attention to protection against legalization of criminal proceeds and terrorist financing because dirty money flows can harm not only the stability and reputation of the Slovak financial sector but also the common European market can be endangered by that.

Terrorism and its support puts human beings lives at stake and by that undermines the basis of European Community. Criminals are trying to misuse financial sector institutions for money-laundering purposes. Financing of terrorism can be carried out also via financial institutions, but that is not the only way, and for the purposes of terrorism financing legal money may be used as well.

7. CONCLUSION

Money laundering is the process of disguising the proceeds of crime and integrating it into the legitimate financial system. Before proceeds of crime are laundered, it is problematic for criminals to use the illicit money because they cannot explain where it came from and it is easier to trace it back to the crime. After being laundered, it becomes difficult to distinguish money from legitimate financial resources, and the funds can be used by criminals without detection.

Amending Act No. 297/2008 Coll., the regulation of European Parliament and Council (of the EU) 2015/849 of 20 May 2015 on the prevention of the use of the financial system for the purpose of money laundering or terrorist financing is transposed into law system of the Slovak Republic. This regulation amends decree of European Parliament and Council (of the EU) no. 648/2012 and repeals directive of European Parliament and Council 2005/60/ES and Commission Directive 2006/70/ES, which required to introduce a duty of identifying the end-user of advantages and to administer in documentary form, continuously update the identification data about the person and store these data.

In the system of protection against legalization and terrorist financing, the revised act will take into account the principle of assessing these risks not only at the level of the obligated persons but also at the level of the European Union (Articles 6 and 8 of the IV. AML Directive). Obligated persons should consider their own risk factors, including those related to their clients, countries or geographic areas, products, services, commerce or distribution channels, when assessing the risks of legalization and terrorist financing, and must reflect the nature and size of the obligated person, and take into account the national assessment of risks. Transposition also ensures compliance with the requirement of Article 7 IV. AML Directive, which sets the obligation to develop a national assessment of the risks of legalization and terrorist financing, in which the Slovak Republic should identify, assess and understand the risks of legalization and terrorist financing, and subsequently take appropriate measures to reduce these risks. The Act regulates the role of the coordinator responsible for coordinating and updating the national risk assessment, as well as the co-ordination of other institutions in these activities.

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FAZI RAZVOJA NOVEGA IZDELKA: ISKANJE IN VREDNOTENJE IDEJ

THE DEVELOPMENT PHASES OF A NEW PRODUCT: SEARCH AND EVALUATION OF IDEAS

Anton Vorina[119]
Dalibor Miletić[120]
Vladimir Mičić[121]
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Povzetek: *V članku predstavimo faze razvoja novega izdelka. V članku želimo odgovoriti na vprašanje, kako poteka razvoj novega izdelka? Prikažemo praktični primer uporabe metode »viharjenja možganov« za iskanje novih idej in »metodo točkovanja« za vrednotenje idej. Omejili smo se le na prvi dve osnovni fazi razvoja novega izdelka, to je na fazo iskanja idej in na fazo vrednotenja idej.*
Članek na znanstveno-strokovni način predstavi projekt razvoja novega izdelka ali storitve, ki je lahko v pomoč vsem razvojnim delavcem v gospodarstvu in negospodarstvu.
Ugotavljamo, da je metoda "viharjenaj možganov" zelo koristna za vsa področja in pogosto lahko poiščete boljše rešitve za težave, s katerimi se soočate z uporabo te metode. Prav tako je metoda točkovanja uporabna v vseh javnih razpisih.

Ključne besede: *razvoj, projekt, izdelek, nevihta možganov, metoda točkovanja.*

Abstract: *In the article we present the phases of development of the new product. In the article, we want to answer the question of how the development of a new product is going on? We show a practical example of the use of the "brainstorming" method to find new ideas, we also show the"scoring methods" for evaluating ideas. We limited investigation to the first two basic phases of the development of the product, that are phases of searching ideas and the evaluationing ideas.*
The article based on scientifically-professional approach presents project of the development of a new product or service, which can help all developers in the economy and the non-economy.
We found that the "brainstorming" method is very useful for all areas and you can often find better solutions to the problems that you face by using this method. The scoring method is also applicable in all public tenders.

Key words: *development, project, product, brain storming, scoring method.*

1. UVOD

Pri razvoju novega izdelka je bilo potrebno slediti določenim postopkom. Najprej je potrebno poiskati nove ideje, jih oceniti in na kratko opraviti osnovne tržne analize (raziskave trge, swot analize, benčmarking), še predno izdelek začnemo proizvajati.

[119] Ekonomska šola Celje Višja strokovna šola, Mariborska 2, 3000 Celje, Slovenia
[120] Fakultet za menadžment, Park Šuma Kraljevica bb, 19000 Zajecar, Srbija
[121] Ekonomski fakultet univerze v Kragujevcu, Djure Pucara Starog 3, 34000 Kragujevac, Srbija

V nadaljevanju predstavimo, tako iz teoretičnega kot praktičena vidika, fazo iskanja novih idej in fazo vrednotenja idej.

Na osnovi zbiranja sekundarnih podatkov prikažemo proces razvoja novega izdelka ali storitve vse do faze začetka proizvodnje in nadalje prodaje le-tega. Raziskavo smo omejili samo na prvi dve fazi, ki sta del razvoja celotnega izdelka.

2. ISKANJE IDEJ Z RAZLIČNIMI TEHNIKAMI IN METODAMI

Ideje se nam vsakodnevno pojavljajo in utrnejo tako v osebnem kot poklicnem življenju. Tega se premalo zavedamo in nismo dovolj pozorni, da bi o njih razmišljali in jih razvijali. Pridemo lahko tudi v situacijo, ko moramo neko idejo predstaviti, o njej govoriti, predlagati rešitev problema, da se nam zgodi, da preprosto odpovemo.

*Dr. **Anton Vorina** is a professor at Vocational College in Celje. He have finished four different faculties (Faculty of Mechanical Engineering, Faculty of Economics, Master of Quality Management and Doctor for Business). Teaching and research interests include Management of Quality, Logistics, Motivation of employee, etc. He is presently involved in research on Quality in tourism, Engagement of employee and the leadership of companies. He have been associated with projects in many companies in Slovenia about optimizing the costs and European projects for education and developing skills of employees. Research efforts have resulted into more than 80 scientific papers, he have authored four books, supervised more than 400 undergraduate theses, refereeing the books…He is inviting lecturer in Serbia, Macedonia, Croatia, India, Russia, Latvia.*



Pomagamo si lahko z uporabo tehnik zbiranja idej, ki nas bodo vodile do kreativnega razmišljanja. V veliko pomoč nam bodo tudi v skupini ali timu sodelavcev, kje bomo iskali ideje za ustvarjalno delo.

Porajanje idej potiska družbo naprej, njihovo pomanjkanje pa nazaj. Družba spodbuja nove ideje, kadar dopušča čim večjo različnost v mišljenju. Ustvarjalne misli prihajajo v zavest nepričakovano ter v stanju spontanosti in svobode. Ustvarjanje je mogoče le v okolju, ki zajema čim več različnih idej, od katerih se nekatere v borbi za obstoj obdržijo. Med razvojem vrst in idej pa najdemo eno razliko. Ideje, zlasti prezgodnje ali nezaželjene čakajo, da jih kasnejši čas prebudi in uveljavi [1].

Načrtno iskanje idej brez nekega osnovnega vodila lahko vodi v slepo ulico. Največja past pri tem je, da dalj časa, ko ne najdemo ideje, ki nas bi potegnila, bolj nas začnejo spremljati frustracije in težje pridemo do novih dobrih idej.

Kot osnovno vodilo, da lažje in hitreje pridemo do dobrih idej, pa lahko uporabimo nekaj smernic, ki so strnjene v najpogostejših poteh do dobrih idej. Večina podjetnikov je prišlo do svoje zmagovalne ideje na enega izmed naštetih načinov, in sicer preko [2]:

- Problemov,
- evolucije okolja,
- radovednosti/spraševanja,
- poslušanja,
- opazovanja,
- raziskovanja,
- izboljševanja že obstoječih idej,
- naključja,
- hobijev,

- priključitve določeni skupini.

2.1 Metoda viharjenja možganov (brainstorming)

Največkrat uporabljena, svetovno razširjena metoda kreativnega razmišljanja je brainstorming oziroma tako imenovana »nevihta možganov«. Metoda, katere avtor je ameriški psiholog Alex F. Osborn, je uporabna že od leta 1930 in je osnova za večino kasnejših tehnik mišljenja. Je metoda skupinskega reševanja problemov, ki temelji na prepričanju, da je potrebno idejam, ki jih imajo ljudje v svojih mislih, pustiti prosto pot in odstraniti prepreke, ki onemogočajo njihovo predstavitev.

Klasična nevihta idej običajno poteka v skupini oseb s heterogenimi in homogenimi znanji, pa tudi posameznikov, ki nimajo posebnega znanja s področja bodoče razprave. Običajno so ravno ti posamezniki nosilci najbolj nepričakovanih idej. Preden se prične skupinski brainstorming, vodja najprej predstavi vprašanje razprave oziroma problem, ki mora biti vsakemu jasen. Statistika kaže, da se po tridesetih minutah število idej mislecev močno zniža. Po zaključku generiranja idej sledi preverjanje oziroma ocenitev idej ter, po tehtnem premisleku, izbira najboljše ali najboljših za implementacijo. Skupina se torej sestane dvakrat, prvič za produciranje idej in drugič za kritiziranje le-teh. Slabost nevihte možganov je nedoločen časovni okvir in število sodelujočih [3].

Najbolj znana in enostavna metoda iskanj idej je “brainstorming” ali “viharjenje možganov, možganska nevihta”. To je metoda iskanja idej v skupini. Vsak lahko pove idejo, ki se mu je v tistem trenutku utrnila, ostali jo sprejmejo brez kritiziranja ali spreminjanja. Cilj je, da pridobimo čim več idej, jih sproti ne komentiramo in ocenjujemo glede na kakovost ali uporabnost. Vse ideje zapišemo na tablo ali list papirja in jih šele kasneje kritično ovrednotimo in o njih razpravljamo. Skupinsko viharjenje možganov bo v ljudeh spodbudilo drugačno razmišljanje in zavedanje, da vsaka ideja šteje, njihove ideje so pomembne za tim in podjetje [4].

2.2 Metoda 635

Metoda 635 spada med tehnike ustvarjanja v skupini. Tehnike, ki temeljijo na govornem prenašanju idej, imajo veliko pomanjkljivosti, ki se kaže v zavlačevanju. Prav zaradi tega so se razvile tehnike, pri katerih udeleženci svoje ideje zapišejo. Ena takšnih tehnik je metoda 635. Ime je dobila po tem, da je v skupini šest udeležencev, od katerih mora vsak zapisati tri ideje v petih minutah [5].

Metoda 6-3-5 je v nekaterih elementih podobna metodi Brainstorming ali nevihti možganov, kar nakazuje že podobnost izraza, saj možganimo ideje, a kot že samo ime nakazuje, gre za zapisovanje idej po natančno določeni strukturi oz. postopku. Kot večina tehnik ustvarjalnega razmišljanja, tudi pri tej tehniki začnemo s konkretnim vprašanjem ali problemom. Skupina je sestavljena iz 6 udeležencev. Tukaj lahko gledamo na to, da je vsak udeleženec strokovnjak za določeno področje ali ima posebne sposobnosti, znanja, ki so drugačne od drugih. Pri tehniki uporabljamo posebne delovne liste ali tabele, z imenom vsakega udeleženca in s prostorom, kamor udeleženci zapisujejo svoje ideje. Tako ima vsak udeleženec pred sabo svoj list, na katerega zapiše 3 ideje, na voljo pa ima 5 minut na posamezen delovni list. Po pretečenem času liste zamenjajo oz. jih podajo sosedu v smeri npr. urinega kazalca in ponovno pod svoje ime napišejo tri ideje v petih minutah. Udeleženci lahko ideje zapisujejo na svojstven način: v

besedi, v risbi, s simbolom, morajo pa biti jasno izražene, da jih bodo kasneje razumeli tudi ostali udeleženci.

Na koncu udeleženci pregledajo vse ideje in izločijo tiste, ki se podvajajo ali take, ki so si preveč podobne, nato sledi skupinska evalvacija, kjer skupina izbere eno ali več (največ 3) idej, za katere menijo, da jim bodo pomagale rešiti problem na zastavljeno vprašanje oz. ki jih bodo razvijali naprej do stopnje rešitve in izvedbe [6].

2.3 Lista preverjanja

Metoda praviloma ne da novih idej, vendar da veliko informacij o problemu, ki ga proučujemo. Zato jih lahko uporabimo v fazah proučitve in predstavitve problema. Lista preverjanja je metoda za iskanje novih idej – izboljšav največkrat že obstoječega izdelka ali storitve. To pomeni, da poskušamo določen izdelek spremeniti: obliko (dizajn), materiale, funkcije, barvo itd. [7].

2.4 Praktični primer uporabe medote »nevihta možganov«

Dne 5. 10. 2017 smo v skupini 5 študentov naredili vajo „nevihta“ možganov. Glavni problem, ki so ga študentje reševali je bil v tem, da težko zaspijo do 23.00 ure zvečer, saj so vedno na socialnih omrežjih pozno v noč ali celo do jutra. Vaja je potekala od 10.00 do 10.15 ure, 1 v skupini je zapisoval ideje drugih.

Ideje, kako bi študentje rešili navedeni problem, so bile naslednje;

- zmanjšati prisotnost novihe tehnoloških izdelkov (pametnih telefonov, …),
- vzeti pomirjevala,
- več se rekreirati podnevi,
- zamenjati položaj postelje,
- zagotoviti primerno sobno temperaturo,
- odstraniti moteče dejavnike (svetlobo, zvok),
- poslušati uspavanko,
- poslušati umirjeno glasbo,
- spiti topel napitek pred spanjem,
- najesti se pred spanjem,
- poslušati šumenje valov,
- igrati se igrico, prešteti ovce do 100,
- brati knjige in se učiti,
- meditirati,
- menjati vzglavnik in vzmetnico,
- nekdo te naj udari do nezavesti,

*Dr. **Dalibor Miletić** is an associate professor at the Faculty of Management in Zaječar, Megatrend University in Belgrade. He finished elementary and master studies at the Faculty of Economics in Kragujevac, and received his Ph.D. from the Faculty of Economics in Niš. At undergraduate academic studies, he teaches courses: Principles of Economics, National economy and International economic relations. At master's degree studies he teach cours in Economics of European Integration, while on doctoral academic studies he teaches courses: Economic policy of the European Union and Regional economy. Its fields of interest include relevant issues of economic development, regional development, economic system and economic policy, as well as the competitiveness of the national economy. He is the author and co-author of over 70 scientific and professional papers in these areas. He published the results of his scientific research at scientific meetings and journals, both in the country and abroad.*



- razmišljati o lepih stvareh…

Študentje so v 15 minutah pridobili 17 idej za rešitev problema. Ideje seveda niso ocenjevali ali so smiselne ali ne, ali so izvedljive ali ne, cilj je bil najti čim več idej za rešitev problema. Izbor najboljše ideje prikažemo v nadaljevanju v poglavju 3.2.

*Dr. **Vladimir Mićić** is an associate professor at the Faculty of Economics University of Kragujevac, where he received his PhD degree. He teaches the subjects of Economics of Industry, Economic development undergraduate studies and Economics of Growth and Development. His research interests include relevant issues development of industrial, industry policy, competitiveness, structural changes and economic development. The co-author is a book and co-author of more than 70 scientific and professional papers in these fields. He published the results of his scientific research work at scientific meetings and published in magazines in the country and abroad. As a researcher, he took part in several collections*



3. OCENJEVANJE IDEJ-IZBIRA NAJBOLJŠE IDEJE

Najboljše poslovne ideje so tiste poslovne ideje, katere rešujejo konkretne probleme. Večji in bolj boleč kot je problem, več ljudi, kot ga ima ter več kot so nam pripravljeni plačati za našo rešitev, boljšo poslovno idejo imamo. Najboljše poslovne ideje običajno izhajajo iz lastnih problemov, hobijev, raziskovalnih nalog ipd. Običajno na podlagi tega dobimo določeno osnovo, potem pa je potrebno poslovno idejo neprestano razvijati. Danes v tem konkurenčnem okolju je nujno, da imamo vedno nove in nove ideje. Bistveno bolj kot sama ideja pa je pomembna tudi realizacija, sploh če ne gre za zaščiteno visokotehnološko idejo, ki temelji na znanju z visoko dodano vrednostjo [8].

Ko idejo imamo, jo moramo testirati na trgu. To storimo najpreprosteje tako, da opravimo raziskavo med prijatelji, sorodniki, znanci ..., svetuje Puncerjeva. Ob tem opozarja, da se je treba zavedati, da je včasih njihovo mnenje lahko povsem drugačno od razmišljanja množice na trgu. Zato je treba preveriti širše. Možnosti za to je več, sodobna tehnologija pa omogoča, da to naredi s čim nižjimi stroški. Kako? Puncerjeva navaja primer: izdelek, ki je uspešnica v tujini, bi začeli prodajati tudi v Sloveniji, ne vemo pa, ali bo prodaja pri nas uspešna. Test opravimo tako, da v spletnem oglasniku objavimo oglas za ta izdelek in ugotovimo, kakšno je zanimanje zanj. Vsak klic oziroma zanimanje zabeležimo, morebitnim kupcem pa povemo, da jim bomo izdelek dobavili v določenem času. Če je zanimanja veliko, se odločimo, da gremo v posel, sicer ne [9].

3.1 Metoda točkovanja

V nadaljevanju bomo predstavili najbolj uporabno metodo, s katero izbiramo med več možnostmi, to je metodo točkovanja.

Ideje za nove izdelke lahko vrednotimo tudi po naslednjih merilih:

- Primernost izdelka za uporabnike: proučujemo njegove prednosti, povpraševanje po njem, ugotavljamo konkurenco, življenjsko dobo, kateri so nadomestni proizvodi, ekološko primernost izdelka.
- Sposobnost sistema, da izdelek proizvede: proučujemo primernost z vidika opremljenosti obstoječe proizvodnje (zmogljivosti), kadre (know how), razpoložljivost sredstev (finančnih in drugih), termine.

- Sposobnost izdelka, da bo vrnil vlaganje in ustvaril dobiček: ugotavljamo amortizacijsko dobo vlaganj, dobiček, pokritje stroškov.

Vseh idej ne vrednotimo z najvišjo stopnjo natančnosti. Sistem preverjanja praviloma zastavimo tako, da se število idej zmanjšuje. V prvi fazi vrednotimo grobo, sledi natančno vrednotenje, ideje, ki ostanejo aktualne, vrednotimo kakovostno in količinsko. Vrednotimo lahko s pomočjo metod za razvrščanje, točkovanje ali intuitivno [7].

Kriterij	Ponder (100 %)	Ideja A		Ideja B		Ideja C	
		Ocena	Ponder x ocena	Ocena	Ponder x ocena	Ocena	Ponder x ocena
Izdelek lahko proizvajamo z obstoječo tehnologijo.	20 %	5	100	3	60	4	80
Trg izraža rast povpraševanja po takih izdelkih.	35 %	4	140	5	245	6	210
Razpoložljivost kadrov.	10 %	7	70	5	50	5	70
Izdelek dopolnjuje obstoječi asortiment.	5 %	6	30	2	10	3	15
Izdelek obeta donos	30 %	5	150	7	210	5	150
Seštevek	100 %		490		575		525

Tabela 1: Primer metode točkovanja za izbiro ideje
Vir: [7].

Metodo točkovanja bomo uporabili na primeru iz pglavbja 2.4., kar prikažemo v nadaljevanju.

3.2 Praktični primer uporabe metode točkovanja

Dne 16. 10. 2017 smo v skupini 5 študentov naredili praktični primer uporabe mertode točkovanja. Glavni Vaja je potekala od 9.00 do 9.45 ure, skupina je izmed 17 idej izbrala najboljšo, kar prikazuje Tabela 2.

Kriterij	Ponder (100 %)	Topel napitek		Meditiranje		Poslušanje umirjene glasbe	
		Ocena	Ponder x ocena	Ocena	Ponder x ocena	Ocena	Ponder x ocena
Finance	30%	7	210	4	120	4	120
Znanje	20 %	4	80	7	140	1	20
Čas	25 %	6	150	6	150	3	75
Primeren prostor	25 %	5	125	7	175	2	50
Seštevek	100 %		565		585		265

Tabela 2: Primer metode točkovanja za izbiro ideje
Vir: Lastna raziskava

Glede na uporabo metodo točkovanja, je za rešitev problema, kako zaspati do 23.00 ure, najbolj primerna ideja, da se naučimo meditirati.

5. ZAKLJUČNE MISLI

V članku smo predstavili prvi dve fazi razvoja novega izdelka in sicer fazo iskanja idej in fazo izbire idej. Pri iskanju idej smo predstavili tri najpogostejše tehnike oziroma metode, ki se uporabljajo v praksi in sicer metodo "nevihta" možganov, metodo 635 in listo preverjanja.

Prav tako smo želeli na praktičnem primeru pokazati, kako so študentje reševali problem, da ne morejo zaspati do 23.00 ure, saj večinoma bedijo dlje, pozno v noč ali jutro, ker uporabljajo socialna omrežja. Zanimivo je, da bi izmed 17 idej, ki so jih podali, za rešitev tega problema, izbrali meditacijo, kot pomoč pri pravočasnem spanju.

V nadaljnjih raziskavah bi bilo potrebno proučiti še več literature s področja inovativnosti in iskanja novih idej, saj je le ustvajalnost gonilo napredka vsake družbe.

"Domišljija je pomembnejša od znanja" – Albert Einstein

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ANALIZA DELEŽA PRIKLJUČNIH ELEKTRIČNIH VOZIL V DRŽAVAH EU IN PRIMERJAVA NJIHOVIH CEN S KUPNO MOČJO V POSAMEZNIH ČLANICAH

ANALYSIS OF PLUG IN ELECTRICAL VEHICLES SHARES IN EU COUNTRIES AND OF THEIR PRICES IN COMPARISON TO PURCHASING CAPACITIES IN INDIVIDUAL EU MEMBER STATES

Darko Pirtovšek[122]

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Povzetek: *V prispevku se je avtor ukvarjal s pridobivanjem podatkov o deležu osebnih priključnih električnih vozil (PEV) v posameznih državah EU. Želel je ugotoviti, v katerih državah so le-ti najvišji oz. najnižji. Analiza je zajela obdobje med leti 2013 in 2017, pri čemer je avtor želel pridobiti podatke tudi o tem, v katerih državah je bil porast priključnih električnih vozil v tem obdobju največji, ter ali na sam delež vpliva kupna moč prebivalstva v teh državah. Na podlagi pridobljenih podatkov se je izvedla tudi analiza razmerja med ceno splošno najbolj prodajanega modela s kupno močjo prebivalstva v posmezni članici EU. Avtorja je namreč zanimalo, v katerih državah si lahko prebivalci najlaže privoščijo nakup takšnega vozila. Pri tem so rezultati analize pokazali, da je dečež priključnih električnih vozil načeloma najvišji v državah, kjer je tudi kupna moč prebivalstva visoka (Švedska, Belgija), medtem ko je v državah, kjer je kupna moč nižja, bistveno nižji tudi delež teh vozil (Bolgarija, Litva), kar se odraža tudi pri možnosti nakupa najbolj prodajanega modela. Le-tega je veliko težje kupiti v državah z nižjim življenjskim standardom (Bolgarija, Romunija) kot v državah z višjim (Švedska, Luksemburg).*

Ključne besede: *priključno električno vozilo, države EU, delež, kupna moč, nakup, analiza*

Abstract: *In the article the author deals with obtaining data about the share of passenger plug in electric vehicles (PEV) in different EU member states, as he wanted to establish which countries have the lowest or highest share. The analysis covered the period from 2013 to 2017, while the author also wanted to obtain data about countries with the biggest growth of plug in electric vehicles in this period and to establish whether their share is influenced by the consumer purchasing capacity. An analysis of the relation between the price of the best-selling product and the consumer purchasing capacity in individual EU member states was conducted on the basis of the data obtained. The author wanted to establish in which countries such vehicles are most affordable. The analysis result indicated that the share of plug in electric vehicles is at its highest in countries with the highest consumer purchasing capacity (Sweden, Belgium), while countries with a lower purchasing capacity (Bulgaria, Lithuania) indicate a much lower share of these vehicles, which is also reflected in the ability to buy the best-selling model. It is much more difficult to buy this model in countries with a lower standard of living (Bulgaria, Romania) than in countries with a higher one (Sweden, Luxemburg).*

Key words: *plug in electric vehicles, EU countries, share, purchasing capacity, purchase, analysis.*

[122] ŠCC, Višja strokovna šola Celje, Slovenija

1. UVOD

Evropska komisija je v letu 2011 izdala Belo knjigo, v kateri je predstavila načrt za enotni evropski prometni prostor. Pri tem je dala velik poudarek na zmanjšanje emisij toplogrednih plinov v prometu, saj le-ta prispeva skoraj četrtino vseh emisij v EU. Zato načrt predvideva zmanjšanje izpusta toplogrednih plinov v prometu do leta 2050 za 60 %, pri čemer bi bil, med drugim, eden od glavnih ukrepov za dosego tega cilja povezan s prepolovitvijo uporabe avtomobilov s »konvencionalnim gorivom« v mestnem prometu do leta 2030 oz. s postopno odpravo uporabe takšnih avtomobilov do leta 2050 [1]. V sporočilu Evropska strategija za mobilnost z nizkimi emisijami, ki ga je Evropska komisija objavila v letu 2016, le-ta ugotavlja, da je v EU odvisnost prometnega sektorja od nafte še vedno približno 94 %, kar je občutno preveč. Obenem ugotavlja tudi to, da se je prehod na alternativno energijo z nizkimi emisijami v prometnem sektorju sicer že začel, vendar ga bo potrebno v prihodnjih letih pospešiti. Zato apelira na članice EU, da pospešeno nadaljujejo z razvojem avtomobilov na alternativni pogon (napredna biogoriva, sintetčna goriva, energija iz obnovljivih virov), da bi se do polovice stoletja dosegli zastavljeni cilji zmanjšanja izpusta toplogrednih plinov [2].

Pri tem je eden od prehodov na alternativno energijo v prometnem sektorju povezan tudi s povečanjem proizvodnje in prodaje priključnih električnih vozil. Tudi v Sloveniji je bila zato v letu 2017 sprejeta »strategija o alternativnih virih« [3], ki daje velik pomen priključnim električnim vozilom (PEV), saj je cilj le-te, da bi delež teh vozil do leta 2030 dosegel 17 % vseh osebnih vozil v prometu, kar bi skupno zneslo cca. 200.000 vozil.

Ker gre za zelo »optimistično« oz. »nerealno« [4] napoved, me je zanimalo, kakšno je trenutno stanje osebnih priključnih električnih vozil ne samo v Sloveniji, ampak v celotni EU. Zato sem v svojem prispevku prikazal deleže priključnih električnih vozil v vseh državah EU v letu 2017 ter pri tem ugotavljal porast le-teh za obdobje 2013–17. Cilji prispevka so bili povzani z analizo pridobljenih podatkov, saj sem želel ugotoviti, ali na delež (število) priključnih električnih vozil med drugim vpliva tudi kupna moč prebivalstva v posameznih državah EU in tržne cene teh vozil.

2. PRIKLJUČNA ELEKTRIČNA VOZILA

Pod priključna električna vozila (PEV - plug in electric vehicles) se štejejo vsa vozila, pri katerih je baterijo za pogon elektromotorja mogoče polniti iz zunanjega omrežja, pri čemer se le-ta delijo na baterijska (čista) električna vozila (BEV - batery electric vehicles) in priključna hibridna električna vozila (PHEV - plug in hybrid electric vehicles) [5].

Baterijska električna vozila (BEV) nimajo motorja z notranjim zgorevanjem Poganja jih elektromotor, ki vso energijo črpa iz elektrike, ki je shranjena v baterijah. Te so v električnih avtomobilih najpogosteje litij-ionske (Li-Ion) ali izpopolnjene litij-polimerne (Li-Poly). S pomočjo različno močnih polnilnikov, ki lahko uporabljajo enosmerni tok ali izmenični tok, se polnijo iz javnega električnega omrežja. Precej energije pa se lahko pridobi tudi z regeneracijo, pretvorbo zavorne energije avtomobila v električno, ki lahko doseg poveča tudi za petino. Dosegi električnih avtomobilov so sicer odvisni predvsem od zmogljivosti baterij, največkrat dosegajo razdalje do cca. 200 kilometrov. Obstajajo pa tudi primerno dražje izjeme z več kot dvakrat tolikšnim dosegom [6].

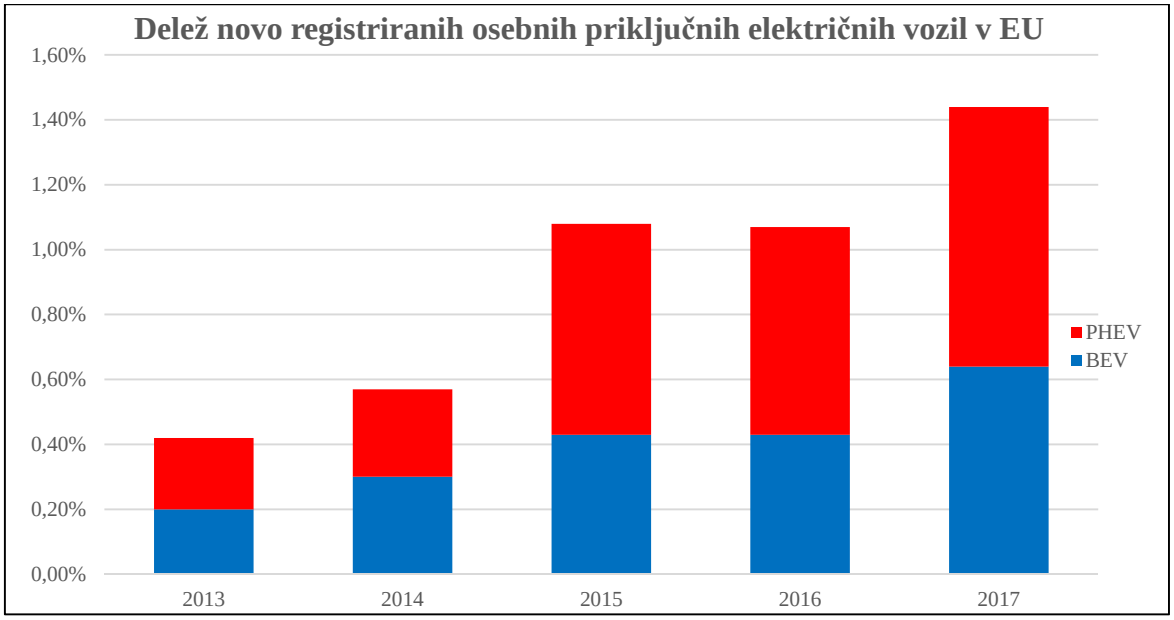
Priključna hibridna električna vozila (PHEV) so hibridni avtomobili z močnejšo baterijo. To je mogoče napolniti iz omrežja, kar se odraža v povečanem električnem dosegu, ki običajno znaša

okoli 50 kilometrov (ponekod pa tudi manj). Gre za kombinacijo električnega avtomobila in avtomobila z motorjem z notranjim zgorevanjem. Najpogosteje je bencinski, lahko je tudi dizelski. Običajno gre za vzporedne hibride, kar pomeni, da lahko glede na režim vožnje vlogo pogonskih enot opravljata eden, drugi ali oba motorja skupaj. Zaradi velikega navora elektromotorjev, motorji z notranjim zgorevanjem pretežno delujejo v območju največjega izkoristka goriva, kar se odraža predvsem v manjši porabi goriva in nižjih izpustih škodljivih snovi. Večina trenutnih priključnih hibridov ima električni motor, ki zagotavlja okoli tretjino skupnih zmogljivosti, razmerje pa se počasi obrača [6].

V svoji analizi sem upošteval obe vrsti priključnih električnih vozil, pri čemer sem se osredotočil samo na osebna vozila, ki pa tudi v skupnem seštevku vseh električnih vozil predstavljajo absolutno (ogromno) večino.

3. IZVEDBA ANALIZE PRIKLJUČNIH ELEKTRIČNIH VOZIL V DRŽAVAH EU

Kot sem že omenil, je bila analiza izvedena za obdobje petih let, med leti 2013 in 2017. Na sliki 1 so prikazani skupni deleži na novo registriranih osebnih priključnih električnih vozil (PEV) za obdobje 2013–2017 v območju EU [7].

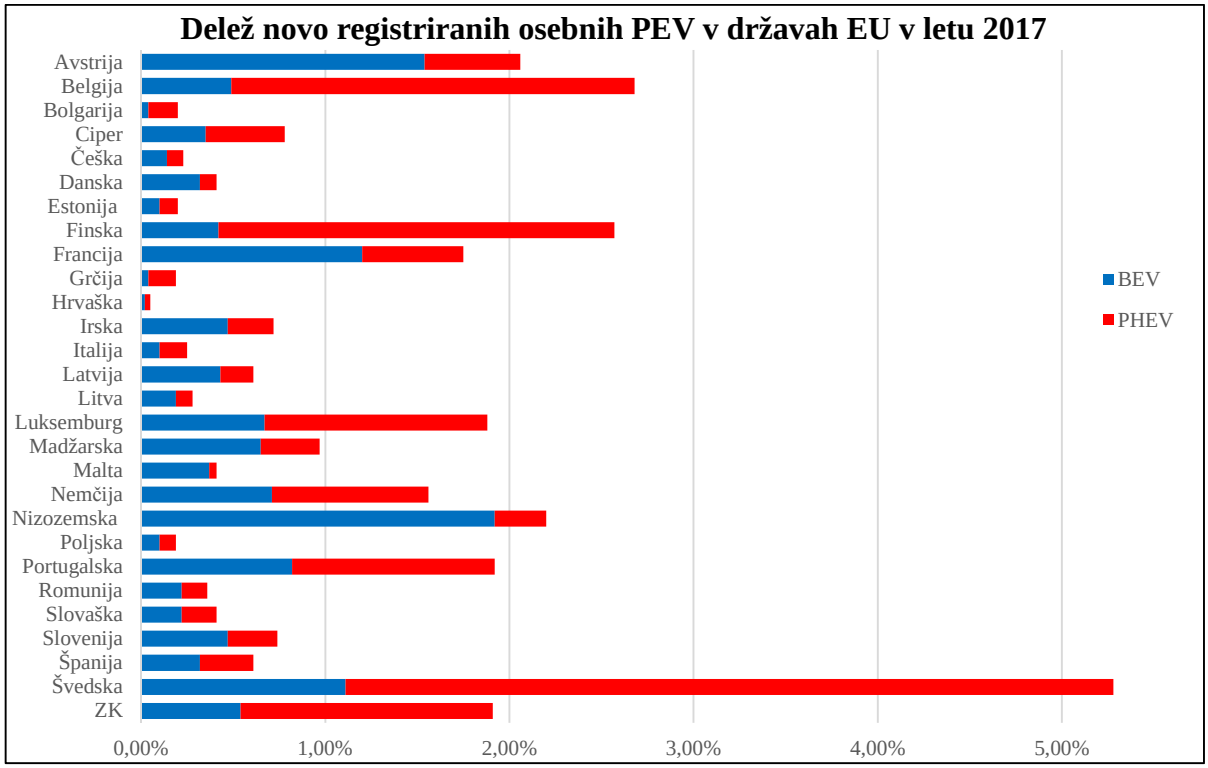


Slika 1: Grafični prikaz deleža PEV v letih 2013 – 2017 v območju EU (avtorjev vir)

Lahko vidimo, da se je delež le-teh v tem obdobju vseskozi povečeval ter je bil v letu 2017, v primerjavi z letom 2013, skoraj za 3,5-krat (3,43) večji. Kljub temu je znašal delež na novo registriranih osebnih priključnih električnih vozil v letu 2017 samo 1,44 % vseh na novo registriranih osebnih vozil v območju EU [7]. V letu 2017 je prodaja osebni vozil v EU po 10 letih zopet presegla število 15 milijonov [8], to pa pomeni, da je znašalo skupno število vseh na novo registriranih osebnih priključnih električnih vozil v EU cca. 216.000[123].

Seveda, pa so deleži teh na novo registriranih vozil po posameznih državah članicah EU v letu 2017 zelo različni, kot je tudi razvidno s slike 2.

[123] Izračun avtorja prispevka.



Slika 2: Delež novo registriranih PEV v letu 2017 po posameznih državah EU (avtorjev vir)

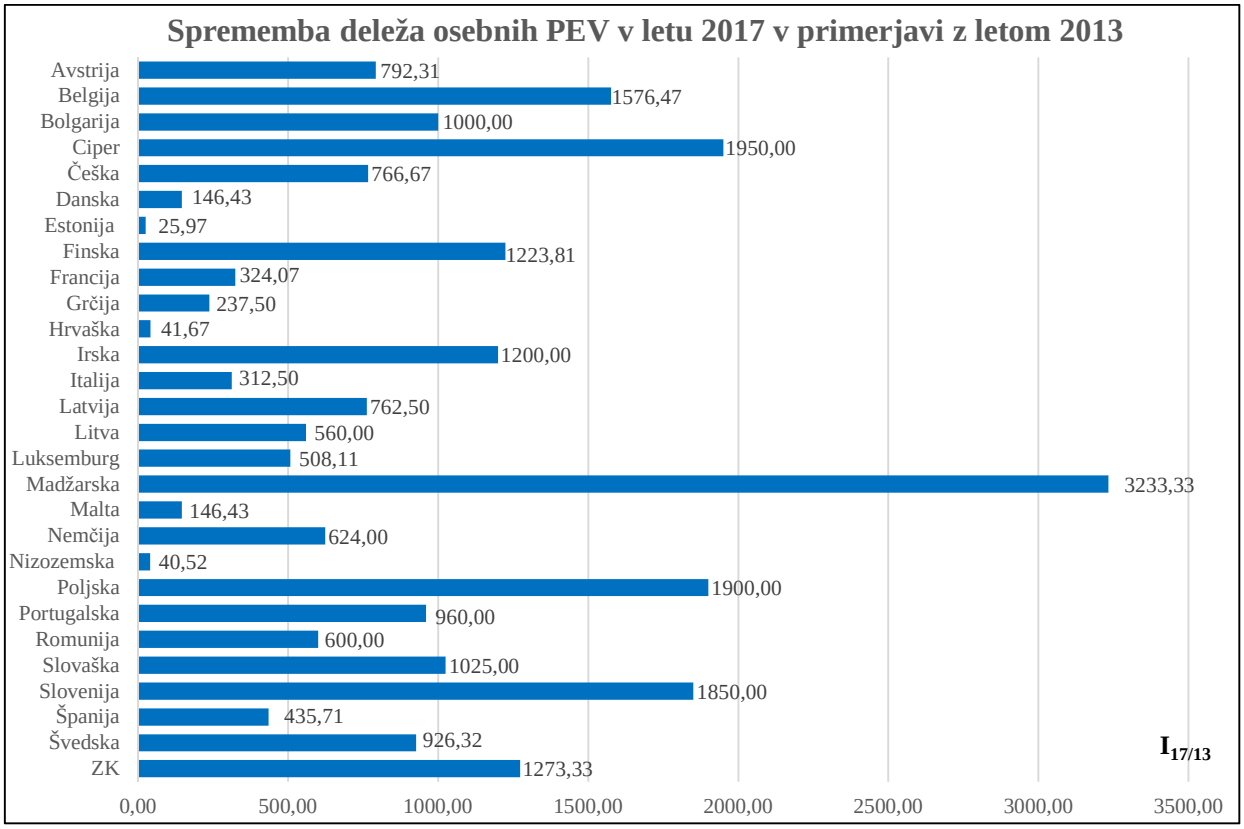
Daleč največji delež na novo registriranih osebnih priključnih električnih vozil so imeli na Švedskem, kjer je ta znašal dobrih 5 % (5,28 %)[124] vseh na novo registriranih osebnih vozil. Sledita Belgija (2,68 %) in Finska (2,57 %), na drugi strani pa je bil zelo nizek delež na novo registriranih osebnih priključnih električnih vozil zabeležen na Poljskem in v Grčiji, kjer je znašal 0,20 %. Čisto na repu vseh držav pa je bila Hrvaška, kjer je bil delež zares zelo zanemarljiv, saj je znašal samo 0,05 % [7].

Kot sem že omenil, se je delež na novo registriranih osebnih priključnih električnih vozil glede na vsa na novo registrirana osebna vozila v območju EU v letu 2017, v primerjavi z letom 2013, povečal za skoraj 3,5-krat. V katerih državah EU se je le-ta najbolj povečal? Pri izračunu sem primerjal podatke iz leta 2017 in leta 2013 [7] ter za vsako državo EU izračunal indeks (spremembo) tega deleža (delež 2017/delež 2013). Na sliki 3 so prikazani izračuni za posamezne države EU.

S slike je razvidno, da so razlike med državami zares velike. Tako vidimo, da ima npr. Madžarska indeks 3.233, kar pomeni, da se je delež na novo registriranih osebnih priključnih električnih vozil glede na vsa na novo registrirana osebna vozila v letu 2017 povečal v primerjavi z letom 2013 za cca. 32-krat. Po drugi strani pa je najnižji indeks imela Estonija, saj je le-ta znašal samo slabih 26 (25,97), kar pomeni, da se je delež na novo registriranih osebnih priključnih električnih vozil glede na vsa na novo registrirana osebna vozila v letu 2017, v primerjavi z letom 2013, zmanjšal za cca. 74 %.

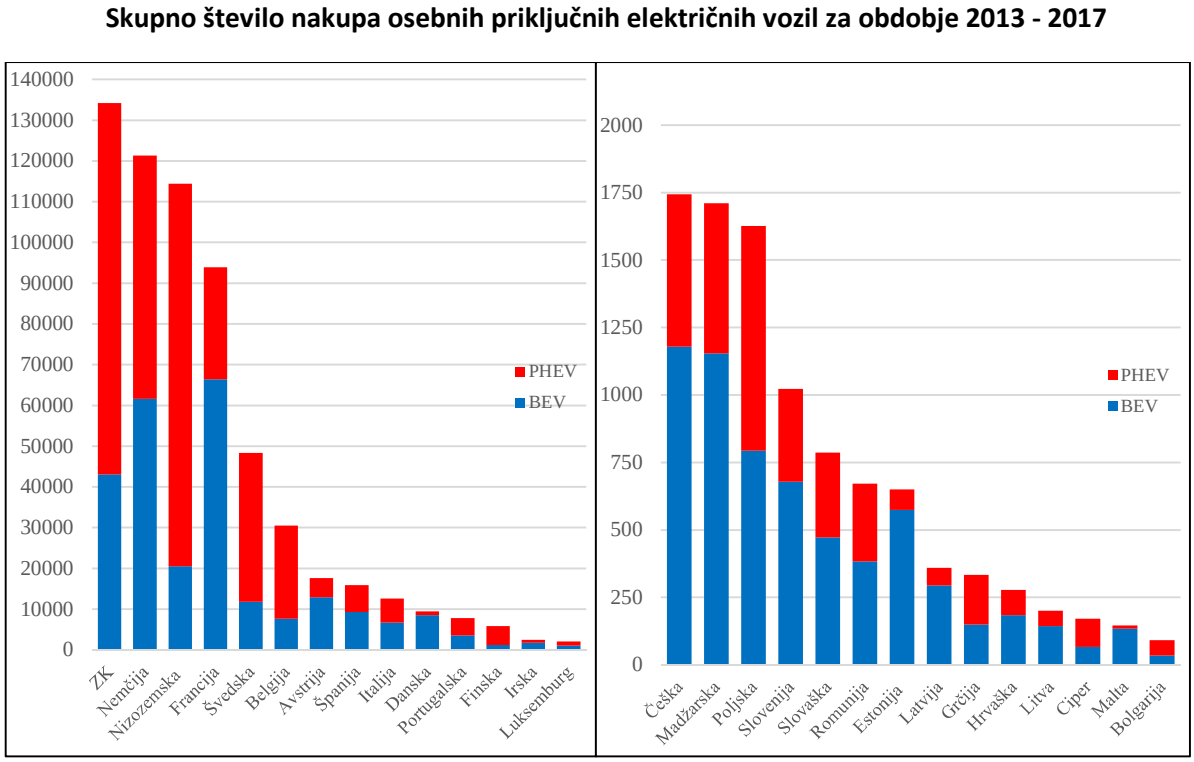
Vendar se ti indeksi med seboj ne morejo ravno primerjati, saj sami po sebi povedo le to, ali gre v določeni zadevi za naraščajoči ali padajoči trend. Visok indeks pri nizkem izhodišču lahko ne pomeni veliko, medtem ko relativno nizek indeks pri visokem izhodišču lahko pomeni zelo velik preskok na bolje.

[124] Absolutni rekorder v Evropi je Norveška, kjer je delež v letu 2017 znašal dobrih 39 % (39,19 %) [7].



Slika 3: Izračun indeksa$_{17/13}$ novo registriranih PEV po posameznih državah EU (avtorjev vir)

To se tudi vidi s slike 4, kjer sem prikazal nominalne podatke o tem, koliko osebnih priključnih avtomobilov so prebivalci posameznih držav EU kupili v obdobju 2013–2017.

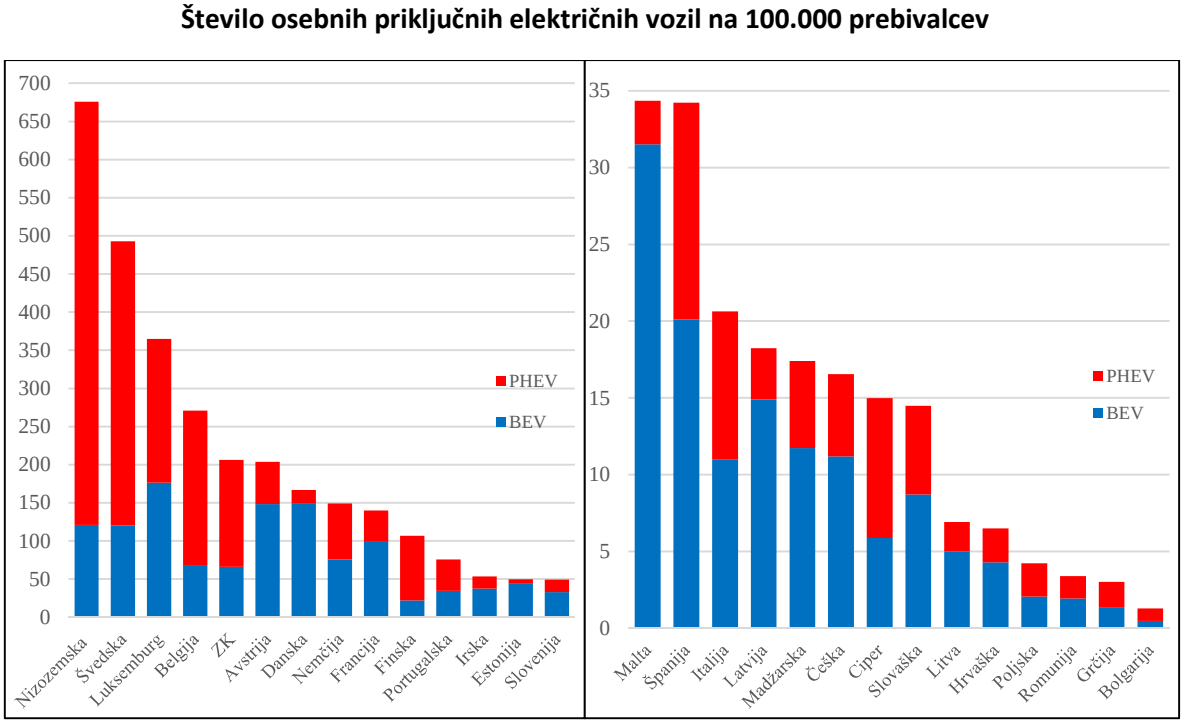


Slika 4: Prikaz števila kupljenih osebnih PEV po posameznih državah EU v obdobju 2013-2017 (avtorjev vir)

Največ teh vozil so kupili v Združenem kraljestvu, in sicer skoraj 135.000 (134.122)[125]. Sledita Nemčija z dobrimi 121.000 (121.306) vozili in Nizozemska, kjer so jih v tem obdobju prebivalci kupili skoraj 114.500 (114.437). Po drugi strani so v obravnavanem obdobju najmanj osebnih priključnih električnih vozil kupili na Malti (134) in v Bolgariji (98).

Ker imamo tukaj opravka z dokaj relativnimi podatki, le-ti ne dajo čisto prave slike. Za pričakovati je namreč, da bodo največ takšnih vozil imeli v državah, kjer je tudi število prebivalcev dokaj visoko, kot je to npr. v primeru Združenega kraljestva, kjer je število prebivalcev v letu 2017 znašalo cca. 65 milijonov [7].

Ker me je zanimalo, v katerih državah EU je število osebnih priključnih električnih vozil realno največje, sem na podlagi pridobljenih podatkov za obdobje 2013-2017[126] izračunal, koliko je konec leta 2017 znašalo število teh vozil na 100.000 prebivalcev v posamezni državi, kar je prikazano na sliki 5.



Slika 5: Grafični prikaz števila osebnih PEV/100.000 prebivalcev po posameznih državah EU

S slike je razvidno, da imajo največ teh vozil na Nizozemskem, kjer jih je na 100.000 prebivalcev skoraj 700 (676)[127], sledita Švedska (493) in Luksemburg (365), na začelju pa sta Grčija (3) in Bolgarija (1).

Prav zadnja dva grafična prikaza (slika 4 in slika 5) nakazujeta na to, da je število osebnih priključnih električnih vozil, tako nominalno, predvsem pa realno, višje v državah, kjer je tudi kupna moč prebivalstva visoka, medtem ko je delež le-teh v državah z nizko kupno močjo majhen. Tako lahko vidimo, da so na vrhu države kot npr. Nizozemska, Švedska, ZK, Nemčija, na dnu pa se nahajajo Grčija, Hrvaška, Romunija, Bolgarija. Seveda obstajajo tudi določene izjeme, kot npr. Italija, kjer je glede na standard prebivalstva število osebnih priključnih

[125] Rekorder v Evropi je Norveška s cca. 169.000 vozili.
[126] Podatki pred letom 2013 so v vseh državah EU zanemarljivi (mnenje avtorja prispevka).
[127] Na Norveškem jih imajo cca. 1.150 na 100.000 prebivalcev.

električnih vozil na 100.000 prebivalcev zelo nizko (21). Po drugi strani ima Portugalska glede na kupno moč prebivalstva število teh vozil dokaj visoko - cca. 76 na 100.000 prebivalcev.

Pri tem sem želel ugotoviti, kakšen je morebitni vpliv prodajnih cen teh vozil na njihovo število v posameznih državah. Da bi zadevo nekoliko poenostavil, sem za primerjavo izbral Renault ZOE[128] (baterijsko električno vozilo), ki je najbolj prodajano vozilo v EU [7]. Ob tem moram pripomniti, da gre tukaj za čiste prodajne cene brez upoštevanja subvencij oz. drugih oblik olajšav, ki jih nudijo v državah EU ob nakupu takšnega vozila. Problem je v tem, da so spodbude oz. olajšave v posameznih državah zelo različne[129]. Nekatere države, kot npr. Švedska, nudijo za nakup osebnih priključnih električnih vozil subvencije, nekatere druge države, kot npr. Avstrija, nudijo določene davčne olajšave in bonuse. Nekaj držav EU, kot npr. Poljska, pa trenutno še vedno ne nudi nobenih olajšav pri nakupu tovrstnih vozil [9].

V tabeli 1 so prikazane prodajne cene[130] vozila Renault ZOE v posameznih državah EU [10].

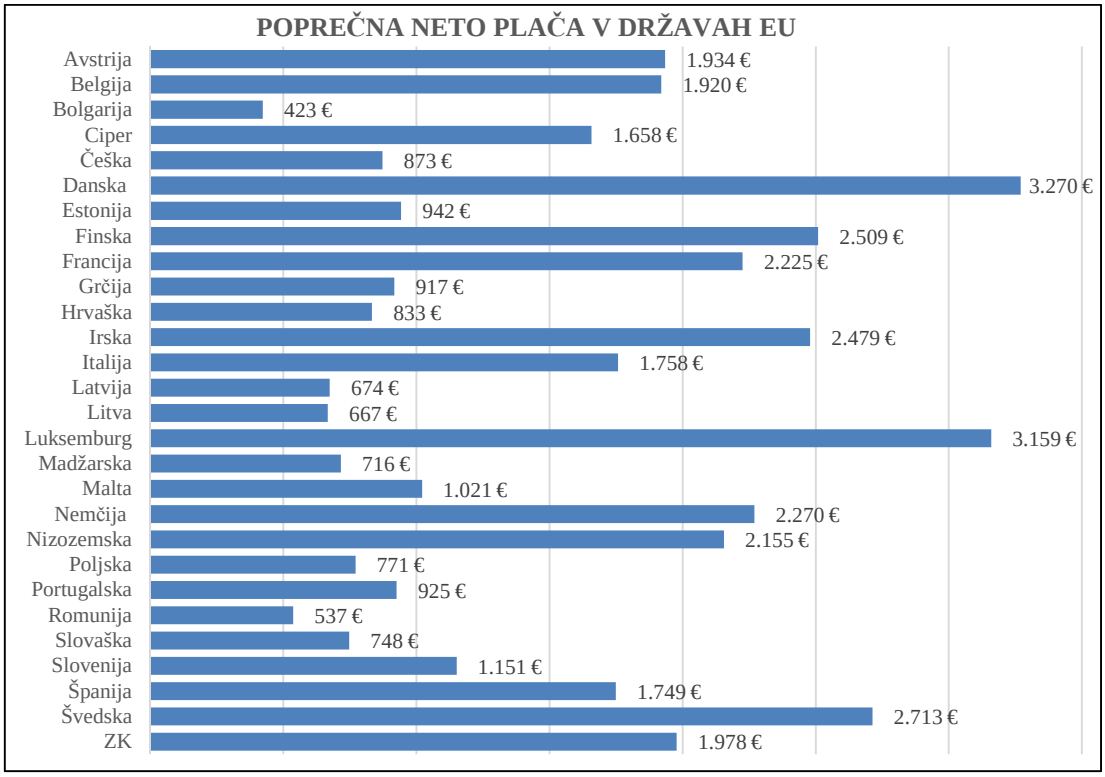
Država	**Cena (€/e)**	**Država**	**Cena (€/e)**
Avstrija	22.190	Litva	33.900*
Belgija	22.450	Luksemburg	21.700
Bolgarija	29.590	Madžarska	27.010
Ciper	25.900*	Malta	24.000
Češka	28.400	Nemčija	22.100
Danska	32.570	Nizozemska	30.390
Estonija	28.390	Poljska	21.560
Finska	33.390	Portugalska	26.950
Francija	23.700	Romunija	31.250
Grčija	24.500*	Slovaška	28.400
Hrvaška	31.440	Slovenija	20.990
Irska	23.490	Španija	21.200
Italija	23.300	Švedska	23.000
Latvija	28.390	ZK	20.500

Tabela 1**:** Prodajne cene vozila Renault ZOE v državah EU (avtorjev vir)
(* vozilo Nissan Leaf)

Vse prodajne cene se gibljejo nad 20.000 €, pri čemer lahko opazimo, da so le-te nižje v državah z višjim življenjskim standardom (izjeme so Finska, Danska in Nizozemska), medtem ko so v državah z nižjim življenjskim standardom prodajne cene v večini primerov višje. Tako je prodajna cena Renault ZOE v Združenem kraljestvu 20.500 €, na Hrvaškem pa skoraj 31.500 € (31.440 €). To pomeni, da je na Hrvaškem vozilo za več kot 50 % (53 %) dražje kot v Združenem kraljestvu.

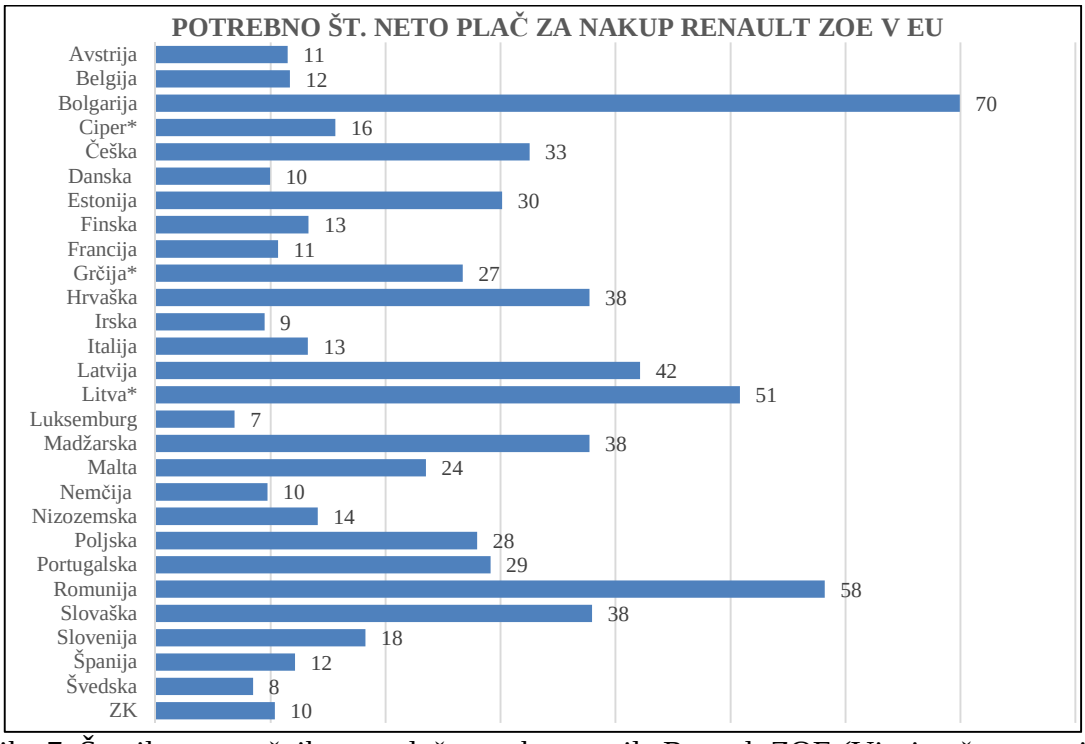
Na sliki 6 so prikazane poprečne neto plače v posameznih državah EU v letu 2017 [11]. Čeprav se pri omembi plač v večini držav EU misli na bruto plače, sem vseeno za svojo analizo uporabil neto plače, saj je to kljub vsemu tisti del plače, ki ostane (po odbitku raznih dajatev in prispevkov) zaposlenemu na razpolago.

[128] Za Ciper, Grčijo in Litvo je izbran model »Nissan Leaf« (2. po prodaji v EU), ker »Renault ZOE« ne uvažajo.
[129] Možnost dodatne raziskave samo na to temo (pripomba avtorja prispevka).
[130] Nekatere prodajne cene je avtor prispevka pridobil direktno preko hiš »Renault« v določenih državah.



Slika 6: Prikaz povprečnih neto plač v posameznih državah EU v letu 2017 (avtorjev vir)

Lahko vidimo, da se povprečne neto plače po posameznih državah zelo razlikujejo. Najvišja povprečna neto plača je na Danskem (3.270 €) in je skoraj 8-krat (7,73) višja kot v Bolgariji (423 €), kjer je le-ta najnižja. Te razlike so prišle zelo do izraza pri mojem naslednjem izračunu, kjer sem ugotavljal, koliko poprečnih neto plač mora zaposleni v določeni državi porabiti za nakup vozila Renault ZOE (slika 7).



Slika 7: Število povprečnih neto plač za nakup vozila Renault ZOE (Vir: izračun avtorja) (* vozilo Nissan Leaf)

Najhitreje si lahko takšen avto kupijo v Luksemburgu (7 plač), na Švedskem (8 plač) in na Irskem (9 plač). Tudi v preostalih državah z višjo kupno močjo se število potrebnih neto plač[131] za nakup vozila Renault ZOE giblje nekje do cca. 12. Na drugi strani pa so države, v katerih si je tovrstno vozilo zelo težko privoščiti. V Bolgariji je potrebno za takšen nakup odšteti 70 poprečnih neto plač, v Romuniji 58. V kar 12 državah EU je potrebno za nakup vozila Renault ZOE odšteti veliko več kot celotno dveletno poprečno neto plačo in večina teh držav ima tudi nižji (nizek) življenjski standard.

M.Sc. Darko Pirtovšek *is a lecturer at the SCC - Higher vocational college in Celje, where he lectures business administration. He has completed his university education at the Faculty of Science and Technology where he graduated in the field of mining having later obtained his master`s degree in the field of finance at the Faculty of economics in Ljubljana. Apart from lecturing at the college he also cooperates as an external partner with enterprises which are engaged in projects connected to EU competition biddings and tenders in the fields of logistic and organizational solutions, elaboration of business and financial plans in connection with investments and elaboration of marketing analysis and strategies in connection with new investments. He holds various courses on business- and logistics-connected topics. In addition he has published expertise books and articles and assists the students as their mentor.*



Analiza je dejansko pokazala, da se število osebnih priključnih električnih vozil v državah EU vsako leto povečuje, vendar je njihov delež v skupnem deležu vseh osebnih vozil v celotni EU še vedno zelo nizek. V letu 2017 je delež na novo registriranih osebnih priključnih električnih vozil v celotni EU znašal manj kot 1,5 % vseh na novo registriranih osebnih vozil. So pa ti deleži po posameznih državah zelo različni. Rezultati analize kažejo na to, da so ti deleži višji v državah v višjo kupno močjo (življenjskim standardom), medtem ko so v državah z nižjo kupno močjo (življenjskim standardom) le-ti v večini primerov zelo nizki.

Kupna moč je najverjetneje eden od najpomembnejših vzrokov[132] za število tovrstnih vozil v posameznih državah EU. Ob tem je zanimivo to, da so prodajne cene teh vozil v državah z nižjo kupno višje kot v državah z višjo kupno močjo. Zato ne preseneča dejstvo, da mora prebivalec Bolgarije za nakup osebnega priključnega električnega vozila plačati skoraj 6-letno celotno poprečno neto plačo. Zato je težko pričakovati, da se bodo razlike med bogatejšimi in revnejšimi državami EU v bližnji prihodnosti bistveno zmanjšale kljub zelo smelim načrtom Evropske komisije o zmanjšanju izpusta toplogrednih plinov v prometu do leta 2050.

Tudi Slovenija je s svojo strategijo o alternativnih virih, po kateri bi do leta 2030 po slovenskih cestah vozilo cca. 200.000 osebnih priključnih električnih vozil, več kot optimistična. Glede na to, da je bilo v letu 2017 teh vozil v Sloveniji skupno nekaj čez 1.000, bi morala Slovenija v času do leta 2030 vsako leto povečati število osebnih priključnih električnih vozil za cca. 50 %[133] (v letu 2017 je bilo kupljenih 528 tovrstnih vozil [7]). Sami presodite, ali je to izvedljivo.

[131] Gre za teoretično predpostavko, da gre vsa neto plača za nakup vozila (pripomba avtorja prispevka).
[132] Osebno mnenje avtorja prispevka.
[133] Izračun avtorja prispevka.

4. ZAKLJUČEK

V prispevku sem se ukvarjal s pridobivanjem podatkov o deležih osebnih priključnih električnih vozil in trendih rasti prodaje teh vozil za obdobje 2013–2017 v posameznih državah EU. Na podlagi pridobljenih podatkov sem izdelal analizo, s pomočjo katere sem prišel do nekaterih zanimivih ugotovitev.

Ena od povsem logičnih ugotovitev je ta, da so deleži tovrstnih vozil, realno (v večini primerov tudi nominalno), višji v državah z višjim življenjskim standardom. Nekoliko bolj presenetljiva je ugotovitev, da so prodajne cene izbranega modela (Renault ZOE), ki sem ga uporabil pri analizi, v državah, kjer je kupna moč nižja (nizka), večinoma višje kot v državah, kjer je kupna moč višja (visoka)[134]. Je temu vzrok slaba konkurenca, nezanimivost trga? To seveda še dodatno vpliva na nizek delež tovrstnih vozil v teh državah.

V analizi se nisem ukvarjal z vplivom subvencij in raznih drugih olajšav, ki jih posamezne države EU nudijo ob nakupu tovrstnih vozil, saj bi se področje moje raziskave preveč razširilo. Problem je tudi v tem, da v EU ni enotnega načina državne pomoči (v nekaterih državah je sploh ni). Čeprav te državne pomoči nižajo prodajne cene in vplivajo na povečanje nakupa tovrstnih vozil (npr. na Danskem so leta 2016 zmanjšali državno pomoč, kar je posledično pomenilo manj novo registriranih osebnih priključnih električnih vozil [12]), menim, da ti dodatno pridobljeni podatki (npr. razmerje »prodajna cena s povprečno neto plačo«) ne bi bistveno spremenili določenih rezultatov analize.

Čeprav se v EU zavedajo pomena zmanjševanja emisij toplogrednih plinov in spodbujajo nakup električnih priključnih vozil, pa bodo zelo težko dosegli cilje, ki so si jih zadali v bližnji in daljni prihodnosti.

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USING OF CLUSTER ANALYSIS METHOD AND BCG MATRIX TO PREDICT THE DEVELOPMENT OF THE AUTOMOTIVE INDUSTRY

Kirill Kurilov[135]
Anastasia Kurilova[136]
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Abstract: *The global automotive industry is an important component of the global economy. Data of statistical observations of the development of the automotive industry allow us to conclude that the global industry recovered from the 2008-2009 crises and resumed growth. By the end of 2016, the volume of registered vehicles increased more than two times in comparison to 1996. It is important to predict the development of the automotive industry in different countries. The principles of Boston consulting group matrix were used for forecasting. The cluster analysis method was used for the objectivity of the assessment in the preparation of the Boston consulting group matrix. The distance between the available objects was calculated using Euclidean distance. The indicators used include the dynamics of the growth in the number of registered vehicles and the share of a particular country in the total volume of registered vehicles. Country grouping of car manufacturers made it possible to divide countries into clusters that reflect the position of countries in the global market of vehicles. The assessment showed an objective division of the whole set of countries into four groups, which are characterized by the following features.*
The first group of countries has a large market share, more than 1 per cent, and a growth rate of more than 4 per cent. The leader of this group is China. The increase in the volume of registered vehicles in 2015 compared to 2014 amounted to 10.36 %. This group includes other countries with significant production volumes of cars, such as India, Indonesia, Iran and Turkey. This group in accordance with the BCG matrix can be attributed to the "stars".
The second group "question" includes 92 countries; their main characteristic is quite high growth rates-more than 2 %, the maximum growth rate in the countries of this group - 18 %. Further development of production in these countries will depend on various factors – demand for automotive products; - attractiveness of production for import, etc.
The third group of countries "money bags" consists of 10 countries with a significant market share, more than 1 %, and a significant growth rate of more than 1.3 %. The leader of this group is the USA, whose share in the total registered vehicles is 20.6 %, and the rate of increase is 2.33 percent.
The fourth group of countries - "dogs" - consists of 27 countries. Their main characteristic is the minimal market share and negative or minimal growth rates. The maximum growth rate does not exceed 2 %. The prospects of this group for the production of vehicles are uncertain, as factors affecting the sale of products - demand and cost of production - do not allow for market growth.
The grouping showed the possibility of using the cluster analysis and matrix of the Boston consulting group (BCG) for forecasting in the market of vehicles.

Key words: *Cluster analysis, matrix of the Boston consulting group, vehicles, forecast.*

[135] Togliatti State University, 445667, Togliatti, Belorusskaya street, 14, Russian Federation
[136] Togliatti State University, 445667, Togliatti, Belorusskaya street, 14, Russian Federation

1. INTRODUCTION

The world vehicle population in 2016 amounted to 1.32 billion cars and trucks. This figure is almost twice as high as the world fleet of vehicles, which was achieved 20 years ago - in 1996. This year, the fleet of vehicles amounted to 670 million cars and trucks. At the same time, there has been a trend of doubling the fleet of vehicles every 20 years. So in 1976 the total fleet of vehicles was 343 million cars, the total fleet of cars in the world grew by 4.6% compared to the previous year.

Total sales of vehicles in 2017 amounted to 96.04 million vehicles. This indicator grew by 2.7% compared to a record in 2016. Despite the fact that growth in general was stable, in many countries in 2016 there was a certain decline in growth rates, caused by a decrease in the level of consumer confidence. Currently, there is a tendency to encourage governments to sell electric vehicles, but sales growth is hampered by the lack of an infrastructure for charging cars.

The largest role in the global automotive industry is played by countries such as the United States, China and Japan, which have the largest fleet of vehicles in the world. The motorization index is led by countries such as Puerto Rico, the United States and New Zealand.

Characteristics of the Russian and European market.

The Russian automobile vehicle population in terms of vehicle volume is in fourth place after Japan. This characterizes positively the Russian automobile market and its significant potential. It should also be noted the level of automotive industry of the Russian automotive industry (358 cars per 1,000 people). According to this indicator, the Russian car market is on the 51st place. At the same time, there is a significant market growth potential to the level of the US automotive index at the level of 821 cars per 1,000 people. This allows us to conclude that the maximum growth potential of the automotive market can be up to 56.4%, which makes the Russian market one of the most attractive markets in the world.

Characterizing the Russian automotive industry, it should be noted that after the rapid recovery that was observed at the beginning of the current millennium in Russia, the growth of the automotive market in 2012 slowed down, and in 2013 its stagnation started, which was caused by worsening macroeconomic indicators, which in turn caused decrease in sales of vehicles across Russia. By the end of 2017, sales of vehicles in Russia amounted to about 1.7 million units. At the same time, the volume of sales of vehicles did not exceed the volume of production of vehicles reached in the amount of 1.8 million units.

At the end of 2017, sales volumes declined, while at the end of 2016 this indicator fell to the minimum values reached for the period from 2005-2017, as well as other indicators that characterize the Russian actual gross domestic product, presumably reaching the bottom. It should be noted a positive trend in the growth of the share of domestic brands against the background of a decline in the share of imported cars.

It should be noted that the fact that sales of vehicles around the world increased and amounted to 96.8 million units cars in 2017. The total fleet of vehicles increased by 4.6% in 2016, which indicates a positive trend in the development of the industry for the production of vehicles.

Forecasts in 2016 showed that a possible recovery of the market will begin in 2017. The current change in the sales of Russian cars shows that the forecasts made have found practical

confirmation. Thus, the Russian automotive market shows a positive trend in the growth of sales of vehicles. In accordance with these blowouts, the sales of vehicles are expected to increase to a value of two million vehicles per year and the continuation of this growth in the future.

Assessing the state of the Russian automobile industry as a whole, we can draw the following conclusions. A significant reduction in car sales due to the crisis does not reduce the long-term potential of the Russian automotive market, which is quite high due to the low level of ownership of vehicles and the considerable age of the vehicles in operation.

Among the factors that will determine the pace of recovery of the Russian automotive market, include the price of oil, the ruble rate, the interest rates for credit resources, government support measures and their effectiveness, as well as work to reduce the "cost of operating and owning a car" indicator.

It should be noted that, according to the value of financial resources, the Russian economy lags far behind the developed countries. At the same time, the lowering of the Bank of Russia's key rate, the growth of the business of captive banks owned by automakers, and the gradual recovery of the Russian consumer market will ultimately contribute to the growth of the share of car sales on credit, increasing the growth of the consumer market.

The growth trend of the Russian automotive market corresponds to the growth trend of the European market, which in 2017 continued to grow and reached a relative index of 3.6% and an absolute value of 20.82 million units. Despite positive market growth in previous years, European countries did not achieve sales of 22 million vehicles per year, which was reached before the previous recession. Among the European countries should be allocated to the UK, which achieved a market growth rate of 5.3%, Germany, with a growth rate of 2.7%, and France, which showed growth of 5.1%.

Kirill Kurilov *was born July 17, 1977 in Togliatti, Samara Region.*



Education
In 1999 graduated from the Technological Institute of the Volga in "Accounting and Auditing".
From November 1999 to September 2002 - graduate of Togliatti State University.
In 2001 was trained on the training program for professional accountants to obtain the certificate of a professional accountant.
In 2002, was trained by a professional auditor training program to obtain a certificate of professional auditor.
In 2005 defended his thesis for the degree of Candidate of Economic Sciences on the theme "Improving corporate governance."
In 2012, completed training and passed an examination on the subject of "Work with financial reports" on course "Practical Financial Management" program "Russian ACCA."
In 2013 trained and passed the exam on the subject "Management Accounting" course "Practical Financial Management" program "Russian ACCA."

Work experience
Started to work in November 1995 as an accountant at LLC "Express Niva Center." Profile of the organization selling cars and spare parts.
Now he works as the head of the department for interaction with shareholders at JSC AVTOVAZ.
Also, he works as associate professor of the department of «Finance and Credit» at Togliatti State University.

Characteristics of the US and North American market.

North America is one of the most significant regions for the global automotive industry. Nevertheless, following the results of 2017, this region became the only one in which there was a drop in sales of cars by 1.4%. At the same time, the absolute value of the sales indicator as a result of the decrease reached 21.2 million units of vehicles.

Anastasia Kurilova *was born on July 8, 1981 in Togliatti, Samara Region.*



Education

In 2002 graduated from the Technological Institute of the Volga in "Accounting and Auditing".
From November 2002 to September 2006 - graduate of Moscow state University of service.
In 2005 defended thesis for the degree of Candidate of Economic Sciences.
In 2012 defended dissertation for the degree of Doctor of Economic Sciences.
Member of Association of Chartered Certified Accountants (ACCA)

Work experience
Started work in 2001 as an accountant at JSC AVTOVAZ.
Now she works as the head of the department for interaction with shareholders at JSC AVTOVAZ.
Also, she works as professor of the department of «Finance and Credit»at Togliatti State University.

One of the reasons for the decrease in the decline in sales in the US, which was 1.8% compared with the same period in 2016. At the same time, in 2016, the US share in the increase in vehicle volumes worldwide in 2016 was 2.4%. At the same time, the growth rate of vehicles in the US in 2016 was higher than the average value of this indicator for the previous decade, which was 1.2%. It should be noted that in the US, about 4% of the world's population owns a fleet of vehicles, whose share in the total world volume is 21%. The total number of vehicles registered in the US is 271 million pcs. If we talk about relative indicators, then the ratio between the number of people and the volume of vehicles in the US is 1.2 people per vehicle. For this indicator, countries such as Austria (1.4 people per vehicle), New Zealand (1.2 persons / per vehicle) and Luxembourg (1.4 people / per vehicle) are approaching the United States. Thus, the United States is one of the most important global markets for cars, although it should be noted that its potential for future growth is not very significant.

Despite the decline in car sales in the US, other NAFTA countries show positive dynamics. So the increase in vehicle sales in Mexico was 4.6%, in Canada, sales increased by 4.7%, the first time reaching 2 million units of vehicles per year.

Characteristics of the market of Southeast Asia and China.

As for South-East Asia, in general, this region shows significant growth. Also this region is of great importance for the modern world automotive industry. The greatest influence on the market of southeast Asia is provided by China, which ranks second among the countries that produce cars in terms of the fleet in operation. After an impressive sales growth of 14.4% in the national car market in 2016, the growth in sales in 2017 did not become so impressive and amounted to 3%. The volume of sales of vehicles amounted to 28.88 million units vehicles compared with 28 million units in 2016. At the same time sales of SUVs (SUVs) increased, and cars and crossovers (CUV) decreased. The reason for this is that the Chinese government has set strict environmental standards to improve the environmental situation, the use of which implies the disposal of several million physically and morally obsolete cars per year. Given this in 2016, there was a significant growth potential of the Chinese market. So basically Chinese

car buyers are forced to buy new cars. At the same time, the choice of cars offered in the Chinese market is quite large - the buyer is offered more than 500 models available in the market in a wide price range. This program operated in 2016, so a significant number of probable purchases in 2017 were carried out over the past year, which caused cooling in the Chinese market. It should be noted that China's share in the total volume of vehicles is growing rapidly enough in 2016 (increased from 12.8% in 2016 to 194 million cars and trucks). It should be noted that by the number of vehicles, China has not yet reached the US indicator. Nevertheless, the growth rates of registered vehicles in China are striking. For six years the growth rate of the fleet amounted to 100 million units vehicles per year. In 2016, sales of vehicles amounted to 28 million unit's vehicle, which in absolute terms corresponds to the fleet of vehicles in China in 2004. At the same time, China has significant potential for growth. The indicator of the provision of vehicles is 7.1 inhabitants per vehicle, which shows China's lag behind the developed countries.

Government stimulation of sales of cars on alternative fuel made China one of the main operators of these cars after Norway. The growth in sales volumes by the end of 2017 was 53%. The increase in sales of cars on alternative fuel was affected by measures to discourage sales of cars on traditional fuel, based on high payments for vehicle registration. At the same time, registration of a vehicle using alternative energy sources is free of charge.

Another largest manufacturer and operator of vehicles - Japan increased sales by the end of 2017 by 5.3%. In absolute terms, sales volume amounted to 5, 23 million units of vehicles per year. The volume of vehicles registered in Japan amounted to 76 million units. Compared to 2015, this indicator grew by 0.4%. In terms of registered vehicles, Japan ranks third after China, which surpassed Japan in 2010. The level of motorization in Japan is quite high - 1.7 people per vehicle. However, such negative factors as population aging and low birth rate can impede the growth of the fleet of vehicles regardless of the economic situation in the country, as well as a certain phase of the economic cycle.

Sales of vehicles in India grew by 9.5%. The absolute indicator, which characterizes the sales of vehicles, was 4.06 million units of vehicles in 2017. At the same time, the relative growth rates for the results of 2016 amounted to 7.1%. It should be noted that tax reform is currently underway in India, which in the long term will ensure economic growth, but at the first stages of its implementation may have negative consequences for the development of the economy. Nevertheless, sales of new vehicles in India have reached a new record of 4 million vehicles per year.

The level of motorization in India is quite low - 28.8 people per vehicle. At the same time, the total fleet of vehicles in India is 46 million pieces, which roughly corresponds to the fleet of vehicles in Germany, whose population is 16 times smaller. The dynamics of the park's change shows that the total volume of vehicles in India is growing by an average of 11% over a ten-year period. For comparison, the average growth rate of a car park in Germany is 1.2%. One of the few countries in South-East Asia that showed a decline was South Korea, where sales fell by 1.8% to 1.79 million vehicles a year. A possible reason for this is the preparation of the country for the Winter Olympic Games.

Among the Southeast Asian countries should also highlight the increase in sales of cars in countries such as the Philippines and Thailand, sales growth of which amounted to 15.7% and 13.4% respectively.

Description of the market of South America.

Most countries in South America, like India, have a small amount of vehicles per inhabitant of the country. This predetermines the future potential growth of sales in these countries. For example, in Brazil, which has the largest fleet of cars in the amount of 43 million vehicles, the vehicle security indicator is 4.9 people per vehicle. Despite the fact that in 2016 the countries of South America in terms of total sales showed a 10-year low, in 2017 the automotive market grew by 12.7%. In the case of the country, the sales of cars in Brazil grew by 9.2% and reached 2.24 million vehicles a year. Thus, Brazil was able to reverse the situation in which the growth of the fleet of vehicles in 2016 was less than one percent (+ 0.8%), and returned to the "shock" growth rate, which averaged 6.1% per year. One of the reasons for this is a reduction in interest rates, which allowed for growth against the backdrop of deferred sales in previous years. The leaders of growth among the countries of South America were Argentina and Chile in 2017, which achieved growth in relative terms of 27 and 17.9 percent, respectively. The absolute values of sales in Argentina were 0.89 million units and 0.37 million units of vehicles. It should be noted that the rapid growth of the automotive market continues from last year. So in Chile, which registered only 5 million vehicles, in 2016 there was a significant increase in the fleet of vehicles, which in relative terms was 15.4%. Despite the growth in sales of vehicles in general in South America in a number of countries, there is a significant drop in sales. So car sales in Venezuela almost stopped as a result of the economic crisis, and in Colombia in relative terms they decreased by 6.1%.

The aim of such a group is to identify, on the basis of the grouping, generalized groups of countries with similar characteristics. Such a grouping will allow not only to more accurately characterize the characteristics of a particular group, but also to form a forecast for the change in the state of the country and its transition from one group to another.

2. METHODS

Our studies [2], [3] have shown that for such a grouping it is advisable to use a matrix proposed by the Boston consulting group. The scheme for using the matrix of the Boston consulting group is quite simple: on the horizontal axis X, the market share of the economic entity is deferred, and the horizontal indicator Y reflects the indicator "growth rate of market share."

The received groups of economic subjects can be divided into four conditional groups of stars, cash bags, questions, dogs. This matrix can also be transformed for the purposes of assessing countries in terms of the degree of development in them of the production of vehicles and other indicators. Given the lack of an open access to complete data on the number of registered vehicles by country in 2016, the data of the World Organization of Automobile Manufacturers (OICA) [4] for 2015 are used for analysis. The existing matrix of the Boston consulting group will be changed as follows: the X axis will be used to reflect the data on the country's share in the global volume of vehicle registration, along the Y-axis; we will reflect the data on the growth rates of the share of each producer country.

The resulting groups will be characterized as follows: "star" - a group of countries with high growth rates, while occupying a significant share in the volume of registered vehicles. The "money bag" is a group of countries that occupy a significant market share and at the same time the market growth rates are insignificant. To the "dogs" group we will refer countries with a small market share and low growth rates of the market. "Question mark" is a group of countries whose market share is insignificant, but the growth rates, which are quite high. To improve the

objectivity of the assessment in the process of preparing the matrix of the Boston Consulting Group, we apply methodological approaches known as cluster analysis, which is a method for grouping the obtained multidimensional observations and objects by calculating the distances between the objects obtained with further redistribution of observational groups (clusters and taxa). To determine the distances between existing objects, the formula for the Euclidean distance is calculated by the formula (1):

$$r_w(y_i, y_j) = \sqrt{(y_i^{1,2,\dots,n} - y_j^{1,2,\dots,n})^2} \quad , \qquad (1)$$

where $yi^{1,2,\dots,n}$ and $y^{j1,2,\dots,n}$ are the actual parameters of the parameters showing the position of the objects y_i and y_j. The groups will be selected using the "nearest neighbor" method, as well as to increase the information content and accuracy of the classification of indicators that assess the state of the automotive industry of a specific country.

As indicators we will use indicators that characterize the country from the point of view of development of the dynamics of growth in the number of registered vehicles and the share of a particular country in the total volume of registered vehicles.

3. RESULTS

The carried out grouping of countries - car manufacturers allowed to get a clear breakdown of countries into clusters, allowing revealing the positions of countries in the world market of vehicles.

The carried out grouping of countries - car manufacturers allowed to get a clear breakdown of countries into clusters, allowing revealing the positions of countries in the world market of vehicles.

The first group of countries - "stars" is characterized by a significant market share, more than 1% and growth rates of more than 4%. The first group includes countries such as China, India, Turkey, Indonesia, Iran, Malaysia, Thailand, Mexico, and South Korea. The leader of this group is China. The increase in the volume of registered vehicles in 2015 compared with 2014 was 10.36%. This group is characterized by high growth rates, while it occupies a relatively large market share. It should be noted that the countries of this group are quite large car manufacturers. So the volume of production of vehicles by China according to the International Organization of Automobile Manufacturers (OICA) was 28,118,794 vehicles in 2016. According to this indicator, China is the leader of the world automotive industry. Other manufacturers are also quite large car manufacturers. For example, India produced 4,488,965 units in 2016 vehicles per year. The volume of production of cars by other countries amounted to at least 1 million units vehicles per year; such countries include Indonesia, Iran, Turkey, etc. This group is characterized by a rather large volume of domestic demand for automotive products. This makes the country's data attractive for the development of production of vehicles in the territory of the country. Concerning the forecast of development of the automobile market, and manufacture in the given countries it is possible to draw the following conclusion: these countries will be leaders on sales and manufacture of vehicles. In the future, their positions will increase significantly. Concerning such countries as India, Turkey, Indonesia, Iran, Malaysia, Thailand, Mexico, it can be assumed that the motor vehicle market has significantly accelerated, due to the relatively low level of automatization of these countries. With the growth of the market and the associated slowdown in the growth rates of sales and production, the

countries of this group will move to the third group of "money bag" with a change in basic characteristics.

The second group of countries is a "question mark", it unites 92 countries. Among these countries, including: Egypt, Panama, Georgia, Syria, Uruguay, Pakistan, Iraq, Albania, Mozambique, Vietnam, and Austria. The main characteristic of these countries is the following: quite high growth rates - more than 2%, the maximum growth rate for the countries of this group of Belize with a growth rate of 18%. At the same time, the market share of these countries is insignificant. Given this, the countries in this group have sufficient development potential, especially given that the level of motorization in most of these countries is very low. However, most of these countries have a significant population, for example, Egypt and Iraq. Further development of production and sales of cars in these countries is in question and will depend on various factors: - demand for motor vehicles; - the attractiveness of production for imports, etc. An important factor ensuring the development of the automotive industry and the automotive market for most countries will be the development of the economy and the growth of incomes of the population. As the country develops, these groups will fall into the group of 1 "stars" or in group 4 "dogs" with a change in the corresponding characteristics.

The third group of countries consists of 10 countries, including: Poland, Great Britain, Argentina, USA, Brazil, Australia, Russia, Germany, Spain, Canada, and Japan. This group is characterized by a significant market share (over 1%), as well as significant growth rates (more than 1.3%). The leader of this group is the United States whose share in the total volume of registered vehicles is 20.6%, and the growth rate is 2.33%. It should be noted that factors affecting sales in these countries are moderately positive, which provides an increase in sales in these countries. These countries also include Russia, with a share in the total world registration volume of 4% and a growth rate of vehicle volumes of 1.67%. At the same time, growth in vehicle registration is taking place against the background of the financial crisis in Russia. This suggests that Russia has a significant growth potential in the production of vehicles. With the successful development of the Russian economy, Russia can move from the third group to the first "star" group. At the same time, the development of negative social and economic processes in the Russian economy can lead to the transition of Russia to the "dog" group.

The fourth group of "dog" countries consists of 27 countries, including: Puerto Rico, Finland, Afghanistan, Ukraine, Bangladesh, Singapore, Kazakhstan, Greece, and Bermuda. The main characteristic of these countries is the minimal market share and negative or minimal growth rates. The maximum growth rate does not exceed 2%. The prospects for this group in terms of production of vehicles are ambiguous, since the factors affecting sales of products - demand and cost of production do not allow for the growth of the market. The forecast for the countries of this group is negative. Positive shifts may be noted if the countries of this group implement a pre-term program to stimulate the automotive industry. Otherwise, the growth of the automotive industry and the automotive market in these countries is unlikely.

Summing up the results of the conducted research, it is possible to draw a conclusion about the possibility of using methods and methods of cluster analysis and matrix of the Boston consulting group for the purposes of forecasting in the market of vehicles.

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POLARIZATION OF WEALTH AND UNSAFENES IN TODAY'S GLOBALIZED WORLD

Irena Andreeska[137]
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ABSTRACT: *Globalization is a process which nowadays can be explained in different aspects. The explanation takes direction from glorifying the market role, wealth, to developing problems, unemployment and poverty.*
The center in this paper is the problem of realistic exploration of the economic globalization. Globalization of small and undeveloped countries will have a special treatment, as well as the role of world's periphery and the capital flow from the undeveloped countries.
In this paper Transnational corporations – "the abstract empire", will be considered through the economic implications which are present on the way of civilized elimination of the largest part of the world as a base for safety and stability in the modern world. The modern world economic map which has been formed under the influence of the low of globalization, increases the social conflict on many basis: ethnic, religious social. So, the modern world gets much more global and much more fragmentary and divided in the process of destructive competition, with much less presence of social and human elements.

Key words: *poverty, globalization, transnational corporations, abstract empire, polarization*

INTRODUCTION

In order to understand the processes that thoroughly have influenced modern trends, it is necessary to consider the most controversial topic of today - globalization.

This imperative comes out of the indisputable fact that the position, comparative advantages and development perspectives of each country today become dependent on the new development strategy - globalization.

Modern politicians, scientists and experts have repeatedly used examples from the past in radically altered socio-economic conditions. Knowing the processes and their consequences is a prerequisite according to which they should not be treated as "natural disasters" or "absolutely unavoidable". Significant indicators of the move towards vulgar sociological Darwinism require a conscious perception of the processes and undertaking activities at various levels of the global system.

Globalization today is explained through various harmful diopters (developed-developing countries), and from the point of view of different methodological approaches (rational - irrational). According to a rational approach that supports science, globalization is explained as the low of modern economic development which has a characteristic of a global domination of international financial capital[138]. Such legitimacy creates a new transformation of a society -

[137] Komercijalna banka AD Skopje, Orce Nikolov 3, 1000 Skopje, Macedonia
[138] George Soros connects the beginnings of globalization with the establishment of OPEC (Organization of Oil Exporter Countries) in the 1970s. The huge surplus that appeared in these countries was recycled by commercial banks backed by Western countries. The international capital market continued to develop and during the 1980s

changing the world's basic values, social, economic and political structure. We do not want to call it *a new world order* as some world politicians call it, but a new chaos that no one can answer how long it will last.

The genesis of the conflict lies in the consequences of the neo-liberal doctrine of the free market as a fundamental pillar of the "global integration". Such a reaction creates a kind of resistance among the world's public in developed countries, which is also called a "quiet revolution". Mass protests against the creators of the rules of that game (IMF, World Bank, WTO) were held in Seattle, Washington, Prague, Montreal, Davos, Geneva, Rome, Barcelona and they have an apparently adverse impact on the fate of three-quarters of the world's population, shown through slogans such as "Capitalism kills ...", "If you want to starve call the IMF", "We want capitalism with a human face ..."[139].

GLOBALIZATION AND ITS IMPACT TO THE WORLD

In the undeveloped part of the world, regional critical points are multiplying, armed conflicts due to ethnic and religious issues escalate and political antagonisms become an integral part of everyday life on different continents (Africa, Latin America, and Europe). Third World riots, under the pressure of the global burden of the international public, are increasingly identified as terrorism. The "abstract kingdom" united in the field and declared war on the undesired side effects of globalization in the poor world, which has become a real threat to the security, freedom and stability of the developed world. Accordingly, the global capitalistic system gets a clearer outline of the twisted form of a "democratic and market economy" and an increasingly obvious form of soft totalitarianism and a oligopolistic structure. If globalization continues along its path, political and global pressures will break up into pieces. It remains to be seen whether reasonable forces will be found to alleviate the consequences of the natural process. Finally, the modern civilization has never been under greater pressure on so many problems and dilemmas for which no rational answers have yet been found, and on which the health of the planet Earth depends.

POVERTY - THE MOST REMARKABLE PHENOMENON OF THE GLOBAL ECONOMY

The World Bank defines world poverty as a condition in which people live with less than a dollar a day. Jeffrey Sachs's criteria in his book “The End of Poverty” is even stricter and closer to what is called absolute poverty, where people cannot meet their basic needs such as food, drinking water, access to health services and the like. According to him, today 1/6 of the world population lives in this kind of poverty[140].

As a result of the scientific and consequent industrial revolution, in the past 200 years, humanity has experienced an unprecedented development. If until then only a very small number of people (royal families and aristocracy) lived a life in which they did not need to worry about where the next meal would come, today a huge number of people live in a kind of luxury unthinkable even for the pre-industrial elite. However, the cost of progress in many cases is costly paid by dehumanization of the entire generations and nations through the savage

when the expansion of the debt crisis arose. After the fall of the communist regimes, globalization has become a truly global process.

[139] The public relations industry emerged as a result of the need to control public awareness because the industrialists became aware of the threat to them and the danger of a private tyranny-Chomsky, Class War, 1996

[140] www.marxist.com/ilo-fair-globalization-macedonian.htm

exploitation and subordination of their human dignity to the industrialization process, the original accumulation of capital, and its consolidation.

The question that we should answer is how achievements in the various branches of science and their technological solutions will help mankind who is still unable to satisfy basic living needs to succeed in doing so.

There is a fear that globalization causes inequality, and perhaps even worsening the situation of many of the poor by destroying their income and increasing their incompetence. This fear may not be universal, but it still plays an important role in public perception, which must not be ignored.

In terms of finance, the UN Millennium Project in its seventh recommendation requires developed countries by 2015 to reach a level of 0.7% of their GDP to support the Millennium Goals. At the moment, the US allocates only a quarter of that, or 15 billion dollars, against the defense budget of 500 billion dollars.

GLOBAL FINANCIAL ARCHICTECTURE - IMF AND WORLD BANK

In combating poverty, it is desirable to adopt measures that will have a role of remuneration and which will reduce the effects of exclusion from the world system, but not to abolish the exclusion itself, because it is inevitable (therefore justified) consequence of development based on economic growth and global competition. The neoliberal consensus of the countries that make up the core of the world system is imposed on both peripheral and semi-peripheral countries by controlling the external debt implemented by the IMF and the World Bank. Therefore, these two institutions are considered responsible for the "globalization of poverty"[141]. The new globalized poverty is not the result of a lack of human and material resources, but of unemployment and wage cuts around the

Irena Andreeska *was born in Ohrid, Republic of Macedonia. She works in Komercijalna banka AD Skopje, Republic of Macedonia.*



Associate professor on the University for Tourism and management - Skopje and Eurocolledge - Kumanovo, Republic of Macedonia – International trade and international financies

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[141] Michel Chossudovsky, The globalization of poverty and the new world order, Global Outlook, 2003, p.47

world. According to World Health Organization data, in poor countries 90% of the total number of diseases in the world occur: at the same time, 10% of the funds are spent on the global amount spent on health; to 1/5 of the world's population, modern health services are not available, and half of the world's population do not have the basic medicine. Health is probably an area in which inequality is seen in the most shocking way.

The poor population was predominantly affected by malaria, tuberculosis and diarrhea. Data on the distribution of funds for health care and medical research are even more frightening. Despite the shocking rise in inequality between poor and wealthy countries, only four of these last four have met the requirement, i.e. their moral obligation of the domestic gross product to allocate 0.7% for the assistance of the endangered[142].

It is reasonably considered that the allocation of money and the financing of poor countries is a simple but unsuccessful method. Money is transferred through countless non-governmental and governmental organizations and with each diversion they melt into someone's pocket or are extremely inadequately invested. Problems thus remain because they are not resolved by people directly affected by these problems, but by people who are rather disturbed.

International relief programs for disadvantaged people mask other transfers that flow primarily from the poor to the rich countries. This is best seen by the example of external debt. The International Monetary Fund, in fact, functions as an institution that guarantees the poor countries - and many of them become even poorer, although they are in debt - paying their debts to the wealthy countries (states, private banks, multilateral agencies) on terms (for example interest rates) which are imposed on them. In addition, the liquid transfer from South to North implies many other forms, such as brain drain: according to United Nations data, about 100,000 highly educated Indians immigrated to the United States, accounting for a loss of $ 2 billion to India[143].

Poverty reduction is not yet rapidly, nor deep enough. The number of people living with a slightly higher sum of $ 2 per day is almost 3 billion, which is half of the world's population. The previous suggests that many of the people who are moving out of the staggering poverty have not moved too far on the income scale. It is projected that the number of people living below that poverty line in Sub-Saharan Africa will be raised to almost 40 million[144]. This remark speaks that poverty is a global "evil" that calls for concrete collective action. In a globalized world, societies everywhere reduce poverty, due to negative externalities associated with poverty such as conflict, the spread of communicable diseases and environmental damage. Poverty Reduction remains a central challenge in today's global economy. The end of poverty will certainly not happen. If we wonder why, the answer would be as follows: because all wealthy states want to keep the rest of the poor for cheap labor, subordination, or economic colonies, which would be perhaps the most professional term.

It can be concluded that specific steps must be taken to accelerate the process of poverty reduction in the coming decades.

[142] Human Development Report, UNDP, 2008.
[143] Human Development Report, UNDP, 2008
[144] Jenny Bates, Globalization, Poverty and inequality, 2000, p.8

RECOMMENDATION FOR THE FUTURE

The international community, the citizenship and the intellectual elite are facing a major task, which should reduce the danger of the emergence of a global, economic, social and political crisis. On this path, it is necessary to reduce the speed of movement in the direction of further liberalization of trade and capital, and to give impetus to the constitution of some institutions and policies that would establish a certain balance in the global economy. Such action would include:

1) the reduction of debt in some cases and their deletion (for the poorest countries) provided they mobilize internal forces to open the development cycle.
2) Increased protection of people and labor rights in trade and investment contracts, in order to increase the bargaining power of those from the bottom. In this case, it would mean strengthening the position of the International Labor Organization (ILO), as well as the willingness of the IMF and the WTO and other international financial institutions to more respect the implications of strategies and policies on employment and poverty as a condition for obtaining loans or liberalization of economic relations.
3) Reducing financial instability, including capital controls, tax on international transfers of securities and the lifting of debt repayment by private creditors from international financial institutions, leaving the poor countries in total uncertainty over their fate.

It's an ambitious plan, but for those who want a stable and prosperous global economy, this plan has no alternative. The current international economic regime in unregulated global markets is economically and politically unstable. People who earn a living at home or abroad are increasingly pushed to the ocean of global competition and the economy in which only the largest investors have rescue belts.

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ПРОИЗВОДЊА ПОВРЋА И ЗНАЧАЈ ПОВЕЋАЊА КОНКУРЕНТНОСТИ ПОВРТАРСКИХ ПРОИЗВОДА У РЕПУБЛИЦИ СРБИЈИ[145]

VEGETABLE PRODUCTION AND SIGNIFICANCE OF INCREASE OF VEGETABLE CROPS COMPETITIVENESS IN THE REPUBLIC OF SERBIA[146]

Нада Косановић[147]
Данијела Ракић[148]
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Садржај: *Поврће се у Републици Србији узгаја на око 284.000 ha, што представља 6% од укупних ораничних површина. Производи се током целе године у башти, на њиви и у различитим облицима и типовима привременог и сталног заштићеног простора. Производња има изражен регионални карактер и условљена је агроеколошким условима, развијеношћу прерађивачке индустрије и тржиштем свежег поврћа. За већину повртарских култура карактеристично је смањење површина које су њима засејане, али је позитивно што се, упркос томе, производња одржава на сличном или вишем нивоу.*
Носиоци производње у повртарству су мали произвођачи (95%), који углавном нису тржишно оријентисани и ту настају највећи проблеми, јер они нису у могућности да обезбеде довољне количине, континуирану испоруку и уједначен квалитет поврћа.
Аутори сматрају да Србија има огроман потенцијал за повртарску производњу и да мере аграрне политике треба да обезбеде конкурентност производње у односу на окружење, али и на земље ЕУ. Због тога је, за повећање конкурентности, неопходна институционална подршка развоју повртарства - финансирањем нових технологија и неопходне пратеће механизације као и опреме за савремену производњу поврћа на отвореном пољу и у заштићеном простору. Осим конкурентности производње, важно је мерама аграрне политике обезбедити количину, континуитет и квалитет произведеног поврћа за свежу потрошњу, топлу и хладну прераду, кишељење, дехидрацију или сушење, производњу полу и готових јела и производњу дечије хране у првом реду за домаће тржиште, али и за извоз.
Извори података на којима се базира ова анализа су статистичка база података и публикације Републичког завода за статистику Србије (Билтен и саопштења статистике пољопривреде и спољне трговине).

***Кључне речи*:** *Производња, поврће, конкурентност, аграрна политика, Република Србија*

Content: *In the Republic of Serbia, vegetables are grown on around 284.000 ha, which represents 6% of total limited area. It is produced in the course of the whole year in gardens,*

[145] Рад је резултат рада у оквиру Пројекта 46006 „Одржива пољопривреда и рурални развој у функцији остваривања стратешких циљева Републике Србије у оквиру дунавског региона -развој локалних заједница“
[146] This Paper is the result of work within the Project 46006 „Sustainable Agriculture and Rural Development in terms of the Republic of Serbia Strategic Goals Realization within the Danube Region - Development of Local Communities“
[147] Research associate, Institute of Applied Science in Agriculture, Bulevar Despota Stefana 68b, Beograd, Republic of Serbia
[148] Phd student at the Faculty of Culture and Media in Belgrade, Serbia

fields and different forms and types of temporary and permanent sheltered areas. The production is predominantly regional and conditioned by the agroecological requirements, processing industry development and fresh vegetables market. It is characteristic for the majority of vegetable crops that the areas on which they are sown are reduced but, despite the mentioned, a positive side is in the fact that the production is maintained in the similar or greater level.
Holders of vegetable crops production are small producers (95%) who are not market oriented predominantly which results in the greatest problems since they are not able to provide sufficient quantities, continuous delivery and consistent quality of vegetables.
The authors consider that Serbia has enormous potential for the vegetable crops production and that the measures of agrarian politics should provide production competitiveness in respect to the surrounding countries and the countries of the European Union. Therefore, for the increase of competitiveness, the institutional support to vegetable crops growing is necessary - by the means of new technologies and necessary accompanying machinery as well as the equipment for contemporary vegetables production in the open and indoors. Except for the production competitiveness, it is important to provide, by the means of agrarian politics, the quantity, continuity and quality of produced vegetables for immediate consumption, hot and cold processing, acidification, dehydration or drying, production of semi-ready and ready meals and production of food for children primarily for domestic market, but also for the export.
The sources of information this analysis is based on are the statistical database of information and publications of the Statistical Office of the Republic of Serbia (Bulletins and Notices of Agricultural and Foreign Trade Statistics).

***Key words*:** *Production, vegetables, competitiveness, agrarian politics, Republic of Serbia*

1. УВОД

Циљ рада је да се укаже на стање, значај, потенцијал и користи које Република Србија има од повртарске производње. Анализом кључних статистичких показатеља дошли смо до закључака да биљна производња а као најзаступљенија ратарско – повртарска, у Републици Србији има, већ дуги низ година, доминантно учешће у структури пољопривредне производње.

Као једна од најинтензивнијих грана биљне производње која омогућује већу економску ефективност у односу на ратарску или сточарску производњу, повртарска производња омогућује интензивније коришћење земљишта, већу ангажованост радне снаге као и средстава механизације. Међутим, за значајније позиционирање производње поврћа и прераде од поврћа на међународном тржишту, потребно је повећање конкурентности ове значајне привредне гране. Тешкоће малих произвођача без знања, опреме и технологије да буду конкурентни и њихово одустајање од производње окретом ка локалним тржиштима могу се превазићи системским мерама, улагањима у знање, иновације и едукације ка моделима удруживања.

У раду је анализиран период од 2006 - 2012. године са освртом на резултате, трендове и пројекције развоја повртарске производње у актуелном времену.

2. ПРОИЗВОДЊА ПОВРЋА У РЕПУБЛИЦИ СРБИЈИ

Пољопривредна производња има велики значај за привредни развој једне државе због чињенице да она представља основ стабилности друштва из разлога што **храна** представља стратешки производ (Пејановић, Милић, 2008).[149]

Србија има повољне услове за гајење већине повртарских култура, нарочито за средње рано и средње касно, али и за рано и касно гајење одређених врста поврћа. Због тога су се развиле баштенска, њивска, интензивна индустријска производња и производња поврћа у заштићеном простору и готово у целости је сконцентрисана на породичним газдинствима, која представљају најзначајнију производну јединицу, како по производним потенцијалима, тако и по оствареном обиму производње.

У претходном десетогодишњем периоду, забележен је тренд раста у обиму производње поврћа[150], што се може приписати последицама кретања на међународном тржишту пољопривредних производа а последично и резултату већих инвестиција у производњу поврћа, и то пре свега у затвореном простору, као и све већој понуди и асортиману нових врста поврћа. Поред тога, производња поврћа веома је значајна и са аспекта коришћења расположивих природних потенцијала и техничко - технолошких достигнућа, а све у функцији стварања и раста дохотка у пољопривреди (Стефановић, Стевановић, 2005).

Према подацима Републичког завода за статистику, поврће се у Републици Србији гаји на површини од 121.574 хектара, од чега је 30.676 хектара на територији Војводине. У ову површину је искључен и кромпир који се у Србији гаји на површини од 51.987 хектара, а у Војводини на површини од 11.433 хектара.

Поврће учествује са 9% у структури укупно засејаних површина у Србији, са 11,31% у укупној вредности производње и са 9% у укупном извозу пољопривредних производа те је самим тим, једна од најразвијенијих и економски најисплативијих грана у пољопривреди. Мада је производња поврћа у односу на потребе и могућности још увек недовољна, значај повртарства огледа се у томе што производња на отвореном пољу може да обезбеди 5-8 пута већу вредност производње, као и у томе што сектор обухвата велики број индивидуалних произвођача и тиме доприноси руралном развоју земље. Уз примену система за наводњавање, повртарство омогућава интензивно коришћење земљишта и смену две до три врсте поврћа у току године.

Производња у заштићеном простору омогућава гајење поврћа током целе године, а нарочито у току зимског периода и раног пролећа, када влада дефицит свежег поврћа. На тај начин се постиже континуитет у снабдевању тржишта свежим поврћем, што позитивно утиче на правилну исхрану становништва, као и на повећање вредности производње и профита. Такође, то је сектор који је тесно повезан са тржиштем и прерађивачком индустријом, сектор који има значајан потенцијал за извоз свежих прерађевина и свежих производа, уколико се испоштују строга правила контроле квалитета.

[149] Видети: Пејановић, Р., Милић, Д., Инвестиције у пољопривреду Републике Србије, Економика пољопривреде, Београд, бр. 1/2008, стр. 9-19.

[150] У оквиру регионалне прехрамбене индустрије највећи раст производње забележен је код производње пекарских производа и тестенина од 2,4% и незнатан раст код прераде и конзервисања воћа и поврћа од 1,9%. /https://www.raris.org /

3. ТРЖИШНИ ЛАНАЦ ПРОИЗВОДЊЕ ПОВРЋА

Производња поврћа има изражен регионални карактер и условљена је агроеколошким условима, развијеношћу прерађивачке индустрије и тржиштем свежег поврћа. Највећи део произведеног поврћа је мали, због немогућности да се обезбеди уједначен квалитет и довољна количина поврћа за континуирану производњу и испоруку с обзиром да су носиоци производње у повртарству мали произвођачи (95%), (Табела1) који углавном нису тржишно оријентисани и ту настају највећи проблеми, јер они нису у могућности да обезбеде довољне количине, континуирану испоруку и уједначен квалитет поврћа.

Мала газдинства, испод 5 ha, чине 88,235 ha, односно, 40% земљишта за производњу поврћа. Већина њих гаји парадајз, паприку, пасуљ, купус, лубеницу, дињу, црни и бели лук, грашак итд. Оваква производња намењена је директној потрошњи, интерној употреби и индустријској производњи. На великим пољопривредним газдинствима, од поврћа се најчешће гаји грашак (30%), паприка (9%) и боранија (7%) и производња се првенствено обавља за потребе прерађивачке индустрије.

Табела 1.КПП за производњу поврћа, ha

КПП, ха

Број пољопривредних газдинстава	< 1	1 -2	2 - 5	5 - 10	10 - 50	< 50	Укупно
ПГ - Парадајз	11947	10169	17097	8372	3160	115	50860
ПГ - Паприка	15040	14300	23065	10033	3903	210	66551
ПГ - Кромпир	19072	23261	42820	22397	8663	252	117365
ПГ - Поврће у пластеницима	3768	2787	5253	2486	1248	83	15625
Укупно:	50,727	50,52	88,235	43,29	16,974	660	250,4

Извор: Попис пољопривреде из 2012. године, РЗС

У периоду 2006 - 2012. године забележен је значајан принос поврћа, иако је због суше у 2012. години, у току вегетационог периода, производња била слабија. Поврће се производи у количини око 1.000.000 тона годишње (према Попису пољопривреде из 2012. године), што није довољно да би се покрила домаћа потражња. У оквиру ове производње (2006 - 2012. године), највећи удео има кромпир (35,7%), затим купус и кељ (16,5%), диња и лубеница (11,8%), парадајз (9,6%), паприка (8%) и црни лук (6,6%). Највећи део површине под поврћем припада малим пољопривредним газдинствима, која на годишњем нивоу производе углавном за потрошњу на газдинству у свежем стању, а мање у сврхе индустријске прераде. Око 10.000 ha припада великим произвођачима, где се гаји поврће за комерцијалну употребу, као што су грашак (30%), паприка (9%) и пасуљ (7%).

Квалитет производње карактерише низак технолошки ниво, заједно са старим и традиционалним застарелим сортама, непостојањем система за наводњавање, неадекватном заштитом усева од болести и штеточина, старим машинама и опремом за заштиту усева и бербу као и недовољна примена стандарда квалитета .

Табела 2: Структура повртарске производње у Републици Србији (укључујући кромпир)

Производња(000) t	2006.	2007.	2008.	2009.	2010.	2011.	2012.	Структура 2010-2012 (%)
Укупно	2279	1871	2120	2207	2201	2166	1618	100
Кромпир	930	743	844	898	887	891	578	35,7
Шаргарепа	68	57	66	68	101	60	48	2,9
Лук	140	116	141	131	144	140	107	6,6
Бели лук	26	21	24	23	22	21	17	1,0
Пасуљ	55	39	42	46	43	39	27	1,7
Боранија	14	13	15	17	18	17	12	0,7
Грашак	36	35	42	39	37	41	33	2,0
Краставац	67	60	62	67	70	72	55	3,4
Купус и кељ	325	280	301	326	337	315	266	16,5
Парадајз	189	152	176	189	189	199	156	9,6
Паприка	177	150	151	171	155	145	130	8,0
Диња и лубеница	251	205	256	230	197	225	190	11,8

Извор: РЗС

Према подацима Републичког завода за статистику, кромпир се у Републици Србији гаји на површини од 51.987 хектара, док је у Војводини под кромпиром 11.433 хектара. Производња **кромпира** у Србији углавном има стихијски карактер. Низак ниво знања у неким фазама производње и недостатак система за наводњавање препуштају производњу климатским чиниоцима. Велики део површина се сеје семеном зараженим вирусима, чији је потенцијал 50 - 80% испод генетског потенцијала здравог семенског кромпира. У Србији се релативно мало користи декларисани семенски материјал, што је велики проблем, јер, када би се користило квалитетно семе, приноси би били и до два пута већи. Законом о семену предвиђено је да се формира регистар произођача семена. Поред тога, прописано је да производња семена мора да подлеже строгој контроли, као и да у производњи могу да буду заступљене само сорте које су уписане у Регистар биљних сорти. Домаћи сортимент не прати динамичне промене у свету којима се стварају нове сорте поврћа, бољег квалитета и веће отпорности на болести. Потребно је:

1) Направити свеобухватни план и програм успостављања сертификације кромпира и подржати га субвенцијама.
2) Прилагодити царинску заштиту на начин да омогући снижавање цена коштања у периодима када Србија има неконкурентну производњу инпута.
3) Обезбедити саветодавне услуге произвођачима, везане за примену агротехничких мера и одговарајућих сорти.

Просечна површина под кромпиром у Србији износи 85.000 ha, са тенденцијом опадања. Годишња потрошња кромпира је око 38 kg.

У Републици Србији, краставац се узгаја на површини од 4.179 хектара, а у Војводини на површини од 872 хектара.

Пасуљ се у Републици Србији гаји на површини од 10.531 хектар, од тога на површини

од 2.896 хектара у региону Војводине. Просечна површина под **пасуљем** у претходном периоду[151] износила је 24.320 ha са тенденцијом пада по просечној стопи од 1,8% годишње. Годишња потрошња пасуља по становнику у Србији је око 5 kg, што нас сврстава у сам врх по потрошњи.

У Републици Србији, према последњим подацима Пописа из 2012. године, **парадајз** се гаји на површини од 2.614 хектара, од тога у региону Војводине на свега 688 хектара, што представља удео од око 26% од укупне површне под парадајзом у Србији. У структури укупних површина под поврћем, парадајз учествује са 9,6%. Највеће количине парадајза у Србији још увек се производе на отвореном пољу, где је принос у највећој мери условљен временским приликама. Веома је распрострањена производња парадајза у импровизованим пластеницима, који не могу значајно да поспеше принос, већ једино могу да заштите производњу од спољних утицаја.

Просечна површина под **паприком** у анализираном периоду износи 19.550 ha са тенденцијом незнатног опадања по просечној стопи од 0,3% годишње. Највећи део наше производње паприке реализује се кроз продају на зеленим и кванташким пијацама у Србији. Веома мали проценат производње се извезе или употреби у домаћој прерађивачкој индустрији. Мали обим прераде паприке у индустрији резултат је и традиције спремања домаћег ајвара и туршије у домаћинствима које је последњих година све доминантније.

У Републици Србији **грашак** се узгаја на површини од 5.571 хектара, од тога у региону Војводине на површини од 2.818 хектара, што чини око 50% укупних површина под грашком. У структури укупних површина под поврћем учествује са 6%. Домаћа производња у потпуности задовољава потребе потрошача у Србији.

У Србији се лук гаји на површини од 4.979 хектара, од тога у Војводини 1.386 хектара (РЗС). Просечна површина под **црним луком** у периоду 2000 – 2007. износи 25.000 ha, са тенденцијом благог опадања по просечној стопи од 2% годишње. У структури европске производње Србија учествује са 1,6%.[152]

Просечна површина под **купусом** износи 22.000 ha, са тенденцијом опадања по просечној стопи 1,2% годишње. У структури укупних површина поврћа учествује са 9%.

Лубенице и **диње** ботанички спадају у поврће, али се, због високог садржаја шећера и начина конзумирања, сматрају воћем. Обе повртарске културе су омиљене и тражене на нашем тржишту. Просечна површина под лубеницама и дињама, износи 17.300 ha, са благом тенденцијом пада. Просечан принос лубеница износи 15 t/ ha. Захваљујући доброј потражњи за лубеницом и дињом, улагања у ове производње у Србији су значајна у последњем периоду. У Србији се у мањим количинама гаји остало поврће, које се истовремено мање конзумира и углавном увози, а то су, на пример, броколи, артичоке, разне врсте салата, рукола, коктел парадајз итд.

[151] Период од 2000 - 2006. године (Напомена аутора)

[152] Производња лука у свету обавља се на површини од 4.443.754 хектара, од тога у Европи на 362.873 хектара. Највеће површине намењене производњи лука су у Индији (1.217.000 хектара) и Кини (1.025.000 хектара), и при томе ове две земље заузимају половину укупних светских површина под луком (FAOSTAT, 2013)

4. АНАЛИЗА СТАЊА И ПРОБЛЕМА ПРЕРАЂИВАЧКЕ ИНДУСТРИЈЕ У СРБИЈИ

Политика Републике Србије у протеклом транзиционом периоду за индустријски сектор, била је усмерена ка процесу приватизације и реконструирању привреде у циљу стварања конкурентног пословног амбијента. Сходно томе, институционална решења и државни подстицаји имали су за циљ:

1) Приватизацију и реструктуирање друштвених предузећа,
2) Привлачење СДИ,
3) Усмеравање развојних подстицаја извозним привредним субјектима, субвенције,
4) Свеобухватну реформу прописа.[153]

Промене које су се догодиле у пољопривредним друштвеним предузећима, знатно су утицале на развој сектора прераде поврћа. Република Србија и поред тога што је располагала великим производним објектима, они су били лоше развијени и неретко смештени у областима са малим бројем произвођача. Неки од објеката су приватизовани, значајан број прерађивача више не ради, док остали имају застарелу опрему, углавном услед недостатка инвестиција. У већини објеката опрема је на нивоу нижем од оног који захтевају стандарди за извоз, посебно на тржиште ЕУ.[154] Само мали број предузећа поседује прерађивачку технологију високог квалитета.

Улога прерађивачке индустрије је да поврће које није могуће чувати у складиштима преради на начин да се може чувати и транспортовати, чиме се продужује могућност њиховог коришћења. Генерално, то се може урадити смрзавањем, сушењем и топлом прерадом. Србија има велику конкуренцију на нивоу производње поврћа, али малу на нивоу прераде. Можда не толико малу, уколико се погледа укупно инсталисани капацитет, међутим малу конкуренцију уколико погледамо ниво примењене технологије.

Данас у Србији постоји 181 регистрована хладњача за чување воћа и поврћа са укупним капацитетом од 608.000 t и укупно 81 фабрика за топлу прераду и сушење воћа и поврћа са инсталисаним капацитетом од 565.000 t. Већина постојећих хладњача је застарела и није климатизована, што резултира великим губицима. Република Србија има значајан извор сировина за прераду и извоз. Просечна производња на десетогодишњем нивоу износи око 2.100.000 тона свежег поврћа. Ипак, ово је недовољно искоришћено, с обзиром на то да се само 15% поврћа произведе, преради и прода у Републици Србији. Продужетак сезоне свежег воћа је ограничен слабим складишним капацитетима. Само око 12 хладњача има технологију УНК (ултра ниског кисеоника) или квалитетне радне системе (нпр. HACCP и ISO стандарде). Међутим, и поред значајног потенцијала којим располажемо - широк производни асортиман, континуитет у производњи, квалитетна и довољна сировина, искусна радна снага, присутан је и низ слабости од који су најзначајније: недостатак информација и тржишта, непоседовање извозних сертификата

[153] Стратегија развоја удружења компанија за прераду воћа и поврћа 2011-2014, Нермин Беговић, Мсц; Гордана Матовић, Мсц/ЦМЦ, Краљево, септембар 2011.

[154] Увођење аутоматизованог система увоза и извоза без папирних докумената помоћи ће привреди Србије да постане ефикаснија и конкутретнија, оцењено је данас на отварању семинара о имплементацији таквог система на коме су у Привредној комори Србије говорили представници Управе царина, Декларације Европске уније и Министарства финансија.

EUREPGAP[155] и HACCAP стандарда[156] проблеми везани за недостатак употребних дозвола за производне објекте према стандардима које захтевају купци (све присутније руско тржиште), недостатак капитала и др.

Тренутно, поред великих, постоји и око 363 малих хладњача са капацитетом у опсегу од 50 до 350 тона, које подижу пољопривредници да би повећали своју конкурентност на тржишту. Број предузећа у сектору прераде хране је 3.348 од чега су микро предузећа најбројнија са чак 75.4% или 2.524, следе мала са 15,5 %, односно 520, средња, којих има 240 што износи 7,2%. Великих има само 63, и то представља свега 1,9% од укупног броја предузећа. Приватни сектор у домаћем власништву обухвата 93,9%. Просечна стопа реалног раста у периоду 2001 - 2009 износи 1,04%, а пројектована просечна стопа раста за период 2011 - 2020 износи 3,94 посто.[157]

Тренутно постоји велики потенцијал за извоз, посебно када је у питању конзервирано, замрзнуто и суво поврће. Извоз поврћа добија све већи значај услед приступа новим тржиштима. Замрзнуто воће чини 80% извоза, а свеже 16,6%. У погледу испуњења стандарда за безбедност хране у сектору за воће и поврће, главна правна акта су усвојена, али без одговарајућих подзаконских аката, прописа за спровођење и контролних мера. Стога, није доступна статистика по овим питањима. Одлука Владе да од 1. јануара 2009. године започне једнострану примену трговинског споразума са ЕУ има значајне последице на трговину поврћем, јер је либерализација у оквиру ССП за поврће значајна и утиче на то да се процеси укрупњавања и специјализације производње, као и увођење стандарда и супермаркетизације, убрзају услед спуштања цена.

Република Србија мора у оквиру Поглавља 29 - Царинска унија да усклади царинску политику са царинском политиком ЕУ, а у оквиру ње, мора ускладити област која се тиче царинске заштите у области пољопривреде. На тај начин би се стекао један од услова за пријем Републике Србије у ЕУ. На путу интеграције РС у заједницу европских земаља, Србија мора своје законске прописе и подзаконска акта у области царинске политике, везана за пољопривреду, ускладити са прописима ЕУ.[158]

Евидентна је и појава да услед мањих складишних капацитета и велике царинске заштите, постоје изражени пикови (како ниске цене, тако и високе) међу годинама, али и у току године. Добар пример пикова цене може се видети на примеру упоређивања цена

[155] Од 2007. године EUREPGAP сертификација постаје обавезна за све оне произвођаче, који желе да продају своје производе малопродајним заступницима. EUREPGAP стандард је сличан HACCP јер се заснива на истом принципу – превенцији, елиминацији и свођењу на прихватљив ниво опасности за безбедност хране, успостављањем система контролних тачака и предузимањем одговарајућих мера. Ипак, EUREPGAP је свобухватнији, јер се односи на примарну пољопривредну производњу. Дакле, EUREPGAP треба да осигура квалитет намирница од њиве –засада па до финалне потрошње –трпезе. У систему контроле хране одговорност је пренета на произвођача, који је сада у обавези да обезбеди сигурну храну.

[156] Од 1. јануара 2006. године HACCP стандард је обавезан на тржиштима ЕУ. Предузећа која немају сертификат не могу да пласирају своју робу. Наша земља је усвајањем Закона о ветеринарству (Сл. гласник РС, 91/2005) као и Закона о храни, углавном усагласити своју регулативу са оном која важи у ЕУ и тиче се самог HACCP концепта. Остаје још да сами произвођачи хране - у складу са захтевима Hazard Analizis and Critical Control Point (HACCP) System and Guidelines foe its Application Annex to CACRCP-1 (1969), rev. 4- ревизију и примене сопствене и за сваки погон специфичне HACCP планове. На овај начин испуниће се сви предуслови са аспекта безбедности хране неопходни за извоз производа у земље чланице ЕУ.

[157] Извор: РЗС, пројекције РЗР

[158] Ђурица Николић*1 УДК 339.543:63(497.11) Стручни чланак Примљен: 23.12.2015. Дорађен: 07.06.2016. Одобрен: 25.04.2016. УСКЛАЂИВАЊЕ ЦАРИНСКЕ ПОЛИТИКЕ РЕПУБЛИКЕ СРБИЈЕ У ОБЛАСТИ ПОЉОПРИВРЕДЕ КАО УСЛОВ ПРИСТУПАЊУ ЕВРОПСКОЈ УНИЈИ

поврћа Хрватске и Србије. Разлози за овакве пикове су висока царина коју Србија има на увоз поврћа и самим тим затвореност тржишта, затим недостатак складишног простора и велика унутрашња конкуренција. Шта је потребно променити?

1) Доношење правилника о условима откупа свежег поврћа,
2) Обезбеђивање добре информисаности произвођача о потребама тржишта и кретању цена на кванташким и зеленим пијацама.

Закон о безбедности хране који је ступио на снагу 2009. године („Службени гласник РС“, број 41/09) је усклађен са Регулативом ЕК 178/2002 и Регулативом ЕК 882/2008.[159] Овим законом се оснива ДНРЛ и дефинишу надлежности и МЗ. Званичне контроле у оквиру интерне контроле повремено обавља пољопривредна инспекција. Законом о средствима за заштиту биља („Службени гласник РС“, број 41/09), здравље биљака и права узгајивача су делимично усклађени са директивама и прописима ЕУ. Идентификовање потреба за обучавањем у оквиру сектора Обуке треба првенствено да помогну произвођачима да побољшају компетентност како би увећали своју производњу и конкурентност, да би се ускладили са acquis communautaire. Инспекторе МПЗЖС треба обучити како би били способни да контролишу испуњеност државних стандарда и стандарда ЕУ (Добра пољопривредна пракса и мере за заштиту животне средине).

5. ПУТ КА КОНКУРЕНТНОСТИ

Конкурентна национална привреда условљена је макро и микро окружењем, јасно дефинисаном стратегијом и и квалитетом пословних процеса. Одржив раст продуктивности који резултира вишим животним стандардом грађана, могућ је кооперацијом и координацијом свих произвођача и фирми у сектору производње и прераде поврћа у РС.

Светско тржиште свежег воћа и поврћа је изузетно захтевно и добро организовано, са великом конкуренцијом, али и великом исплативошћу. Заједничко тржиште Европске уније воћа и поврћа формирано је уредбом савета Европске уније 1996. године када су и донети стандарди за 35 производа који се конзумирају у свежем стању и правила контроле и квалитета свежег воћа и поврћа. Да би се извозило свеже поврће на ово тржиште, неопходно је кренути од интегралне производње са унапред припремљеним планом, од здравог и квалитетног семенског материјала, контроле употребе минералних ђубрива и пестицида и добро организоване логистике и маркетинга. То имплицира да Стратегија развоја сектора прераде поврћа захтева виши степен вертикалног и хоризонталног умрежавања свих учесника у производно-вредносном ланцу уз виши ниво подршке Владе Републике Србије а у складу са Стратегијом развоја извоза.[160]

Да би породична газдинства одговорила захтевима тржишта и постала конкурентна, морају на најцелисходнији начин користити постојеће ресурсе, повећати продуктивност рада и производни програм ускладити потребама потрошача. Мала газдинства не располажу са људским и материјалним ресурсима и њихова шанса је у повећању интензивности производње, гајењу култура које имају бољу тржишну позицију и формирању разних одлика удружења. На основу ових претпоставки, препоручујемо за различите типове газдинстава формулисање модела који ће уз уважавање одређених ограничења омогућити остварење прихода довољног за испуњење циљева чланова домаћинства. Ово је посебно интересантно за подручја у којима је велики број произвођача, који појединачно располажу са малим површинама, оријентисан на

[159] Извор: https://ipard.co.rs/doc/srbija-ipard-2-program.pdf
[160] Извор: Стратегија и политика развоја индустрије Србије 2011-2020.

производњу једног или два производа.

Сектор прераде поврћа захтева улагања у реконструкцију објеката и набавку нове опреме за потребе испуњавања стандарда ЕУ. Овим инвестицијама ће се повећати конкурентност прерађивачке индустрије на домаћем и посебно на иностраном тржишту.[161] Произвођачи и прерађивачи поврћа треба да унапреде своје пословање кроз увођење нових технологија, нових и модернизованих производа и побољшање маркетинга како би могли да се такмиче са другим добављачима и обезбеде бољи пласман својих производа на домаћем и иностраном тржишту. Такође, неопходно је обезбедити подршку микро, малим и средњим правним лицима у циљу прилагођавања њихових производних процеса у смислу квалитета, безбедности хране, хигијене и заштите животне средине као што је дефинисано националним и стандардима ЕУ.

Потребно је омогућити пољопривредно-прехрамбеном сектору да се избори са притиском конкуренције улагањем у његову модернизацију, односно ефикаснију производњу, прогресивно усклађивање са правилима и стандардима ЕУ у погледу заштите животне средине, безбедности хране и квалитета производа, добробити животиња и следљивости у ланцу исхране и управљању отпадом, јачање конкурентност прехрамбене индустрије у одабраним секторима прилагођавајући се захтевима домаћег и иностраног тржишта, чиме се постиже и техничко-технолошко унапређење сектора.

Србија има шансу у извозу поврћа што показују досадашњи извозни резултати који имају тренд пораста. ЕУ је највећи купац свежег, замрзнутог, прерађеног и непрерађеног поврћа (42%), док се у суседне земље извози 35% поврћа.

Поред кромпира извози се доста паприке и печурака. Србија остварује позитиван биланс спољно-трговинске размене. Удео извоза поврћа у укупном извозу пољопривредне производње је око 9%. Највећи увоз поврћа је из земаља чланица ЦЕФТА-е (39%), где доминира увоз из Македоније. Из ЕУ се увезе 37% укупног увоза поврћа.

Водећи увозници поврћа су Холандија (због бројних лука), и Немачка (због величине тржишта). Главна извозна тржишта поврћа су ЕУ 58%, земље ЦЕФТА 27%, и Руска федерација. Србија остварује позитиван биланс спољно-трговинске размене када је реч о смрзнутом, сушеном и конзервисаном поврћу.

Свеже поврће се више увози него што се извози, што је показатељ тога да се оно користи као сировина у прерађивачкој индустрији. У извозу су квалитетом конкурентни следећи производи: конзервисани грашак, паприка, смрзнута или блансирана, конзервисани пасуљ, остало поврће, смрзнуто или блансирано, мешавине смрзнутог поврћа, црни лук, сушено поврће, млевене паприке итд.

Предуслови за већи извоз свежег поврћа су оснивање удружења произвођача и отварање дистрибутивних центара где би се поврће припремало за тржиште. Такви центри би требало да буду опремљени опремом за прехлађивање, прање, калибрирање, паковање и хлађење.

Такође би требало да примењују европске стандарде за амбалажу и транспортна средства

[161] То ће осигурати неопходну дневну потребу човека од 460 г поврћа, али и значајне количине свежег и прерађеног поврћа за извоз .Према подацима РЗС , у 2007. години поврће се највише трошило у свежем стању - 149.9 kg по становнику(од чега је 38.5 kg прерађеног поврћа знатно мања)

и да пруже континуитет испоруке уговорене количине прописаног квалитета, што захтева савремену технологију производње.

6. ЗАКЉУЧНА РАЗМАТРАЊА

Да би се побољшала и унапредила повртарска производња и да бисмо се приближили водећим европским земљама у повртарству, потребно је предузети кораке ка изградњи конкурентних фактора који захтевају виши ниво повезаности са страним тржиштима. То подразумева међусобну размену и употребу информација путем умрежавања, континуираним преиспитивањем захтева инокупаца и потребу вишег нивоа промоције а страном тржишту у циљу скраћивања ланца снабдевања.

Главне препоруке активности за побољшање конкурентности у сектору за поврће су следеће:

1) развој пољопривредне инфраструктуре на земљишту,
2) развој савремених велетржница, центара за расподелу/паковање,
3) потребно је појачати обуке и образовање,
4) диверзификација сортимента воћа и поврћа,
5) побољшање конкурентности српских производа,
6) треба дати предност развоју производних група,
7) пружити помоћ МСП у развоју бизнис планова, стандардизацији, лиценцирању, безбедности хране и умрежавању са европским партнерима.

У шта треба инвестирати? Инвестирање у пољопривредна газдинства:

1) инвестирање у механизацију за рад након бербе/жетве,
2) инвестирање у савремене објекте за складиштење,
3) инвестирање зарад формирања модерних центара за дистрибуцију/паковање и велетржница,
4) инвестирање у нове технологије,
5) инвестирање у циљу побољшања квалитета и стандарда.

Инвестирање у прерађивачку индустрију:

1) инвестирање у циљу модернизације објеката за прераду у оквиру МСП,
2) подршка у лиценцирању производних објеката и финалних производа.

Истовремено, потребно је формирање базе података и вођење регистра прерађивача поврћа, обезбеђивање инвестиционе подршке кроз бесповратна средства и кредите за набавку стакленика, пластеника, система за наводњавање и механизације за производњу поврћа, новчана и организациона подршка за наступе произвођача и прерађивача поврћа на најважнијим светским сајмовима као и јача хоризонтална повезаност произвођача.

Али, оно што улива наду је чињеница да српска прехрамбена индустрија бележи данас своје нове зачетке. Пољопривредни произвођачи у Србији данас самостално започињу пластенички узгој воћа, поврћа, окрећу се производњи конзервираног ајвара, паприке, парадајза, туршије… Производа произведених на традиционалан начин. Производа који ће допринети препознавању српског националног простора, српског културног наслеђа, наших народних обичаја и руралних вредности Србије. То је наша будућност. Препорука аутора је да се системским мерама помогне развој српских малих и средњих пољопривредних газдинстава, предузетника, предузећа. Потврду рађања нове српске пољопривредно-прерађивачке епохе можемо наћи у сваком страном супермаркету у

Србији. То су српски производи - произведени у Србији...

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РЫНКИ АДДИКТИВНЫХ ТОВАРОВ РОССИИ: ЛЕВИАФАН ИЛИ МИНИМАЛЬНОЕ ГОСУДАРСТВО

THE MARKETS OF ADDICTIVE GOODS OF RUSSIA: LEVIATHAN OR A MINI STATE

Roman Skokov[162]

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Резюме: *Выбор стратегии государственного регулирования рынков аддиктивных товаров для России является, возможно, более актуальным социально, экономически и политически, чем для многих зарубежных стран. Функционирование рынков аддиктивных товаров сопровождается комплексом взаимосвязанных проблем. Цель исследования разработать сценарии институционального регулирования рынков аддиктивных товаров в России на основе обоснования мотивов их государственной опеки, их конкурентной характеристики, выявления отечественных и мировых тенденций в развитии институционального регулирования, факторов сохранения или перехода к сценарным изменениям, анализа эффективности реализации мер государственного регулирования в различных сценарных условиях. Проведенное исследование базируется на системно-эволюционном и институциональном подходах. Были использованы методы экпертных оценок, анализа, синтеза, аналогии, сравнения, монографический, историко-логический, типологизации, классификации и сценарного прогнозирования. Создание в 90-е гг. XX в. на российских рынках алкогольной и спиртосодержащей продукции, табачных изделий, азартных игр, системы конкуренции осуществлялось без учета специфики товаров вызывающих привыкание, теоретических предпосылок, собственной практики и опыта стран, близких по стереотипу потребления. Рынок алкогольной и спиртосодержащей продукции является рынком монополистической конкуренции. Специфика конкурентных условий на рынке табачных изделий и рынке энергетических напитков позволяет отнести их к олигополистическим. Ограничиваемые государством рынки азартных игр в границах игорных зон, а также лицензируемые игры в букмекерских конторах и тотализаторах, являются регулируемыми олигополиями. Организация лотерей является государственной монополией. На теневом рынке продолжают деятельность игорные заведения с возможностями концентрации для монопольной деятельности. Рынок наркотиков функционирует в условиях комбинации: официального государственного запрета; жесткой государственной монополии на культивирование наркосодержащих растений для использования в научных, учебных целях, в экспертной и других легитимных видах деятельности; теневых монопольных структур в виде картелей, синдикатов или многофункциональных организованных преступных групп. Российская специфика государственного регулирования заключается в манкировании опыта североевропейских стран на рынках алкогольной продукции, низкой реализации потенциала государственного регулирования спроса на табачные изделия, создании барьеров развитию игорного бизнеса и новых рынков аддиктивных товаров, нереализованном бюджетном потенциале рынков энергетических напитков и электронных сигарет, в вето на либерализацию рынков наркотических средств. Сценарии развития рынков аддиктивных товаров выражают уровень рестриктивности в механизме их регулирования через отношение политики*

[162] Volgograd State Agricultural University, University-Prospect, b. 2, Volgograd, Russia, 400002

прогибиционизма к политике либерализма. Поле институциональных изменений на отечественных рынках аддиктивных товаров определено в рамках инерционного, модернизационного, госмонопольного и прогибиционистского сценариев, факторами сохранения или перехода к которым являются политические, экономические, социальные, внешнеторговые, чрезвычайные. Введение государственной монополии в кризисной экономической ситуации в краткосрочной перспективе может обеспечить приток финансовых средств в бюджет. На рынке алкогольной и спиртосодержащей продукции России правительством реализуется план монополизации спиртовой промышленности. Лоббистским усилиям транснациональных табачных компаний и производителей энергетиков будут противопоставляться жесткие экономические и административные меры, направленные на сокращение потребления табачных изделий и энергетических напитков. Игорный рынок также становится объектом внимания государства с точки зрения пополнения бюджета путем открытия дополнительных игорных зон. Международный опыт легализации наркотиков категорически не находит поддержки у российской общественности и власти, поэтому здесь сохранится инерционное развитие. В результате исследования обоснована наибольшая социально-экономическая целесообразность государственной монополии в России, поскольку она позволяет сократить предложение, повысить цены, уменьшить частный интерес в увеличении продаж и сверхприбыли, сократить теневой сектор, увеличить доход бюджета, стандартизировать и унифицировать физическую и экономическую доступность данных товаров, доказала свою эффективность в отечественной практике и опыте скандинавских стран, близких по стереотипу потребления к России.

Ключевые слова: *аддиктивные товары, государственное регулирование, институциональное регулирование, сценарии, конкуренция, монополия*

Abstract: *The choice of the strategy of state regulation of the markets of addictive goods for Russia is perhaps more relevant socially, economically and politically than for many foreign countries. The functioning of the markets of addictive goods is accompanied by a complex of interrelated problems. The purpose of the research is to develop the ways of institutional regulation of the markets of addictive goods in Russia using the substantiation of the motives of their state custody, their competitive characteristics, identify of domestic and global trends in the development of institutional regulation, factors of preservation or transition to scenario changes, analysis of the effectiveness of the implementation of state regulation measures in different scenario conditions. The study is based on the system-evolutionary and institutional approaches. The methods of expert estimates, analysis, synthesis, analogy, comparison, monographic, historical and logical, typology, classification and scenario forecasting were used. The creation in the 90-ies of the XX century in the Russian markets of alcoholic and alcohol-containing products, tobacco products, gambling, the system of competition was carried out without taking into account the specifics of addictive goods, theoretical prerequisites, own practices and experience of countries close to the stereotype of consumption. The market of alcohol and alcohol-containing products is a market of monopolistic competition. The specificity of the competitive conditions on the market of tobacco-products and energy drinks market can be attributed to oligopolistic. Limited by government gambling markets within the borders of the gambling zones, as well as licensed games in bookmaker offices and totalizators are regulated by oligopolies. The organization of lotteries is a state monopoly. On the black market, the gambling institutions continue their activities, which have an opportunity to concentrate for the monopolistic activity. The drug market operates in terms of combination: the official state ban; strict state monopoly on the cultivation of drug-containing plants for use in scientific, educational purposes, in expert and other legitimate activities; the shadow*

monopoly structures in the form of cartels, syndicates or multi-purpose organized criminal groups. Russian state regulation consists of skimping on the Nordic experience in the markets of alcoholic production, low implementation of state regulation capacity of demand for tobacco products; creation of barriers to the development of the gambling business and new markets for addictive goods, unrealized budget potential of markets for energy drinks and electronic cigarettes, a veto on the liberalization of drugs. Scenarios for the development of markets for addictive products express the level of restrictiveness in the mechanism of their regulation through the attitude of the policy of prohibition to the policy of liberalism. The field of institutional changes in the domestic markets of addictive goods is defined within the inertial, modernization, state-monopoly and prohibition scenarios, the factors of preservation or transition to which are political, economic, social, foreign trade, emergency ones. The introduction of a state monopoly in a crisis economic situation can ensure the inflow of funds into the budget in the short term. In the market of alcohol and alcohol-containing products in Russia, the government is implementing a plan for monopolization of the alcohol industry. The lobbying efforts of TRANS-national tobacco companies and energy producers will be counteracted by strict economic and administrative measures aimed at reducing the consumption of tobacco products and energy drinks. The gambling market also becomes an object of attention of the state because it also gives an opportunity to refill the budget by opening of additional gambling zones. International experience of legalization of drugs has categorically not found support from the Russian public and the authorities, so there will remain inertial development. As a result of the research, the greatest socio-economic expediency of the state monopoly in Russia is justified, since it lets reduce the supply, raise prices, reduce private interest in increasing sales and super-profits, decline the shadow sector, increase budget revenue, standardize and unify the physical and economic accessibility of these goods. The state monopoly proved its effectiveness in domestic practice and the experience of Scandinavian countries close to the consumption stereotype in Russia.

Key words: *addictive goods, state regulation, institutional regulation, scenarios, competition, monopoly*

1. ВВЕДЕНИЕ

Выбор стратегии государственного регулирования рынков аддиктивных товаров для России является, возможно, более актуальным социально, экономически и политически, чем для многих зарубежных стран. По исследованиям 45,9 млн. чел взрослого населения страны потребляют алкогольные напитки [1], 37,6 млн. – курительный табак [2], около 29 млн. – энерготоники [3], 7,3 млн. – наркотики [4]. От их потребления общество несет прямые и косвенные издержки. Теневой рынок крепкой алкогольной продукции в последние годы составлял 46-56 % [5], табачных изделий 20-45 % [6]. Смертность в России от причин этиологии, связанной с употреблением алкоголя 58,7 тыс. чел [7], наркотиков 90 тыс. чел [8], курением 330-400 тыс. чел [9]. По данным Федеральной службы государственной статистики удельный вес преступлений совершенных в состоянии алкогольного, наркотического и токсического опьянения в общем количестве преступлений, увеличился с 8,1 % в 2006-2010 гг. до 15,8 %. в 2011-2015 гг.

2. МОТИВАЦИЯ ГОСУДАРСТВЕННОЙ ОПЕКИ

Функционирование рынков аддиктивных товаров сопровождается генерацией широкого спектра отрицательных и положительных внешних эффектов для общества [10]. Возникает «отказывание» рыночного механизма, который не справляется с устранением негативных внешних эффектов, возникающих вследствие производства, обращения и потребления аддиктивной продукции, что требует вмешательства государства.

На рынках аддиктивных товаров возникает неполнота и асимметрия информации вследствие того, что:

- наряду с легальным, функционирует значительный теневой сектор, на котором продавец знает о «качестве» товара, больше чем покупатель [11];
- потребитель имеет несовершенную информацию о его способности к сопротивлению и преодолению зависимости, о возможных негативных последствиях аддиктивных товаров для себя и для окружающих.

Рынок не способен выступить ограничителем потребления аддиктивных товаров до уровня «безопасного» для здоровья общества. Мотивацию государственной опеки генерирует поведение индивидов, обусловленное дефицитом воли («слабоволие Одиссея» [12]).

Наряду с этим, доходы, например, от алкогольного бизнеса исторически являются предметом достижения компромиссов между властью и элитой [13]. С другой стороны, алкоголь в определенные времена выступает предметом социального умиротворения населения [14].

Таким образом, мотивами государственной опеки рынков аддиктивных товаров являются: «провалы» рынка при устранении экстерналий; асимметрия информации продавцов и покупателей; дефицит воли потребителей; социальная детерминация

Роман Скоков

Доцент кафедры менеджмента Волгоградского государственного аграрного университета, соискатель на кафедре экономической теории, мировой и региональной экономики Волгоградского государственного университета. В 2002 г. окончил с отличием Волгоградскую государственную сельскохозяйственную академию по специальности «Экономика и управление аграрным производством». В 2005 г. защитил диссертацию на соискание ученой степени кандидата экономических наук на тему «Условия и механизм эффективного функционирования предприятий ликероводочной отрасли». В 2006 г. стал лауреатом совместного конкурса Международного научного фонда экономических исследований академика Н.П. Федоренко и АНО «Институт перспективных исследований». В 2009 г. награжден благодарственным письмом Волгоградской областной Думы «за добросовестный труд и большой личный вклад в законотворческую работу комитета по развитию предпринимательства, туризма и потребительского рынка». В 2012 г. награжден благодарственным письмом Волгоградской областной Думы «за личный вклад в развитие молодежного парламентаризма на территории Волгоградской области». Автороо более 100 научных и учебно-методических изданий.

нормирования спроса и предложения; повышенный статус для бюджета и политического инструментария; коррупциогенность и теневая институциализация.

3. КОНКУРЕНТНАЯ ХАРАКТЕРИСТИКА

На практике установление полного запрета или легализации данных рынков такая же абстракция, как достижение совершенной конкуренции или утверждение чистой монополии (табл.1).

Аддиктивные товары / Характеристика рынка	Алкогольная продукция	Табачные изделия	Энергетические напитки	Азартные игры	Наркотики
Признаки конкуренции и монополии					
Количество производителей.	Множ.	Огран.	Огран.	Огран.	Огран.
Количество покупателей.	Множ.	Множ.	Множ.	Множ.	Множ.
Дифференциация продукта.	+	+	+	+	+
Конкурентное ценообразование.	+	–	+	+	–
Затруднение доступа конкурентам.	–	+	+	–	+
Признаки недобросовестной конкуренции.	+	+	+	+	+
Признаки монополистической деятельности.	+	+	–	+	+
Императивы и приоритеты государственного влияния					
Императивы государственных органов:					
– ограничение вступления на рынок фирм;	+	–	–	+	+
– условия производства и обмена;	+	+	–	+	+
– условия потребления.	+	+	–	+	+
Государственные, муниципальные преференции	+	–	–	–	–

Таблица 1: Конкурентная характеристика рынков аддиктивных товаров в России (2015-2017 гг.)

С учетом существования множества производителей и относительно небольшой рыночной доли каждого, разнообразия продукции, равных возможностей доступа, регулируемый государством рынок алкогольной и спиртосодержащей продукции является рынком монополистической конкуренции.

Специфика конкурентных условий на регулируемом государством рынке табачных изделий и рынке энергетических напитков, доступ на который затрудняется самими участниками, позволяет отнести их к олигополистическим.

Ограничиваемые государством рынки азартных игр в границах пяти выделенных игорных зон (в Приморском и Алтайском краях, Калининградской области, на границе Краснодарского края и Ростовской области, республике Крым), а также лицензируемые

игры в букмекерских конторах и тотализаторах, являются регулируемыми олигополиями. Организация лотерей в России является государственной монополией. На теневом рынке продолжают деятельность игорные заведения с возможностями концентрации для монопольной деятельности, по типу теневых рынков наркотиков. Доступ на рынок азартных игр в букмекерских конторах и тотализаторах практически не ограничен конкурентами. Договоренности по формированию цен являются не явными. При ослаблении государственных требований является потенциально конкурентным.

Рынок табачных изделий отвечает основным характеристикам олигополии – контролируется несколькими транснациональными фирмами, которые своей агрессивной коммерческой и маркетинговой политикой затрудняют вхождение в отрасль новых участников, присутствует взаимозависимость решений фирм по ценам, недобросовестная конкуренция и признаки монополистической деятельности.

Рынок наркотиков функционирует в условиях комбинации: а) официального государственного запрета; б) жесткой государственной монополии на культивирование наркосодержащих растений для использования в научных, учебных целях, в экспертной и некоторых других легитимных видах деятельности; в) теневых монопольных структур в виде картелей, синдикатов или многофункциональных ОПГ.

4. ТЕНДЕНЦИИ ИНСТИТУЦИОНАЛЬНОГО РЕГУЛИРОВАНИЯ

На основе анализ зарубежного опыта функционирования рынков аддиктивных товаров в различных состояниях отмечены следующие особенности их государственного регулирования: система государственного регулирования рынка алкогольной и спиртосодержащей продукции зависит от культуры ее потребления населением (в странах с северным стилем (преобладающее потребление крепкой алкогольной продукции большими дозами) реализована государственная монополия на розничную продажу или другие звенья товародвижения, в государствах с южноевропейской культурой (преимущественное потребление винодельческой продукции и пива небольшими дозами) функционирует рыночная конкуренция с государственным лицензированием); неприятие религией аддиктивных товаров является одной из основных причин запрета их производства, обращения и потребления (например, алкогольной продукции и азартных игр); на конкурентном рынке табачных изделий преобладают государственные меры, ориентированные на сокращение спроса и ограничен контроль со стороны предложения; рынок энергетических напитков на современном этапе наименее регулируем государством, однако, в ряде стран вводятся ограничительные меры вплоть до полного запрета; произошел раскол на уровне международной стратегии прогибиционизма наркотиков в связи с экспериментальной реализацией во многих странах умеренно-либеральной политики.

Государственное регулирование рынков аддиктивных товаров в России отличается от мировой практики: на рынке алкогольной продукции организована конкурентная система государственного регулирования, а в близких по стереотипу потребления североевропейских странах госмонопольная; не реализован потенциал мер государственного регулирования спроса на табачные изделия; не задействован экономический потенциал рынков электронных сигарет и энергетических напитков; не допускается либерализация рынка наркотиков; создаются барьеры для развития рынков азартных игр и новых аддиктивных товаров (сухого алкоголя, азартных интернет-игр).

5. СЦЕНАРИИ ИНСТИТУЦИОНАЛЬНОГО РЕГУЛИРОВАНИЯ

Анализ отечественных и мировых тенденций в развитии институционального регулирования национальных рынков аддиктивных товаров позволил синтезировать пул альтернативных сценариев в перспективном осуществлении данных процессов в России, факторами сохранения или перехода к которым являются политические, экономические, социальные, внешнеторговые, чрезвычайные, влияние которых различно на видовых рынках аддиктивных товаров. Введение государственной монополии в кризисной экономической ситуации в краткосрочной перспективе может обеспечить приток финансовых средств в бюджет. На рынке алкогольной и спиртосодержащей продукции правительством реализуется план монополизации спиртовой промышленности. Лоббистским усилиям транснациональных табачных компаний и производителей энергетиков будут противопоставляться жесткие экономические и административные меры, направленные на сокращение потребления табачных изделий и энергетических напитков. Игорный рынок также становится объектом внимания государства с точки зрения пополнения бюджета путем открытия дополнительных игорных зон. Международный опыт легализации наркотиков категорически не находит поддержки у российской общественности и власти, поэтому здесь сохранится инерционное развитие. Сценарии развития рынков аддиктивных товаров выражают уровень рестриктивности в механизме их регулирования через отношение политики прогибиционизма к политике либерализма.

Инерционный сценарий (A) предполагает сохранение, поддержание и укрепление имеющихся институтов и механизмов государственного регулирования рынков аддиктивных товаров с их дисфункциями.

Модернизационный сценарий (B) включает создание контрактной системы государственно-частного партнерства, означающей формальную институциализацию сложившейся неформальной системы ограничений доступа на рынки и распределения сфер влияния между их участниками, а также комплекс управленческих решений по реформированию системы (повышение роли органов власти в сфере здравоохранения и социальной защиты населения в выработке политики; разработка Концепции государственной политики сокращения масштабов потребления аддиктивных товаров и профилактики аддикций; институциализация лоббирования; раздельное государственное регулирование видовых рынков алкогольной продукции; новые способы оперативного контроля качества продукции, идентификации ее подлинности и свойств; методическое развитие расследования незаконного предпринимательства; стимулирование саморегулирования и добровольных институциональных инициатив; научно-обоснованная оценка и мониторинг ситуации на рынках; расширение перечня и возможностей получения открытой информации).

Госмонопольный сценарий (C) заключается в реализации комплекса мер в условиях поэтапной организации и функционирования государственной сети специализированных розничных магазинов продажи аддиктивных товаров.

Прогибиционистский сценарий (D) означает полный запрет производства, обращения и потребления аддиктивных товаров.

В аспекте сценариев важным является анализ эффективности реализации мер государственного регулирования, применяемых в отечественной и международной

практике для сокращения бремени проблем, связанных с потреблением аддиктивных товаров, и адекватным использованием потенциала отраслей.

В таблице 2 представлен рейтинг эффективности мер государственного регулирования в условиях сценариев.

Меры институционального проектирования	Сценарии			
	A	B	C	D
1. Сокращение теневой экономической деятельности, реализации продукции домашней выработки, суррогатов.	**4**	2	**1**	3
2. Экономическая доступность.				
2.1. Налогообложение.	**3**	2	**1**	-
2.2. Ценовое регулирование.	**3**	2	**1**	-
3. Физическая доступность.				
3.1. Количество, плотность расположения и тип торговых точек, доступность в них отдельных аддиктивных товаров.	**4**	3	**1**	2
3.2. Ограничение времени и дней продажи аддиктивных товаров.	**4**	3	**1**	2
3.3. Минимальный возрастной предел для приобретения или потребления аддиктивных товаров.	3	2	**1**	**4**
4. Ограничения рекламы, спонсорства, стимулирования продаж.	**4**	3	2	**1**
5. Меры воздействия на изменение поведения потребителя в условиях, связанных с повышенным риском.	**3**	2	**1**	**3**
6. Профилактика, диагностика, лечение, реабилитация.	**3**	2	**1**	2

Таблица 2: Рейтинг эффективности мер институционального проекта на рынках аддиктивных товаров[163]

В анализируемых сценариях наибольшая эффективность конкретных мер в интересах общества будет достигнута при монополизации розничной торговли аддиктивными товарами.

6. ВЫВОДЫ

Исходя из теории и практики регулирования на рынках аддиктивных товаров на современном этапе наиболее приемлема государственная монополия. Преимущество государственной монополии в том, что она позволяет сократить предложение, повысить цены, уменьшить частный интерес в увеличении продаж и сверхприбыли, сократить теневой сектор, увеличить доход бюджета, стандартизировать и унифицировать физическую и экономическую доступность данных товаров, доказала свою эффективность в отечественной практике и опыте скандинавских стран, близких по стереотипу потребления к России.

[163] Высший рейтинг эффективности меры в рамках того или иного сценария – 1, высокий – 2, средний – 3, низкий – 4 .

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EMOTIONS AND STRATEGIC DECISION-MAKING

Juliana Osmani[164]
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ABSTRACT: *Organizations are open systems that interact and adapt to the external environment. The relationship between the organization and the environment is increasingly characterized by a high degree of uncertainty. Uncertainty means that managers do not have enough information to anticipate changes and make good decisions. The unpredictable environment increases the degree of complexity especially for the strategic decisions. Organizations that operate in a dynamic environment face rapid technological changes, short life cycles products, the entry of powerful new competitors, frequent maneuvering of competitors to consolidate their position, rapid evolution of demands and expectations of customers. It should be emphasized that the prediction of these changes is difficult as a result of the increased level of turbulence. Decisions made in the past will be encountered less in the future, so any previously procedures or rules used will lose value. Strategic decisions are new and unstructured, so they will be taken on the basis of emotions and intuition. The impact of emotions on the decision-making should not be underestimated. The fact that strategic decisions are long-term and the use of intuition make us believe that strategic managers are more affected by emotions.*
The main goal of the current research is to understand if there are differences in the emotions due to age or gender. The results obtained show that adults feel less strong and less concentrated when faced with a decision. On the other hand, women reveal that they have often felt nervous and less enthusiastic when they have to make a choice. But anyway, unlike men, they feel less guilty for a decision made.

Key words: *strategic decision-making, emotions, intuition, age, gender*

1. INTRODUCTION

The impact of emotions on decision-making should not be underestimated. It has been proven that positive feelings provide greater effectiveness and efficiency. Emotions particularly affect the first stage of the decision-making process, where processing of information assumes an important role [1]. Thus, if the decision-maker is under the influence of good emotions, he will be prone to overestimate the probability of positive outcomes, while the opposite would occur if he is in a bad mood. The influence of emotions on the information processing is in different directions. Thus, anxiety as a negative emotion directs the attention of the decision-maker to the processing of negative information that includes threats and obstacles to a good decision. Regret is another negative emotion, which appears after a decision is made. It is related to loss or failure in achieving the objectives, so it orients the decision-maker to analyze the information previously available and understand the causes.

Positive emotions lead to optimistic judgments, while negative ones make the individual pessimistic throughout the decision-making process. But what are the effects of a specific emotion in the decision-making? In the case of fear the decision-maker assesses the risk associated with a situation as high and shows risk avoidance in the choice he makes. But if we

[164] Lecturer, University "Aleksandër Moisiu" of Durrës, Faculty of Business, Management Department; Address: L.1, Rr: "Taulantia", Durrës (Albania)

are dealing with an angry decision-maker, he values the risk as lower and therefore chooses a risky alternative. Moreover, an angry decision-maker uses more heuristics and cognitive biases. Being angry refers to an unsatisfactory situation and the decision-maker is certain about what is happening or will happen. Fear is related to an undesirable situation, but the decision-maker is uncertain about what is happening or will happen. In general, emotions such as being angry, contentment, happiness are related to certainty, while emotions such as fear, sadness, being disturbed, astonishment or being surprised are bound to uncertainty.

2. AIM OF THE STUDY AND RESEARCH QUESTIONS

The current study tries to understand the impact of emotions on the strategic decision-making. Because of the characteristics of strategic decisions and some contextual factors, top managers feel more the emotional load that accompanies the choices made. Thus, today, managers are increasingly compelled to make decisions in conditions of lack of information, uncertainty and ambiguity. Often in making predictions and in distinguishing the various courses of action they have to rely on past experiences. Under the conditions listed above, the intuition prevails over the analytical techniques. The fact that strategic decisions are long-term and the use of intuition, make us believe that strategic managers are more affected by emotions.

The main goal of the current research is to understand if there are differences in the emotions due to age or gender. The intention is to identify variables and elements and to discover possible relationships between them, so as to be able to define some general reflections about the emotions impact on strategic decision-making. To support the main purpose, the research questions are as follows:

1. What is the age impact on the emotions that accompany strategic decision-making?
2. Are there important differences between men and women regarding the emotions in the strategic decision-making?

In consistency with the main goal and the research questions, the hypotheses to be tested are formulated as below:

H_1: There is a positive correlation between emotions and age in the decision-making.

H_2: Referring to the decision-making women are more susceptible to emotions than men are.

Juliana Osmani, Ph.D



Lecturer in the Department of Management, at "Aleksandër Moisiu" University of Durrës since 2008. She lectures the courses "Decision-making" and "Strategic Management". She holds a degree from the University of Tirana, Faculty of Economy in Business Administration and also from the University of Pisa (Italy), Faculty of Economy, in 2006 (Master of Science in Business Economy and Management) and 2015 (PhD in Business Economy).

Dr. Juliana Osmani has authored the book "Organizational decision-making" (2017) and several publications in peer reviewed journals and regional, national and international conferences. Some of her recent publications include: "Decision theories and their implications: Understanding the dynamics of decision-making" (2016), "Gender income inequality: Why are women less preferred for executive or managerial positions in the banking institutions in Albania?" (2016), "The impact of age on the perception of cognitive abilities and decision-making skills" (2016), "Group theories and implications for organizational decision-making" (2017), etc.

3. RESEARCH METHODOLOGY

For the current study was adopted the quantitative research and for the data collection was used the questionnaire, which was designed to measure the emotional involvement in the decision-making. The model used is PANAS [2]. The questionnaire includes 20 different emotions (10 positive emotions, 10 negative emotions) that must be evaluated on the Likert scale 1-5. To test the hypothesis of the research is first used the Pearson correlation coefficient and after is calculated the correlation coefficient of Spearman. The analysis is made on equal-interval scales, based on the sum of the scores for all the section of the questionnaire, but also reporting the results for each statement when the correlations are statistically significant.

4. LITERATURE REVIEW

Adults tend to preserve positive emotions over time, while negative ones are few and short-term [3]. So, adults see problems or situations in a positive light compared to young people, and this makes them subjects of the bias of positivity. Moreover, adults are more inclined to remember elements that favor the options chosen compared to the options not chosen [4]. This result leads to the conclusion that adults are less affected by the phenomenon of regret.

Emotions are important especially when the outcomes of an alternative are assessed [5]. More recently it has been shown that adults are more influenced by affective factors, especially in the information processing phase [6]. Studying the relation between emotions and analytical decisions, it was argued that emotions and being analytical lead to different decision-making mechanisms [7].

Caution is another characteristic that distinguishes adults and young individuals. Adults are more cautious than young people [8]. Caution is characterized by the lack of variability of responses [9]. The authors argue that in general the lack of variable behavior is defined as stereotypical behavior. However, experiments have shown that both adults and young people show comparable levels of variability and stereotypical behavior, with the exception of decisions accompanied by anxiety. The stereotypical behavior of adults increases because of the greater anxiety. Furthermore, it was concluded that adults did not show caution in a sense that could be attributable to age. For the authors caution is a consequence of experience and not of age. Other empirical evidence didn't found correlation between age and caution [10], [11]. Stress leads to risk aversion in adults compared to young people [12].

But what can we say about the correlation between emotions and gender? The main explanations for gender differences in attitudes towards risk are emotions [13]. The authors concluded that women experience emotions more strongly than men do. Thus, in the attempt to avoid negative emotions women take less risk. Another explanation may be that men perceive risky situations as challenges that call for participation, while women perceive risky situations as threats and try to avoid them [14].

Women are more risk-averse than men are because in facing a risky situation they feel more nervous and fear [15], while men feel more angry [16]. Fear leads the decision-maker to take less risk, while anger leads him to greater risk [17]. Women are less angry than men and perceive it as a threat to their relationships [18]. However, the conclusions cannot be generalized. We must consider the age [19]. So, at the workplace, women around 40 years old show high levels of anger compared to other age groups and twice the amount of angry compared to men.

5. EMPIRICAL APPROACH

H_1: There is a positive correlation between emotions and age in the decision-making

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.553	3	.907
Likelihood Ratio	.559	3	.906
Linear-by-Linear Association	.119	1	.730
N of Valid Cases	247		

Table 1: Pearson coefficient for age-emotions

			The group of factors for Section 1: Emotions (summation at intervals)	Age
Spearman's rho	The group of factors for Section 1: Emotions (summation at intervals)	Correlation Coefficient	1.000	-.014
		Sig. (2-tailed)	.	.829
		N	247	247
	Age	Correlation Coefficient	-.014	1.000
		Sig. (2-tailed)	.829	.
		N	247	247

Table 2: Spearman coefficient for age-emotions

The results in Tables 1 and 2 show that there are no differences statistically relevant between adults and young people regarding the emotions in the decision-making (Sig.=p=0.829>0.05, r_s= -0.014)

H_2: Referring to the decision-making women are more susceptible to emotions than men are.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.363	1	.547
Likelihood Ratio	.359	1	.549
Linear-by-Linear Association	.361	1	.548
N of Valid Cases	247		

Table 3: Pearson coefficient for gender-emotions

			The group of factors for Section 1: Emotions (summation at intervals)	Gender
Spearman's rho	The group of factors for Section 1: Emotions (summation at intervals)	Correlation Coefficient	1.000	-.038
		Sig. (2-tailed)	.	.549
		N	247	247

	Gender	Correlation Coefficient	-.038	1.000
		Sig. (2-tailed)	.549	.
		N	247	247

Table 4: Spearman correlation for gender-emotions

As in Tables 3 and 4, we can conclude that there are no differences statistically significant between men and women (Sig.=p= 0.549>0.05).

The analysis made for each emotion included in the PANAS model offers interesting results for both age and gender.

			Age	9. The frequency of occurrence of feeling strong in decision-making
Spearman's rho	Age	Correlation Coefficient	1.000	-.106
		Sig. (2-tailed)	.	.096
		N	247	247
	9. The frequency of occurrence of feeling strong in decision-making	Correlation Coefficient	-.106	1.000
		Sig. (2-tailed)	.096	.
		N	247	247

Table 5: Spearman coefficient for age-emotions (Emotion 9)

			Age	14. The frequence of feeling attention in decision-making
Spearman's rho	Age	Correlation Coefficient	1.000	-.114
		Sig. (2-tailed)	.	.074
		N	247	247
	14. The frequence of feeling attention in decision-making	Correlation Coefficient	-.114	1.000
		Sig. (2-tailed)	.074	.
		N	247	247

Table 6: Spearman coefficient for age-emotions (Emotion 14)

From Tables 5 and 6 we notice statistically important relationships between age and feeling strong (Sig.=p=0.096<0.1) and showing attention (Sig.=p=0.074<0.1). The correlation

coefficients of Spearman respectively r_s = -0.106 and r_s = -0.114 are negative and indicate that with age the presence of such feelings decreases.

			Gender	10. The frequency of occurrence of feeling nervous in decision-making
Spearman's rho	Gender	Correlation Coefficient	1.000	.104
		Sig. (2-tailed)	.	.103
		N	247	247
	10. The frequency of occurrence of feeling nervous in decision-making	Correlation Coefficient	.104	1.000
		Sig. (2-tailed)	.100	.
		N	247	247

Table 7: Spearman coefficient for gender-emotions (Emotion 10)

			Gender	11. The frequency of occurrence of feeling guilty in decision-making
Spearman's rho	Gender	Correlation Coefficient	1.000	-.113
		Sig. (2-tailed)	.	.076
		N	247	247
	11. The frequency of occurrence of feeling guilty in decision- making	Correlation Coefficient	-.113	1.000
		Sig. (2-tailed)	.076	.
		N	247	247

Table 8: Spearman coefficient for gender-emotions (Emotion 11)

Table 7 indicates a correlation statistically important between gender and nervousness for α = 10% (Sig.=p=0.100=0.1). Spearman's correlation coefficient is positive, leading to the conclusion that nervousness in decision-making is a characteristic for women more than for men (r_s = -0.104). Women can also be differentiated from men by the feeling of guilty (Table 8, Sig.=p=0.076<0.1). The correlation coefficient of Spearman determines that women feel less guilty about a decision compared to men (r_s = -0.113). In Table 9 we find another statistically significant relation (Sig.=p=0.008<0.05). The Spearman correlation coefficient indicates that

women feel less enthusiastic during the decision-making process or after a decision is made than men (r_s = -0.170).

			Gender	17. The frequency of occurrence of enthusiasm in the decision-making
Spearman's rho	Gender	Correlation Coefficient	1.000	-.170**
		Sig. (2-tailed)	.	.008
		N	247	247
	17. The frequency of occurrence of enthusiasm in the decision-making	Correlation Coefficient	-.170**	1.000
		Sig. (2-tailed)	.008	.
		N	247	247

Table 9: Spearman coefficient for gender-enthusiasm (Emotion 17)

6. CONCLUSIONS

The emotional burden before, during and after the decision-making can affect its effectiveness. Because of the characteristics of strategic decisions and some contextual factors, top managers feel more the emotional load that accompanies the choices made. Today, managers are increasingly compelled to make decisions in conditions of lack of information, uncertainty and ambiguity. Other studies concluded that are important differences in the affective strategic decision-making due to age and gender. The results obtained through the current research show that there are no differences between young people and adults, men and women regarding emotions in decision-making. Anyway, it should be noted that for some feelings have been found important relationships if the emotions included in the PANAS model are analyzed one by one. Thus, adults feel less strong and less concentrated when faced with a decision, so maybe is better for them the group decision-making. On the other hand, women reveal that they have often felt nervous and less enthusiastic when they have to make a choice. This can be explained by the fact that they may perceive a decision as a duty, part of their work, and they do not perceive it as a process that can improve personal and professional development. But anyway, unlike men, they feel less guilty for a decision made.

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UNAPREĐENJE MENADŽERSKIH VEŠTINA KOMUNIKACIJE PRIMENOM NLP METODOLOGIJE

IMPROVING MANAGEMENT SKILLS COMMUNICATION BY APPLICATION OF UFO METHODOLOGY

Miroslava Marić[165]
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Sadržaj: *Funkcije i uloge koje menadžer preuzima u svom radu zahtevaju, pre svega, dobre komunikacione veštine i donošenje brojnih odluka. S tim u vezi, dobar menadžer treba da prepozna šta motiviše ljude oko njega i kako da svojim saradnicima na najbolji način prenesete poruku, odnosno da unapredi svoj odnos sa zaposlenima kroz unapređenje načina komunikacije. Za poboljšanje komunikacije, a samim tim i unapređenje ličnih veština i sposobnosti menadžera, sve češće primenu nalazi NLP - Neuro Lingvističko Programiranje. Ova metodologija već više od 30 godina važi za vodeću metodologiju ličnog razvoja u celom svetu. Nastao kao istraživački rad dva pojedinca koja su želela da otkriju tajnu uspešnih ljudi, NLP predstavlja skup alata, znanja i iskustava ljudi koji su bili odlučini da preuzmu odgovornost za svoj život i ostvare baš one ciljeve koje su oduvek sanjali. NLP je modelovao najuspešnije ljude u raznim oblastima i prikupio na jednom mestu niz strategija, veština i ponašanja koja su ovim ljudima omogućili da budu najuspešniji u svojim oblastima. U radu će biti opisane neke od NLP tehnika koje su našle svoju primenu u unapređenju menadžerskih veština. Cilj rada je da pokaže kako se ova važna veština - dobra komunikacija, može unaprediti korišćenjem principa i tehnika NLP-a, čime bi se ostvario uticaj na uspešno donošenje poslovnih odluka, efikasno upravljanje preduzećem i sticanje održive konkurentske prednosti.*

Ključne reči: *Menadžment, menadžerske veštine, NLP metodologija, NLP tehnike*

Abstract: *Functions and roles that the manager takes in their work require, first of all, good communication skills and making a number of decisions. In this regard, a good manager needs to recognize what motivates people around him and how to transfer the message to his associates in the best way, that is, to improve his relationship with his employees by improving the way of communication. In order to improve communication, and thus improve personal skills and abilities of managers, NLP - Neuro Linguistic Programming is increasingly used. For more than 30 years, this methodology is valid for the leading methodology of personal development in the whole world. It was created as the research work of two individuals who wanted to discover the secret of successful people; NLP is a set of tools, knowledge and experiences of people who have decided to take responsibility for their lives and achieve the very goals they have always dreamed of. NLP modeled the most successful people in various areas and gathered in one place a number of strategies, skills and behaviors that enabled these people to be the most successful in their fields. The paper will describe some of the NLP techniques that have found their application in the improvement of managerial skills. The aim of this paper is to show how this important skill - good communication - can be improved by using the principles and techniques of NLP, which would have an effect on successful decision making, effective management of the company and the acquisition of a sustainable competitive advantage.*

[165] Fakultet za menadžment u Zaječaru, Park šuma Kraljevica bb, Zaječar, Srbija

Key words: *management, managerial skills, NLP methodology, NLP*

1. UVOD

Sposobnost dobre saradnje sa ljudima je jedna od ključnih menadžerskih veština, jer menadžeri postižu rezultate preko drugih ljudi. S druge strane kada se pogleda šta uzrokuje većinu problema u poslovanju, skoro uvek su ljudi, tako da je veoma važno umeti s ljudima. Menadžeri koji umeju s ljudima znaju kako da iz zaposlenih izvuku najbolje. Takvi menadžeri znaju kako da se obrate zaposlenima, kako da ih motivišu, inspirišu, pokrenu entuzijazam i uliju poverenje. Zapravo znaju kako da komuniciraju sa ljudima različitih profila i nivoa. Može se reći da se radi o osobama koje imaju visoku emocionalnu inteligenciju zahvaljujući čemu su izuzetno samosvesni i s lakoćom prepoznaju osećanja i raspoloženja drugih ljudi. Takođe, skoro nepogrešivo mogu da predvide moguće reakcije i postupke drugih ljudi na određene poteze koje oni kao menadžeri mogu da povuku.

Menadžeri koji poseduju ove osobine u odnosu sa ljudima pokazuju strpljenje, staloženost, blagost i obzirnost, zbog čega su posebno uspešni u rešavanju konfliktnih situacija. Na iskazano poštovanje i zaposleni uzvraćaju poštovanjem i lojalnošću. Kao provereni menadžerski princip može se primeniti staro pravilo - ponašaj se prema drugima na način na koji bi želeo da se drugi ponašaju prema tebi.

U tom smislu uspešni menadžeri nisu prestrogi i kritizerski nastrojeni prema ljudima, već ih hrabre i podučavaju kroz poslove koje su im delegirali dozvoljavajući im, pri tome, da pogreše. Naime, svesni su da je to jedini način da njihovi saradnici steknu neophodno iskustvo i da se profesionalno razvijaju. Dakle, može se reći da je umeće rada s ljudima jedna od najvažnijih sposobnosti koja se zahteva od uspešnih menadžera.

Poznavanje NLP principa i tehnika može veoma pomoći menadžerima da ovladaju svim pomenutim veštinama koje su im potrebne, a posebno kada je reč o poboljšanju komunikacije na svim nivoima i u svim delovima kompanije, kako bi se stvorila atmosfera u kojoj su zaposleni zadovoljni i visoko motivisani, a firma niže poslovne uspehe.

2. ŠTA JE NLP?

NLP je metodologija koja se bavi prepoznavanjem, opisivanjem i prenošenjem uspešnih strategija sa jedne osobe na drugu ili iz jedne oblasti života na druge. Može biti primenjen u najrazličitijim oblastima života – u poslu, u sportu, u porodičnim odnosima itd. U današnje vreme može se reći da je NLP jedan od najrasprostranjenijih modela za rad na ciljevima, unapređenje komunikacije, pokretanje i održavanje promene i postizanje željenih rezultata.

Neuro – odnosi se na mozak i nervni sistem, naših pet čula i nerve kroz koje ona prenose informacije u mozak. To je sposobnost da prenesemo informacije iz okruženja i prevedemo ih u razumljivu formu, uz pomoć našeg nervnog sistema.

Lingvističko – odnosi se na reči i rečenice uz pomoć kojih komuniciramo sa drugima ili sami sa sobom. Naš jezik je u stvari način na koji mi sebi (i drugima) opisujemo ono što čula putem nerava donose u naš mozak. Možemo reći i da je to način na koji komuniciramo i tumačimo iskustva kroz jezik, uključujući govor tela, slike, zvukove, osećaj, ukuse, mirise i same reči.

Programiranje – odnosi se na misaone procese, specifične načine razmišljanja koji pokreću emocije i podržavaju specifična ponašanja i navike. To je ujedno i način na koji mi konstruišemo sopstvene „programe" za svoje misli, komunikaciju i ponašanje. Možemo napraviti paralelu sa kompjuterskim programima: mi, dakle, sami sebe programiramo i ti programi kasnije utiču na naša emotivna stanja, reakcije i odluke.

Neuro-lingvističko programiranje (NLP) je pre svega modelovanje, a to znači proučavanje načina na koji razmišljamo i komuniciramo sa sobom i sa drugima i razumevanje načina na koje to znanje možemo upotrebiti kako bismo postigli željene ciljeve. Samo srce ili srž NLP-a je „modelovanje uspešnog ponašanja". Upravo kao rezultat tog modelovanja nastaju mnogobrojne tehnike kojima se služe NLP praktičari.

NLP je ustvari teorija: skup principa i pretpostavki o tome kako svet funkcioniše (u smislu zaključaka koje mi donosimo u svojoj glavi), a same tehnike su direktna posledica tih zaključaka.

Evo kako su NLP definisali različiti autori:

- „Sposobnost da se savladaju sopstvena stanja, koristeći sopstveni mozak" – Ričard Bendler.
- „Proučavanje izuzetnog i kako ga reprodukovati" – Džon Grinder.
- „Stav (bezobzirna radoznalost) i metodologija (modelovanje) koji za sobom ostavljaju niz tehnika" – Ričard Bendler.
- „Način da koristimo jezik uma kako bismo dosledno ostvarivali određene i željene ciljeve" – Ted Džejms. [1]

Miroslava Marić *je rođena 21.09.1967. godine u Zaječaru, gde je završila osnovnu i srednju školu. Tehnički fakultet u Boru, odsek neorganska hemijska tehnologija upisala je 1986. godine, a diplomirala je 1992. godine. Od 1993. do 2006. godine. godine radila je u Institutu za istraživanja u poljoprivredi Beograd, Centru za poljoprivredna i tehnološka istraživanja u Zaječaru. Pored naučno-istraživačkog rada i učešća u projektima Ministrastva za nauku i tehnologiju i Ministarstva za poljoprivredu Republike Srbije, bila je rukovodilac agrohemijske laboratorije i predstavnik rukovodstva za kvalitet JUS ISO 9001. Od 2006. do 2008. godine radila je u projektu „Razvoj mlekarstva na području jugoistočne Srbije – Reka mleka" kao proces fasilitator. Od 2008. godine radi na Fakultetu za menadžment i Visokoj školi za menadžment i biznis u Zaječaru, kao nastavnik na grupi predmeta iz oblasti organizacije i upravljanje preduzećem i proizvodnjom. 2017. godine završila NLP Practitioner sertifokovan od strane priznatih međunarodnih institucija IANLP (International Association for NLP) i IN-NLP (International Association of NLP Institutes). Autor/koautor je više od 90 radova, od toga u periodu 2008 – 2014. godina 2 rada objavljena u vodećim časopisima međunarodnog značaja, 1 rad u vodećem časopisu nacionalnog značaja, 6 saopštenja na međunarodnim naučnim skupovima štampanim u celini, 4 saopštenja sa skupova nacionalnog značaja štampanih u celini, 1 predavanje po pozivu sa međunarodnog skupa štampano u celini i koautor u 4 monografije nacionalnog značaja.*



Svuda gde postoji komunikacija, NLP može doprineti da se ona osnaži. A komunikacija je sveprisutna, odnosno, mi komuniciramo čak i onda kada ćutimo.

Razlozi primene NLP tehnika su:

- Daje veliku fleksibilnost u ponašanju u teškim situacijama.
- Podiže brzinu kojom učimo.
- Pomaže da postanemo uticajniji član grupe.

- NLP je alat koji se može koristiti da bi reprodukovali izvrsnost na bilo kom polju.[2]

Dakle, NLP je nauka o tome kako koristiti sopstveni mozak, sopstveni jezik i sopstveno ponašanje da bismo postigli ono što želimo. On uči ljude novom načinu namerne i svrsishodne upotrebe sopstvenog mozga. On unapređuje komunikaciju svake vrste, unapređuje naše zdravlje dajući nam nove načine da promenimo svoja uverenja o sebi samima i pomaže nam da više prodamo, učeći nas da shvatimo kako naši kupci donose odluke. Svoju primenu nalazi svuda gde postoji komunikacija.

3. PRINCIPI, METODE I TEHNIKE NLP-A

Polaznu osnovu za proučavanje i primenu NLP-a čini 10 principa. Osnivači NLP-a John Grinder i Richard Bandler [3], kao i njegovi praktičari, slažu se da je prihvatanje i primena ovih principa sve što je potrebno da promenite život, odnosno poboljšate odnose sa drugim ljudima i sa samim sobom.

1. **Iskustvo ima strukturu.** Ovo je osnovna pretpostavka na kojoj je nastao NLP. Proces prepoznavanja strukture naziva se modelovanje, a uspešnim modelovanjem bićemo u prilici da ostvarimo slične rezultate kao i osoba koju modelujemo.

2. **Mapa nije teritorija.** U NLP-u "Mapa" je metafora za našu predstavu o svetu, a "teritorija" je metafora za stvarni svet. Zato, poštujte mape drugih. Svako doživljava svet na svoj način, poštujte različitosti i ne sudite drugima.

3. **Ljudi za sebe uvek biraju najbolju opciju**. U svakoj situaciji izabraćemo najbolju opciju od onih koje su nam na raspolaganju. Možda ta opcija neće dugoročno biti naš najbolji izbor, ali je u datom trenutku najbolja, na osnovu raspoloživih informacija i dotadašnjeg iskustva.

4. **Iza svakog ponašanja krije se dobra namera**. Svako ponašanje, pa čak i destruktivna ponašanja u pozadini imaju dobru nameru. Zbog toga je potrebno da u radu sa sobom ili sa drugima prepoznamo dobru nameru koja stoji iza "čudnih" izbora ili ponašanja i ponudimo sebi (ili sagovorniku) alternative za zadovoljenje te dobre namere.

5. **Um i telo čine celinu**. Um i telo su isti sistem, delovi istog sistema. Promene uma dovode do promena na telu i obrnuto. Kada je neko srećan i zadovoljan te promene se vide na telu, kao da "zrači", ukoliko ovakvih znakova i spoljnih manifestacija nema treba proveriti sa osobom šta je po sredi, inače će unutrašnje stanje da se reflektuje na rad osobe a samim tim i na sveukupni uspeh ili neuspeh organizacije ili projekta.

6. **Mi posedujemo sve resurse koji su nam potrebni da bismo napravili promenu**. Ljudi imaju sve resurse potrebne za uspeh – ako neko nešto može da uradi, svako to može da nauči! Sve ciljeve možemo ostvariti, samo treba naći način.

7. **Ako nešto ne funkcioniše – probaj nešto drugo**. Ako radite ono što ste uvek radili, dobijate ono što ste uvek imali. Potrebna je promena. Posebno u domenu načina na koji želite postići cilj.

8. **Najfleksibilniji deo svakog sistema ima tendenciju kontrole sistema**. Ovo je posebno značajno kod pokušaja implementacije NLP tehnika kao potpornog sistema nekog projekta.

Podrazumeva fleksibilnost, što praktično znači ponašati se u granicama krut - rigidan - do totalno popustljiv u zavisnosti od situacije, tj. posedovati različite obrasce ponašanja.

9. **Reakcija sagovornika daje značenje komunikaciji**. Značenje komunikacije je odgovor koji dobijate. Naša je odgovornost kako ćemo biti shvaćeni u komunikaciji, a ne našeg sagovornika, jer naše misli nismo preneli na odgovarajući način kako bi nas sagovornik razumeo.

10. **Neuspeh ne postoji - postoji samo rezultat**. Neuspeh suštinski i nije ništa drugo do povratna informacija neophodna da bi u sledećoj ili nekoj od sledećih interakcija postigli očekivani uspeh.

NLP kao naučno zasnovana oblast sastoji se iz većeg broja tehnika i metoda. Jedna od osnovnih metoda primene u privatnom i poslovnom okruženju je metoda opservacije, odnosno, mogućnost da korišćenjem znanja iz oblasti NLP tehnika čitate ljude i njihove emocionalne okidače. [4]

Po istraživanju iz 1967 godine (Mehrabian & Ferris „Zaključci o stavovima pri neverbalnoj komunikaciji u dva kanala“) pokazalo se da našu komunikaciju čini:

- 55% fiziologija (govor tela),
- 38% tonalitet,
- 7% ono što je izgovoreno.

Pošto fiziologija čini 55% komunikacije, najlakše ćemo biti slični sa nekim ako uspostavimo sličnu fiziologiju, a to se radi tehnikom *matching & mirroring*, a zatim sledi obraćanje njegovim tonalitetom u njegovom reprezentativnom sistemu. [5]

4. KORIŠĆENJE NLP-A U POSLOVNOM SVETU

NLP pomaže u podizanju lične efikasnosti na način da pomaže razvoju kreativnog mišljenja, jasnije komunikacije, posebno jer podiže nivo poznavanja ličnih ograničenja, generisanja efektivnih izlaza i direktnog pristupanja pojedinim delovima mozga.

Kao posebnu prednost NLP tehnika za korišćenje u poslovnom okruženju i poslovnoj praksi svakako treba navesti prednosti vezane za tehnike psihološkog profilisanja ličnosti koje se mogu koristiti da bi razumeli ponašanje (posebno obrasce ponašanja zaposlenih), te modelovali poželjno ponašanje. Izrada psiholoških profila odavno je postala nezaobilazni deo svakog regrutovanja, a koristi se i u smislu psihološkog usmeravanja razvoja ličnosti što je od posebnog značaja pri formiranju liderskih kvaliteta jedne ličnosti. [6]

Personalne poslovne veštine su one veštine koje doprinose pokretanju procesa u kojima se stvaraju mogućnosti da se potencijali pojedinca maksimalno iskoriste za postizanje konkretnog humanog cilja ili rezultata. Pri ovome treba istaći da se cilj najčešće definiše kao željena predstava buduće sadašnjosti. S tim u vezi jako je bitno da ciljevi budu uobličeni precizno i konkretno da bi naš mozak bio spremniji da traga i uočava mogućnosti koje će pojedinca dovesti do određenih rezultata. Mogućnosti postoje samo kada ih prepoznamo kao mogućnosti, a definisanje željene budućnosti u bilo kom segmentu života pomaže pojedincu da prepozna mogućnosti koje će ga dovesti do ostvarenja te budućnosti. [7]

U poslovne veštine koje se mogu poboljšati primenom NLP tehnika i znanja svakako spada i pregovaranje. Chris Voss navodi dva osnovna pravila pregovaranja koja se mogu primeniti u svakom okruženju i za bilo koju svrhu:

- „Da“ nije ništa bez „Kako“.
- Ljudi se pridržavaju dogovora koji je u skladu sa njihovim ubeđenjima. Nađite njihova ubeđenja i držite se njih tokom pregovora. Razlog zašto ljudi nešto rade ili ne rade vezan je za njihova ubeđenja. [8]

Ovde se jasno vidi da hijerarhija ubeđenja u pregovaranju igra izuzetno veliku ulogu, pa je onaj ko dobro poznaje NLP tehnike i može brzo da prepozna tip ličnosti i obrasce ponašanja u prednosti nad onim ko ova znanja ne poseduje.

Takođe, u set posebno korisnih NLP alata spadaju i tehnike za oslobađanje od nepoželjnih crnih misli, kao i zaboravljanje stresnih i neprijatnih situacija u kojima se nalazimo, ili možemo da se nađemo vršeći neki posao, odnosno obavljajući neki zadatak. Način za oslobađanje od nepoželjnih (crnih) misli NLP tehnike definišu kroz tri sledeća koraka:

- Počni da misliš namerno, namerno prizivanje crnih misli sa idejom da mozak postane svestan da tu nije reč o stvarnim opasnostima već samo o idejama, odnosno, mislima.
- Zapamti da je misao samo misao.
- Udahni, relaksiraj telo od nakupljenog stresa i eliminiši (pobriši ili prebriši) crne misli. [9]

Dnevno ljudsko biće doživi i proizvede oko 10.000 misli, ali ih nismo svih svesni jer obraćamo pažnju samo na one koje su povezane sa osećanjima. Ovo je jako važno svima koji se bave promocijama, reklamnim aktivnostima i uopšte marketingom jer samo dobro poznavanje realnih mehanizama emocionalne inteligencije može da bude od koristi pri izradi npr reklamnih kampanja. Ono što je važno shvatiti a što nas NLP uči je da pre svake reklamne kampanje treba razmisliti da li kupujemo proizvod ili kupujemo emocionalni odgovor na sliku (reklamu) koja nam je poslata. I što je najvažnije NLP nam daje niz alata kojima možemo proveriti odakle potiče naš odgovor te ko ga suštinski i kome daje, odnosno, upućuje. [10]

5. ZAKLJUČAK

Menadžeri u modernim kompanijama danas su suočeni sa brojnim izazovima kao što su svakodnevno rešavanje konflikata, uspostavljanje i održavanje morala (dobre volje, duha organizacije) na zadovoljavajućem nivou, traženje i održavanje nivoa motivacije zaposlenih na neophodnom nivou, pomoć tim liderima i visokom menadžmentu u rukovođenju organizacijom. S tim u vezi, poznavanje tehnika i metoda NLP-a može biti od velike koristi u sledećim oblastima:

- Efikasna i uticajna komunikacija – NLP pomaže da se izgradi odnos sa zaposlenima, posebno pomaže kod izgradnje poverenja i poštovanja.
- Polaganje računa onima koji se u hijerarhijskoj lestvici organizacije nalaze na nižim nivoima, objašnjavanje i definisanje ciljeva, kao i njihovo dostizanje – zahvaljujući primeni NLP tehnika menadžeri će postaviti jasne, nedvosmislene i praktične ciljeve za ljudske resurse u svojoj organizaciji.
- Legitimno savetovanje i rešavanje problema – zahvaljujući NLP treninzima i znanjima i veštinama prikupljenim na istim menadžeri će moći da razumeju svaku situaciju, sve neusklađenosti i nezadovoljstvo zaposlenih, kao i da ih motivišu u pravom smeru (koji se poklapa sa ciljevima organizacije).

- Mogućnost da se iznađu odgovarajuća rešenja za situacije koje bi mogle izmaći kontroli.
- Oni koji su savladali tehnike i veštine NLP-a moći će da upravljaju sastancima i ljudima.
- Bolje razumevanje prisutnih, razumevanje govora tela i drugih vrsta neverbalne komunikacije omogućava bolju procenu ljudi i njihovih sposobnosti, posebno kada je u pitanju regrutacija kadra ili izbor rukovodioca.
- Bolje mogućnosti pregovaranja.
- Bolja mogućnost prezentovanja ciljeva, ideja, poslovnih pokušaja.
- Poboljšana mogućnost ocene i davanja suda pri intervjuima za posao sa kandidatima naročito u slučajevima kada je intervju vremenski ograničen na malo vremena pa pojedini kandidati ne mogu da daju svoj maksimum ili se ne snalaze najbolje u ovakvim okruženjima.

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STRATEGIC OBJECTIVES, PRIORITIES AND PRINCIPLES IN THE MANAGEMENT AND DEVELOPMENT OF THE HYDROMELIORATIVE SECTOR IN BULGARIA

Krassimira Zagorova[166]
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Abstract: *The paper presents an analysis of the main objectives, priorities and principles set out in the strategic framework for management and development of the irrigation sector in Bulgaria for the periods 2001-2020 and 2018-2030, respectively. The sharp decline in the share of the country's irrigated areas, mainly due to gross mismanagement, maladministration and unregulated and unsupervised responsibilities in the process of restructuring and restoration of land ownership, establishes new priorities as identified in the Strategy for the development of irrigated agriculture under the conditions of private agricultural property. The summarised results of the implementation of the accomplished objectives pursued in the Strategy (2001-2020) inevitably point to the conclusion that the restructuring processes of the country's hydromelioration sector are complex, lengthy, time-consuming and practically ineffective. The critical drop of the amount of the actually irrigated areas to less than 10% of all the irrigable land proves to be the primary reason for changing the existing framework in Bulgaria and adopting a fundamentally new "Common strategy for the management and development of the hydromeliorations and protection against the harmful effects of water" over the period 2018-2030.*

Key words: *Hydromelioration sector, Strategic priorities, Irrigation associations*

1. INTRODUCTION

As a result of the reforms that have been carried out in the sector of agriculture since the beginning of the transition to a market-oriented system and the attempts to regulate legally the official restructuring of the state-owned company "Irrigation Systems" JSC (hereafter referred to as EAD), the hydromeliorative systems and facilities and the development of irrigated agriculture in Bulgaria is still lagging behind. The agricultural land irrigated under the conditions of private agricultural property cover 5-9% of the constructed irrigation areas on the territory of the country, the existing hydromeliorative infrastructure is largely inoperable and is in need of restoration and repair.

The processes of organizational transformation in the sector of irrigated agriculture necessitate the advancement and legal regulation of a national strategy for development of the hydromeliorative systems and the irrigated agriculture under the conditions of private agricultural property. A strategy for development of the hydromelioration sector in a market environment has been developed by *the Scientific Institute of Hydromelioration* and defines the main priorities of the State policy and all the necessary long-term measures to be adopted in the sector over the period (2001-2020). Establishment and operation of the irrigation associations, as part of the reforms introduced in the sector of irrigated agriculture, was a step towards the inclusion of a new type of organizational forms for more effective implementation of the irrigation process through the establishment of a rational organisation of irrigation water

[166] Technical University of Varna, Bulgaria

distribution, employment of efficient water-saving and resource-conserving irrigation technologies, achievement of a higher level of the realized economic effects and net income of the accomplished irrigation activities.

2. ANALYSIS OF THE STRATEGIC OBJECTIVES AND PRIORITIES IN THE MANAGEMENT AND DEVELOPMENT OF THE HYDROMELIORATION SECTOR IN THE COUNTRY FOR THE PERIOD 2001-2020

2.1. Main objectives set out in the Strategy for the development of the "Hydromelioration" sector

The sharp decline in the share of the country's irrigated areas and the imposed constraints in the process of restructuring and restoration of land ownership, demanded new objectives to be introduced in the hydromelioration sector reforms related to the creation of *conditions for reviving and restoring the irrigation facilities in Bulgaria*. Those were the objectives set in the Strategy for the development of irrigated agriculture under the conditions of private agricultural property, whose main priorities can be recapped as follows:

- ***Implementing a decentralized model of control*** *over the process of organization, distribution and supply of irrigation water,* in which the hydromeliorative systems (HMS) and facilities are managed and operated by the state-owned company "Irrigation Systems" in joint cooperation with the organizations of farmers users pulled together to form the present irrigation associations;
- ***Encouraging direct motivation and full involvement*** *on the part of farmers-water users* in taking competitive advantage of the available HMS and facilities being in good repair and full operation, ensuring reliability in the supply of irrigation water at an affordable price, which in turn ensures the competitiveness of the intensive crop production mainly for the needs of the domestic market and, where possible, for export to European markets;
- ***Enhancing the efficiency of the well-maintained HMS and operable facilities****, that would also manifest itself in the direct motivation of organised water users to manage the respective facilities at relatively lower costs*, initiated through a rational organization in the delivery and distribution of irrigation water, including clear rules on strict water allocation among the individual water users;
- ***Creating conditions for pulling farmers together in organisations****, thus, revealing the benefits for water users from their affiliation with irrigation associations,* expressed in the increase in the area under irrigation, respectively in the supplied quantities of water volumes or masses, contributing to potential decrease in the cost of water for irrigation;
- ***Gradual, partial restructuring of the assets of "Irrigation Systems" EAD*** and their conferral to the potential direct users, organised in irrigation associations, for proper management and efficient operation.

2.2. Prerequisites for realization of the Strategy for the management of the "Hydromeliorations" sector

The optimum conditions for achievement of the objectives and priorities related to the implementation of the Strategy for management and development of the hydromelioration sector (2001-2020) are mainly subject to:

- ***Solving all the technological and technical problems related to the inadequacy and ineffectiveness of the systems*** *to serve the distinct multitude of private farms.*

- ***Financial provision of the objectives set in the Strategy for the development of irrigated agriculture*** *under the conditions of private agricultural property.*[167]
- ***Legal and regulatory framework governing the organizational restructuring process*** *including the provision of separate parts of the assets of "Irrigation Systems" to the particular water users associations,* which inevitably necessitates the approval of a special Act regarding the respective irrigation associations.
- ***Institutional provision of the reform set out in the Strategy*.** The reform in the irrigated agriculture was guided by the MAF and supported by the institutions responsible for conducting public policy in the hydromeliorations sector.

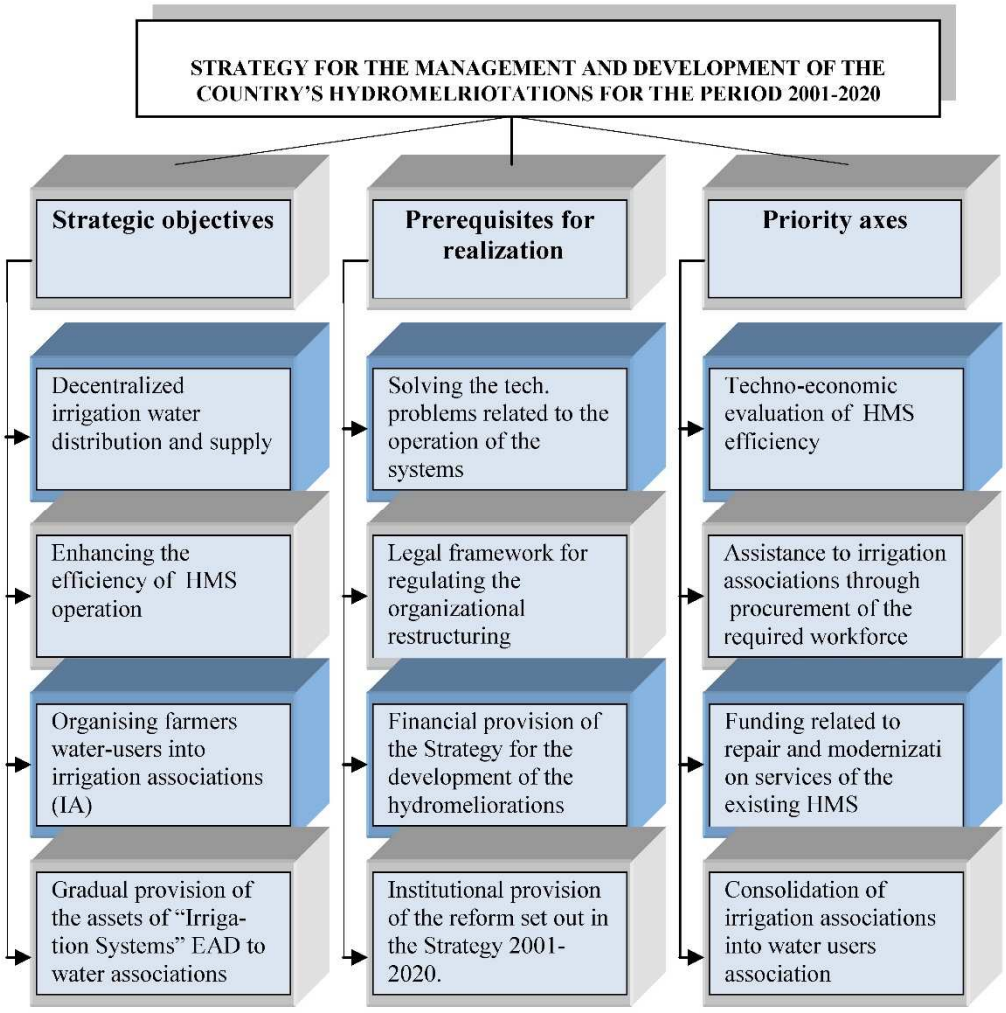


Figure 1: Main objectives, priorities and prerequisites for the realization of the Strategy for the development of the hydromeliorations sector 2001-2020

The summarised results of the implementation of the accomplished objectives pursued in the Strategy for the development of irrigated agriculture as to 2017, inevitably point to the conclusion that the restructuring processes of the country's hydromelioration sector are

[167] Funding of the hydromeliorative activities in Bulgaria in the context of decentralization has been realized through: (1) Funding activities related to the main hydromeliorative infrastructure (HMI) with financial resources by MAF; (2) Financial support to the Irrigation Associations through the EU - SAPARD pre-accession programme (2001-2006); (3) Funding Irrigation Associations by the national budget; (4) Financial support to the IA and farm water users through the Rural Development Programme (2007-2013).

complex, lengthy, time-consuming and practically ineffective, which is, furthermore, proven by the fact that by 2016[168], as shown by the statistical data on irrigation of agricultural lands, the actual reported irrigated areas were approximately 43 300 ha out of 541 777 ha of areas equipped for irrigation, which amounts only to 8%.

The critical drop of the amount of the actually irrigated areas, in the context of extremely favorable natural resources in addition to the accumulated production experience in the cultivation of irrigated crops proves to be the primary reason for improvement and modification of the existing framework and adopting a fundamentally new *Common strategy for management and development of the hydromeliorations in Bulgaria* in long-term planning processes (2018-2030)[169].

3. COMMON STRATEGY FOR MANAGEMENT AND DEVELOPMENT OF THE HYDROMELIORATION FACILITIES IN THE COUNTRY (2018-2030)

The inference drawn from the adopted *Common strategy for management and development of the hydromeliorations and protection against the harmful effects of water* is that "the farm structure in Bulgaria is characterised by an extremely high concentration of the utilised agricultural land. In practice, 91,5% of farms with an area of 10 hectares or less account for 7% of the total arable land. The above-mentioned farms, however, constitute 42% of the irrigated areas in Bulgaria" [10]. The Strategy further states that in 2000 the state-owned enterprise "Irrigation Systems" managed 235 irrigation systems designed to serve over 740 000 ha of irrigation-prone areas. In practice, however, the actual irrigated areas in the country, serviced and irrigated by the company are less than 10% of the technically irrigable areas and represent approximately 40% of the irrigated land at the beginning of the structural reform in the sector of agriculture (1990) - see figures 2 and 3.

The state of the hydromelioration sector also determines the main priorities related to the growth of irrigated agriculture in Bulgaria, including the structures for implementation of the "irrigation water supply" service. The latter are reflected in the objectives of *the Common Strategy for Management and Development of Hydromeliorations in Bulgaria for the period 2018-2030*. "The Strategy also outlines the framework of legal and institutional reforms which will have a strong impact on the current organisational structures. Provisions have been made as to a shared responsibility between the system operators/service providers, irrigation associations, and executive authorities (at national and local level) with regard to the management of the systems" [8].

Year	Irrigable areas, ha	Irrigated areas, ha	Irrigated areas against irrigable, %
2008	541800	45740	8,44
2009	541700	39910	7,37
2010	541800	40000	6,45
2011	541799	42703	7,9
2012	541779	44692	8,2

[168] Data according to the Annual Agrarian Report of MAF, 2017.

[169] The initiation and development of a "*Common strategy for management and development of the hydromeliorations and protection against the harmful effects of water in Bulgaria*" for the period 2018-2030 is a joint development of the Ministry of Agriculture and Food (MAF) of Bulgaria and the World Bank;

2013	541779	42055	7,8
2014	541779	29650	5,5
2015	541779	44759	8,3
2016	541777	43300	7,9

Table 1: Irrigated areas in the country for the period 2008-2016[170]

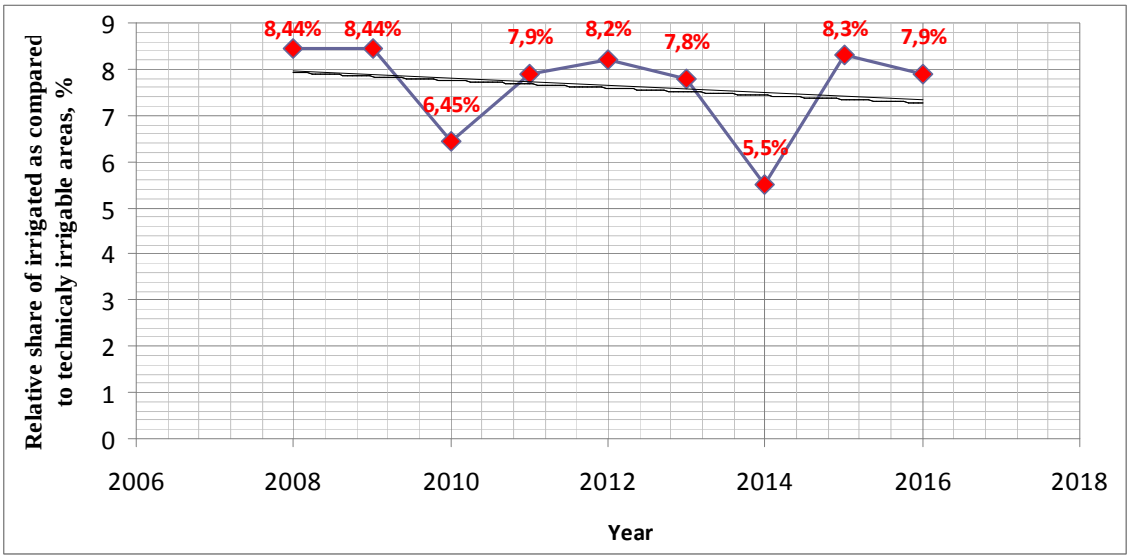


Figure 2: Relative share of irrigated as compared to technically irrigable areas over the period 2008-2016

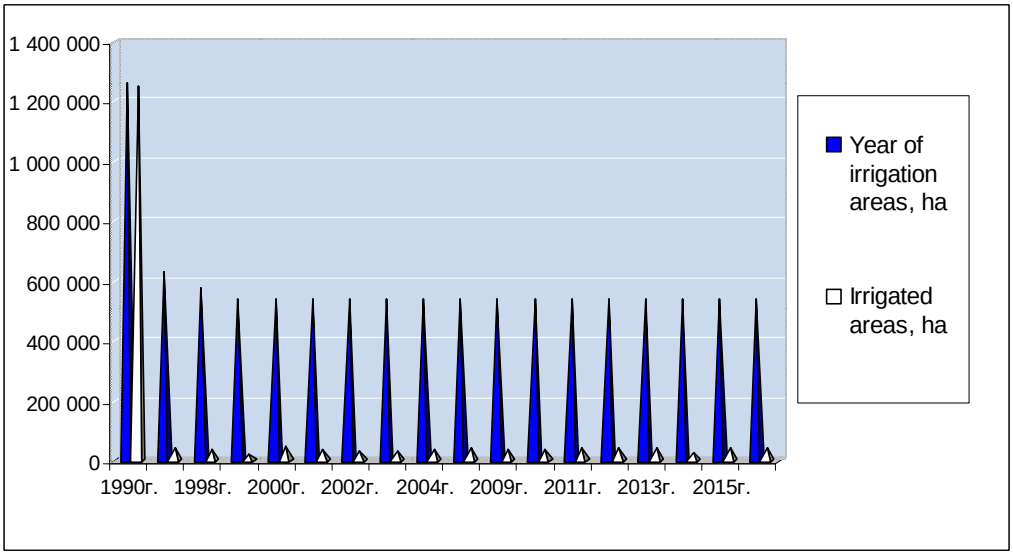


Figure 3: Ratio of technically irrigable as to actually irrigated areas for the period 1997-2016, as compared to1990[171]

Briefly stated below are *the overall strategic objectives* with regard to restructuring in the sector "Hydromelioration" [8]:

[170] Data according to the Annual Agrarian Reports: 2010-2017.
[171] Data according to the Statistical Yearbooks of the Republic of Bulgaria: 2000, 2004, 2008, 2010; Annual Agrarian Reports: 2010-2017; Bulgarian Government Information Service Bulletin, No.424, December, 1992.

Strategic objective 1: Building a legal and institutional capacity to show the right way to set up autonomous and self-financing organisations for management of financially sustainable hydromeliorative systems:

Objective as to 2018: Accomplishment of *the first phase* of the legal and institutional reform, whose major aim is to adopt a new hydromeliorations Act and make significant amendments to the Irrigation Associations Act, as well as attempted restructuring of the former branches of the "Irrigation Systems" EAD into Regional hydromelioration public enterprises, taking full responsibility for the proper operation, regular maintenance and overall management of the hydromeliorative infrastructure, supervised by a Management Board, including representatives of the relevant IA, state and municipal authorities;

Objective as to 2020: Strengthening regional hydromelioration enterprises and irrigation and drainage associations, as well as achieving strong interaction and cooperation among them in the management of the HMS.

Strategic objective 2: Enhancing the competitiveness of the agricultural sector by providing a long-term perspective, identifying investment priorities in agricultural (farm) irrigation and drainage and related services:

Objective as to 2018: The first batch of permissible investment support for the purposes of irrigation should be provided at farm level distributed throughout the country;

Objective as to 2020: Permissible investment support for irrigation and drainage has been granted to farmers-beneficiaries in areas designated for reconstruction and modernization of the main water supply network.

Strategic objective 3: Restoring access to the hydromeliorative infrastructure of agricultural arable land and its sustainable use through investments in rehabilitation and modernisation:

Objective as to 2018: With the financial support of the European Agricultural Fund for Rural Development, the irrigation infrastructure of agricultural land in the areas of the leading projects managed by the IA has been restored and modernized, serving 2 500 ha of irrigated area;

Zagorova Krassimira



Work experience:
1997 – 2017, Dobrudja College of Technology – Dobrich, within the structure of Varna Technical University - Lecturer, co-opted member into the Department of Industrial Management at the Technical University of Varna
1990 – 1996, Semi-Higher Institute in Mechanical and Electrical Engineering - Dobrich,
Position held: teacher of "Economics, Organization and Management"
1987 – 1989, Plant for Metal Cutting Tools - Gabrovo, Department of " New Technologies",
Position held: Engineering Technologist

Scientific and educational degree –Doctoral University of Ruse "Angel Kanchev"- Department of Management and Business Development

Member of the Union of Scientists in Bulgaria; Chair of the Technical Sciences Section of the Union of Scientists in Bulgaria – Dobrich over the period of 2003 -2013, presently – Deputy Chair of the section mentioned above;
Member of the International Association of Sustainable Development (IASD) - Varna, Bulgaria since 2015 until now; Member of the IASD Control Board for the 2017 – 2021 mandate

Objective as to 2020: The hydromeliorative infrastructure of the agricultural land in the areas of the successful projects managed by the Regional hydromelioration enterprises has been restored and modernized, serving 25 000 ha of irrigated area.

4. CONCLUSION

As a result of the conducted in-depth analysis into the existing problems facing the hydromelioration sector in Bulgaria and the strategic objectives and priorities that have been pursued towards its restructuring, advanced in the paper is the belief that:

1. The newly adopted Strategy (2018-2030), considered altogether, as well as the successful accomplishment of the outlined short, medium and long-term strategic objectives, should contribute to the restoration and smooth operation of an effective and efficient hydromelioration sector, increased agriculture-based production, bringing about an economically viable and competitive agriculture – more sustainable and more resistant, or rather adaptable, to the adverse impacts of climate variability and change;
2. In order to achieve the stated objectives and priorities, the Strategy allocates the responsibilities for the effective implementation of the irrigation activities among twelve public limited (or joint stock) companies and a multitude of irrigation associations all over the country;
3. The expectations of experts and stakeholders are associated with the probability of enhanced organisational and technological opportunities, improved economic motivation for irrigation, including the introduction of a regional principle for the management of HMS, based on the effective interaction between public hydromelioration territorial enterprises and IA;
4. The irrigation associations are also designated as the main beneficiaries of the EAFRD as regards the implementation of investment projects for the rehabilitation and modernisation of the irrigation infrastructure for the existing systems and facilities operated by them in their own territories.

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ORGANIZATIONAL COMMUNICATION - COMMUNICATION PROCESS IN BUSINESS ORGANIZATIONS

Gazmend Abrashi[172]

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Abstract: *The aim of this paper is to analyze the methods of communication development between the management and employees in the organization, how defined methods of communication affect employees, as in their behavior, motivation and engagement in work. Theoretical approaches that are displayed are going to create a clearer view of effective communication ways which have had an impact in the performance of employees, the behavior and relation between colleagues.*

The effectiveness of internal communication, is the key factor for the organization's success and it gets paid special attention and in that: how these communication methods were received by employees and the effect which they had, and what the execution methods were, always by aiming and finding the adequate methods in order to transmit and comprehend the defined information, which has strategical importance for the organization.

Key words: *organizational communication, communication process, business organizations*

REVIEW OF LITERATURE

The process of communication in business organizations has a special dimension and relevance, the development of technology has increased opportunities and has opened new horizons, has created preconditions in order to make a step further, in the way of the execution of the communication process in the organization. Communication was firstly defined as a process of understanding of giving and receiving a message through the use of signs and symbols. The process is proceeded within and between groups of social structures and further, through many ways and manners and for many purposes.[173] The development of the communication process within the organization is linked or dependent in the organizational structure which the organization contains, where "the organizational structure is an organizational formal frame which was created with the purpose of achieving organizational objectives"[174], but who constitutes the organizational structures and what are the ways for the execution of the communication process.

The role and importance of it in the organization, communication has been transformed in a key element and in a tool for achieving the goals of the organization. "Communication means the process of the transition of information, ideas or opinions in other people. In order for the communication to be effective, the information transition has to be successful in the sense of understanding between pairs".[175] Therefore, it is not sufficient to only share the information with others, but you have to aim the understanding of that information by others and then look at their reaction, and that is the only way we can have an effective communication process.

[172] PhD Candidate

[173] Papa J. Michael; Daniels D. Tom; Spiker K. Barry; " Komunikimi organizativ qasjet dhe pritjet"; UERTPRESS; 2009; fq.14.

[174] Rouse J. Michael; Rouse Sandra; "Komunikimet afariste"; Prishtinë; 2008; fq.23.

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Organizational structures or organizations are designed or formed with groups of people who are united for the mutual goal, depending on the type of the organization. But, in order to achieve the planned goals, but also for the progress of work within the organization, it is necessary to have delegation of work and collaboration between employees. This is achieved through communication channels, with a communication spread to all of the employees, such as vertical-horizontal and parallel communication. There has been developed a theorical model in which the organizational structure is linked to the coordination type, organization planning or programming towards the reaction or mutual arrangement.[176] It is not in vain that it is said that the real measure of an organization is the way and level of the structure interaction within it, where a key factor is the communication.

Each organization has its organizational chart, that helps in the function of organization, which constitutes of the structures or departments of the organization, who for functioning, must cooperate and function synchronously, in order to enable the progress and functioning of the organization, socio-economical and political changes in which the society goes through are reflected and have an impact in organizations and they are not immune to these changes, for which we had a lot of cases, where in extreme conditions and circumstances the limping of work in one of the departments, complicates or even unables the function of the whole organization.

COMMUNICATION AND INFORMATION IN DECISION-MAKING

Communication is a process of transmitting information from one to another. Its processes are linked with interactions of at least two agents who share symbols and semiotic norms. According to a definition: "communication consists of sharem exchange of thoughts, opinions or information through words, writing or symbols" (G. Schwartz et al.,008: 129).[177] The level of the exchange of information and thoughts within an organization has an essential character when it is developed within the management of the organization, because it is the highest managing degree on which are dependent other structures and the accurate and valid information would enable the organization a better ranking in the business environment. The mobility of information within the organization would fill the gaps that exist from the absence of non-communication or even weak communication. That would be translated with employees who are well informed about the working process, which in organizational life will be evaluated as an added value for the organization.

The fulfillment of communication functions depends on the use of information and on the meanings of this information. From the traditional point of view information can be seen as "the first material" of communication. This first material takes shape when it forwards meaning.[178] Meaning is received when the information is put within a defined context. Context can be as simple as the moment of acknowledgement or as complex as the reflective interpretation during which a part of information is linked and understood in relation with many others.[179]

[176] http://www.jstor.org/stable/2093672?seq=1&cid=pdf-reference#references_tab_contents

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[178] Papa J. Michael; Daniels D. Tom; Spiker K. Barry; " Komunikimi organizativ qasjet dhe pritjet"; UETPRESS; 2009; fq.25.

[179][179] Papa J. Michael; Daniels D. Tom; Spiker K. Barry; " Komunikimi organizativ qasjet dhe pritjet"; UETPRESS; 2009; fq.26.

Inside the organization, people need relatively a broad information for the solution of problems and decision-making of different levels of a relevance that depends on the managerial position. Managers of the high level use information mainly taken for strategical planning, meanwhile managers of the medium level and low level are more focused on operational aspects and execution of plans, and it is understandable that even the information is destined for these goals. Drucker (1997) emphasizes that "a winning strategy requires information on events and conditions outside the institution" and it continues that organizations must have "strict rules for collecting and analyzing information that comes from outside".[180]

Another very important element is the accuracy and reliability of information, where accuracy deals with authenticity and incontestability, precisely with the reliability of the information source and how sure you can be if it is incontestable.[181] Owning the accurate information from reliable sources, advantages are added and the probablity that decisions of the management are right is increased and to also achieve the defined goals by these decisions. In other cases when managers take their decisions on suspicious and incorrect information, not only do they bring damage to the organization, as in financial or even operative, but also the damage can be even bigger because of the loss of credibility of employees in their management and return in rationality would be very hard.

MAIN OBSTACLES IN THE DEVELOPMENT OF COMMUNICATION

Everyone requires communication, interaction, exchange, understanding, in individual level, of couple, society and globalization today. And mostly we face it in non-communication. Non-communication therefore, often means communication horizon. In order to avoid failure, we need to do two things: to understand where communication is supported and to build cohabitation".[182] We have to understand in what frames and conditions communication is developed, where we have to be careful when it comes to the channels which we use to communicate, and also in order to communicate, it is inevitable to create relations with whom we communicate and consequently to cohabitate, whether with family members and work colleagues or with outsider collaborators.

Main obstacles in the development of communication, can be divided into two big groups: the group of technological obstacles and the group of human barriers. Obstacles in communication are all of those that prevent the message to be received. For this reason, the barrier is a synonym for noise, although technological noise is more like a barrier than a prevention. A technological problem usually doesn’t prevent communication even though it can block it temporarily. Barriers usually have a human source and not a technological source. Human barriers often are investigated with difficulty, but are more important.[183] Human barriers consist of many factors such as: socio-cultural; psychological and organizational. They require more time and attention in the right direction in order to avoid these barriers.

Human barriers which deal with the socio-cultural factor are very difficult barriers, for the fact that this factor consists of all the barriers that deal with the cultural level, also with the general formation level of the individual, and they are more general barriers, which require bigger attention in solving them, because they deal with the individual and time and energy are needed to overcome them.

[180] Laci, Shyqyri; "Manaxhimi"; Tiranë; 2006; fq.450-451.
[181] Rouse J. Michael; Rouse Sandra; "Komunikimet afariste"; Prishtinë; 2008; fq.41.
[182] Wolton, Dominique; "Të shpëtojmë komunikimin"; Papirus;Tiranë;2009; fq.137.
[183] Rouse J. Michael; Rouse Sandra; "Komunikimet afariste"; Prishtinë; 2008; fq.54.

Psychological barrier, in comparison to the socio-cultural barrier, is a more marginalized barrier and as such, is less present in organizations and the possibility to overcome these barriers is bigger because they have a defined address for the solution of psychological problems and of different outlooks, that employees of an organization may have.

In the organizational barrier, we mainly deal with the barrier which is caused or was caused by the weak organizational structure or we deal with a low level of organization. Where in both elements we deal with communication as a process. A feature of this barrier is that with an analysis of the organization, we can evidence and improve very fast, but the key is to have organization and work delegation in a chain, where even the communication process flows in all the parts of the organization and fulfills it with new knowledge about the working process.

Very often, managers admit that barriers in communication are one of the most serious problems, with what they face in practice. In fact, communication barriers, in many cases, are very warning of the existence of deeper problems. Therefore an effective manager should not only deal with the surface that consists of only the symptoms of an internal "illness", but to treat the issue in details in order to find out the real causes of communication barriers because the effective communication is a big responsibility of it.[184]

Managers in all levels must seize each reasonable opportunity, to have face to face contact with their employees. This enables them to explain the content of a new policy, to advise everyone connected with new work that has to be done and in general to clear out problems, misconceptions and uncertainties.[185] And not by chance there is a saying which says that the best opportunity to overcome and eliminate chances for misinformation and by direct contact other communication channels get excluded where their use would add the possibility to have more misconception than effective communication .

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[184] Laci, Shyqyri; "Manaxhimi"; Tiranë; 2006; fq.119.
[185] Ramosaj, Blerim; "Management (Menaxhmenti kreativ me lidership); Prishtinë, Vatra; 2006; fq.122.

PRACTICING PROPER BUSINESS COMMUNICATION TO ACHIEVE HIGHER COMPANY PERFORMANCE

Silvana Pasovska[186]
Trajko Miceski[187]
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Abstract: *In these modern conditions of business, those companies that are able to create a competitive advantage are successful, thereby raising their image.*
Proper and realistic communication in the company is one of the main factors behind this. Communication skills are true promoters of good organizational relationships in the company and roadmaps to increase the company's economic performance in the environment.
On the other hand, the basic factors for developing the right and real communication are successful managers who know that the preference for good business communication means improved mutual relations and improved mutual cooperation in the organization, and raising the company's reputation and its relationship with stakeholders and new business relationships with new companies.

Key words: *business, communications, employees, manager, vision, achievement, goal.*

INTRODUCTION

Proper business communication is an important aspect of the business persistence of any company. It is a foundation and a starting point, essential for achieving higher company efficiency. The overall modern literature in the field of management, human resources management and the organizational behavior are particularly focused on the importance and the improvement of the effective business communication as one of the manners through which the achievement of competitive advantage and the increase of the company's success is assured.

Good business communication helps to create a successful business environment, good organizational culture and good interpersonal relationships, where there is mutual respect and motivation of the employees in order to achieve the organizational goals. But it cannot be disregarded the fact that in every organization there are conflicting situations, some of them constructive that can contribute to positive changes in the organization, but also some of them destructive that can impair the work of the company, if they are not overcome or resolved through good business communication skills.

In the modern global economy, when only a few companies operate only within the country in which they are located, as opposed to the multitude of companies that decide to function internationally, we should not miss the attention of the interpersonal and the intercultural relationship. For the success of a company that has decided to extend its activities beyond the boundaries of the country where it was originally established, its good abilities for intercultural communication are essential. In the modern world of global technological changes, the need for the company to build effective electronic communication skills is required in order to achieve greater cooperation among its employees, but also to deepen the contact that it has with its

[186] University .St. Kliment Ohridski Bitola, Scientific tobacco institute, Prilep, Republic of Macedonia
[187] University Goce Delcev Stip, Republic of Macedonia

clients and associates. With all that should be emphasized that proper business communication can greatly contribute for achieving higher performance of the company.

FUNCTIONS AND GOALS OF THE BUSINESS COMMUNICATION IN THE ORGANIZATION

Proper business communication is one of the essential factors for the execution and fulfillment of all essential processes in the organization. Regarding to this, the proper business communication in the company provides a good mutual understanding, maintenance and development of positive mutual relations in the company, good organizational behavior and building and developing positive relationships between the company and its associates, investors, customers and all stakeholders associated with the company. There are not companies that can survive in the business world if there are no proper business relationships with the partners i.e. the customers.[188]

In this regard, the development of proper business relationships depends mostly on the proper and open communication.[189]

Business communication is the most important phenomenon in the organizational persistence and through the realization of the multilayer spectrum of its functions and goals, it influences the flow and the fulfillment of all organizational activities and goals.

BUSINESS PERFORMANCES AND COMMUNICATION SKILLS

The influence of the organizational communication on the business success of the company, depends on the achievement of its functions and goals. The main feature of the successful companies is their ability in communication processes, as their members have the necessary information at the right time; unlike the unsuccessful companies, where the poor performance is often due to a communication problem in the organization.[190]

Proper business communication is necessary for the proper running of all processes in the company. Properly used communication skills facilitate the collaboration among people, increase the motivation of the workforce and this contributes to increasing the economic achievements of the organization. There is effective communication when communicators understand each other and encourage themselves for mutual or individual action, while encouraging new and specific ways to facilitate organizational goals more easily and quickly.[191]

Through the proper use of the abilities and the skills for effective communication, the individual and the organizational productivity increases, while the opportunities for proper insight and anticipation of problems, deciding, coordinating work, controlling others, developing business relationships and promoting a product or service are simultaneously increasing. In addition, through proper communication, the reputation of the company increases, as its relationships with the clients, investors and associates improve, which certainly contributes to the increasing of the company's business success. In contrast, the poor communication can cause wasted time and effort, disrupted relationships in the organization and legal problems, but all of this may

[188] Ferguson Career Skills Library, *Communication Skills*, Third Edition, (2009, New York), page 107
[189] Clutterbuck, D., and Hirst, S., *Talking Business: Making Communication Work*, (2002, Oxford), page 73
[190] Jones G. R., and George, J. M., Understanding and Managing Organizational Behavior, Fifth Edition, (2008, New Jersey), page 461
[191] Miceski, T., Organizational behavior, (2011), UGD, Faculty of Economy Shtip, page 25

have far greater consequences that can cost a lot the company[192] and thereby to reduce its economic success .

All this sets the ability for effective business communication on the same level with the other company resources. An individual with excellent communication skills is an asset for any organization[193], and when the company endeavors for all of its employees to communicate effectively, it certainly has positive implications for its overall success.

POSSIBLE OBSTACLES IN COMMUNICATION

Business communication as present in the daily existence of the company and as such, often passes through obstacles of a different nature. The obstacles can disturb the communication process itself to a greater or lesser extent and to limit the possibilities for achieving the goal of the communication. The most common obstacle in the communication at the workplace is the overload with information.[194]

Regardless of the fact that new channels are constantly appearing to facilitate communication, however, if they are used improperly, an unwanted effect occurs, or a disruption of the possibility for a quick and accurate feedback.

The communication process can be disturbed due to the lack of sufficient communication channels, but also having too many channels of communication can have the same effect.[195] Very common obstacles to effective communication are the distortion of the information and the filtering of the message, which implies incomplete and inaccurate information display.[196] Distortion of the message can occur in direct and indirect communication. Even in direct communication, the message may be misinterpreted as a result of lack of impartiality in hearing by the recipient of the message. If the recipient of the message is biased for any reason, a misinterpretation of the message occurs. Also, a closed or inadequate communication environment can lead to obstacles in the communication process, because the direct and authoritative management blocks the free and open exchange of information that is essential for effective communication.[197] The different perception and the differences in the language and in the culture of the communicators may be an additional obstacle in conducting the organizational communication. For an effective communication process, all participants in the communication must show respect and be aware of each other's differences.

Accordingly, in order to reduce the negative impact of the communication obstacles, it is necessary to create and maintain an organizational culture where the differences between the employees are respected and where the open and sincere communication is maintained, without the approval of gossip and with the proper use of technological tools and the numerous communication channels.

[192] Locker, K. O., and Kienzler, D. S., Business and Administrative Communication, Eight Edition, (2008, New York), стр.10

[193] McLean, S., Business Communication for Success, (downloaded in May 2010 from www.flatworldknowledge.com)

[194] Miceski, T., Organizational behavior, (2011), UGD, Faculty of Economy Shtip, page 25

[195] Miceski, T., Organizational behavior, (2011), UGD, Faculty of Economy Shtip, page 25

[196] More at Jones, G. R., and George, J. M., Modern management, (2008, Skopje), page 657

[197] Miceski, T., Organizational behavior, (2011), UGD, Faculty of Economy Shtip, page 27

EMPIRICAL RESEARCH

An empirical research has been made in order to complement the theoretical part of the research and for more complete awareness of the conditions of business communication. The survey interviewed 32 managers and 273 employees in randomly selected companies. The subject of the theoretical and empirical research are the skills for internal and external business communication, their importance and effectiveness in achieving organizational goals, as well as the ways in which they can be used and constantly promoted, developed and improved.

The theoretical research is complemented and supported by the empirical research, which has the task of showing the real and practical situation in the daily and actual existence of the organizations. In fact, through survey questionnaires in several organizations in Macedonia, the real situations in which the business communication takes place in our companies are the subject of research. The basic and general hypothesis is based on the claim that the *proper business communication improves the organizational behavior and increases the economic achievements of the organization*. In order to obtain a more detailed picture, after the presentation of the answers from the survey questionnaires, a statistical processing has been made and the answers are shown, tabular, computational and graphical. The first question which was*: Are the employees of the company timely and clearly informed*, was intended to show the perception of timely and clear informing of the employees about situations in the organization as one of the main postulates of effective business communication. The results of the obtained answers to this question are shown in Table 1 and in Figure 1.

Table 1. Presentation of the answers of the managers and the employees to the question: *Are the employees of the company timely and clearly informed?*

Question	Answers				
	Managers			Employees	
		Values	%	Values	%
1.Are the employees of the company timely and clearly informed?	Yes	30	94	152	55
	No	0	0	43	16
	No answer	2	6	78	29
	Total	32	100	272	100
Calculated X^2 test is: 41,322 C = 414					

The graphic display is as follows:

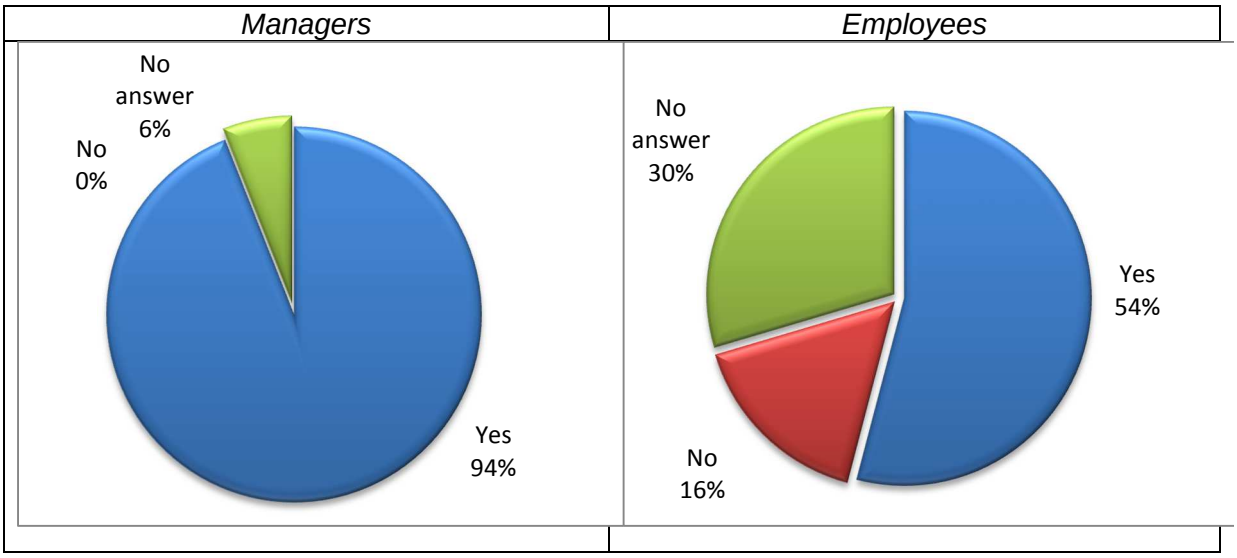


Figure 5.1. Graphic presentation of the answers of the managers and the employees on the question -Are the employees of the company timely and clearly informed?

From the graphic and the tabular display, it can be seen that the managers and the employees have different opinions that employees are timely informed about the situation in the organization. While 94% of the surveyed managers think that employees are timely informed about the situations in the organization, and 55% of the employees consider it so. Only 6% of the surveyed managers remained unanswered on this question, and with the employees 46% have answered with no or remained unanswered.

After the calculations for the x^2 test and the coefficient of contingency, the following values were obtained:

$$x^2_{0,05} = 41,322 \text{ (calculated)} > x^2_{0,05} = 5,991 \text{ (tabular value)}$$
$$C = 0,414 \text{ (calculated)}$$

The data for the calculated value of $x^2_{0,05}$ shows that the received frequencies deviate from the expected frequencies, or that the answers of the employees and the managers do not correspond. The coefficient of contingency (C) shows the height (strength) of the relationship between the two groups of answers and it is C = 0,414, which indicates that the interdependent modality of the examined variables is moderate.

Accordingly, the main hypothesis is not fulfilled and the organization needs more timely and clearly to inform the employees about the situation that is happening.

The second question was: Do employees have confidence in the statements of the managers?

The results of the obtained answers to this question are shown tabular in table 2 and graphical in Figure 2.

Table 2. Presentation of the answers of the managers and the employees to the question: *Do employees have confidence in the statements of the managers?*

Questions	Answers				
	Managers			Employees	
		Values	%	Values	%
2. Do employees have confidence in the statements of the managers?	Yes	23	72	148	54
	No	2	6	45	17
	No answer	7	22	79	29
	Total	32	100	272	100
Calculated X^2 test is: 8,793					
C = 0,205					

The graphic display is as follows:

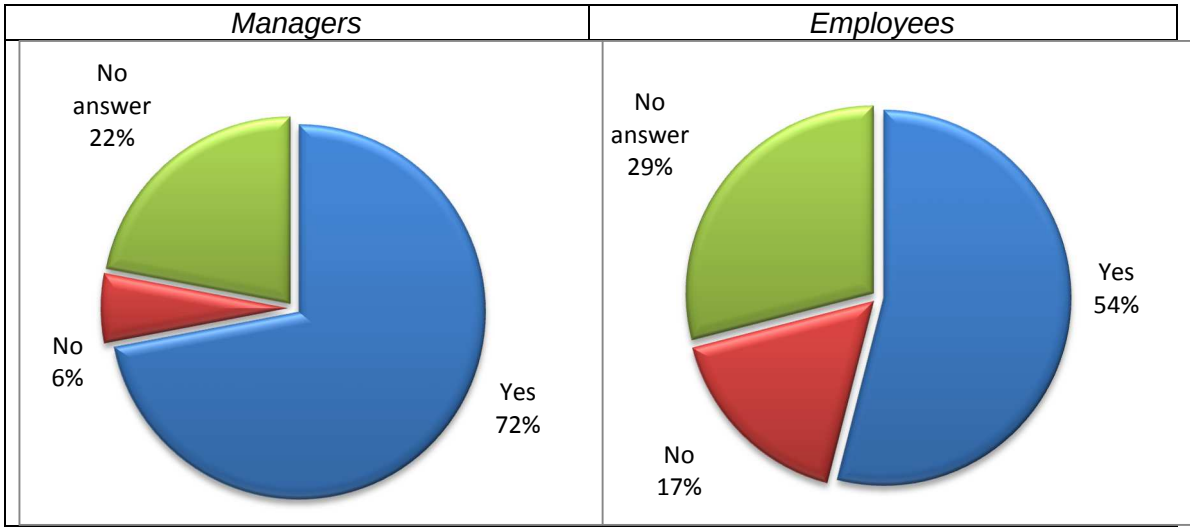


Figure 2. Graphic presentation of the answers of the managers and the employees on the question- Do employees have confidence in the statements of the managers?

From the graphic and the tabular display, it can be seen that managers and employees have different opinions that employees have confidence in the statements of the managers.

Of the surveyed managers, 72% think that the employees are timely informed about the situation in the organization, while 54% of the employees consider it so. Only 28% of the surveyed managers on this question answered with no and remained unanswered and with the employees 46% have answered with no or remained unanswered.

After the calculations for the x^2 test and the coefficient of contingency, the following values were obtained:

$$x^2_{0,05} = 8,793 \text{ (calculated)} > x^2_{0,05} = 5,991 \text{ (tabular value)}$$
$$C = 0,205 \text{ (calculated)}$$

The data for the calculated value of $x^2_{0,05}$ shows that the received frequencies deviate from the expected frequencies, or that the answers of the employees and the managers do not correspond. The coefficient of contingency (C) that is C= 0,205 indicates that the interdependent modality of the examined variables is weak.

Accordingly, the main hypothesis is not fulfilled and the organization requires managers properly to understand the employees and to try to attend training management.

The third question was: *Does the manager care about the promotion of business relations in the enterprise with the employees and outside with other enterprises?*

The results of the obtained answers to this question are shown tabular in table 3 and graphical in Figure 3.

Table 3. Presentation of the answers of the managers and the employees to the third question

Questions	Answers				
	Managers			Employees	
		Values	%	Values	%
3. Does the manager care about the promotion of business relations in the enterprise with the employees and outside with other enterprises?	Yes	31	97	157	58
	No	0	0	36	13
	No answer	1	3	79	29
	Total	32	100	272	100
Calculated X^2 test is: 43,938					
C = 0,424					

The graphic display is as follows:

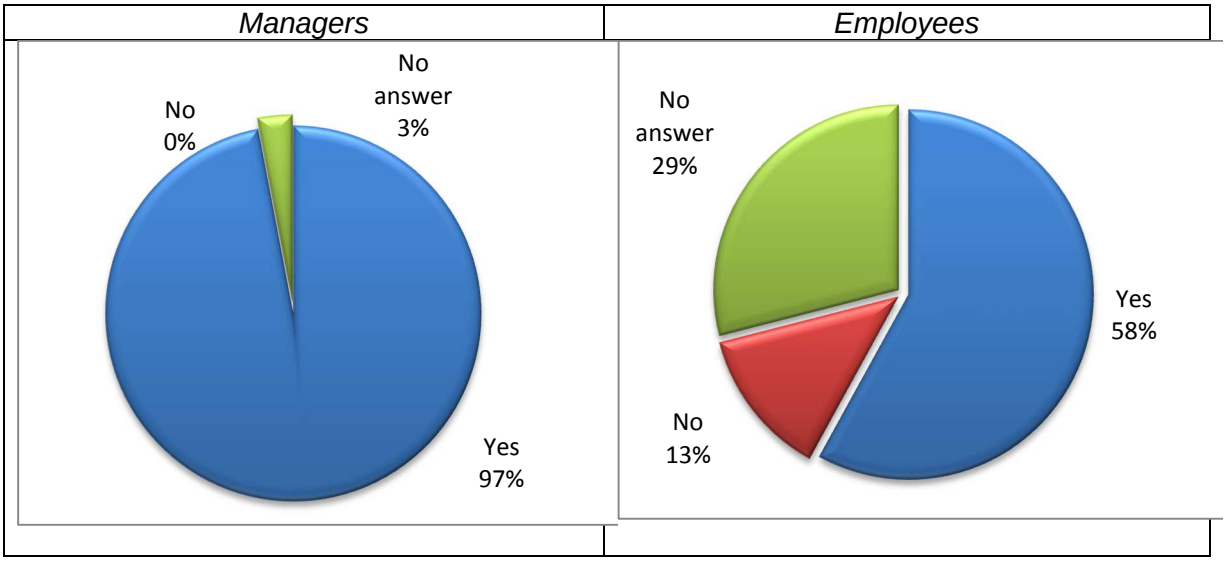


Figure 3. Graphic presentation of the answers of the managers and the employees on the question - Does the manager care about the promotion of business relations in the enterprise with the employees and outside with other enterprises?

Here also can be seen that managers and employees have different opinions whether the manager takes care of the promotion of business relations in the enterprise with employees and outside with other enterprises. Of the surveyed managers, 97% think that the employees are timely informed about the situation in the organization, while 58% of the employees consider it so. Only 3% of the surveyed managers on this question remained unanswered and with the employees 42% have answered with no or remained unanswered.

After the calculations for the x^2 test and the coefficient of contingency, the following values were obtained:

$$x^2_{0,05} = 43,938 \text{ (calculated)} > x^2_{0,05} = 5,991 \text{ (tabular value)}$$
$$C = 0,424 \text{ (calculated)}$$

The data for the calculated value of $x^2_{0,05}$ shows that the received frequencies deviate from the expected frequencies, or that the answers of the employees and the managers do not correspond. The coefficient of contingency (C) that is C= 0,424 indicates that the interdependent modality of the examined variables is moderate.

Generally viewed from the overall results of the questions from the survey questionnaires, it can be seen that the desired and real situations do not correspond to the intended basic hypothesis, which requires a thorough research to detect impact factors in order to ensure proper business communication for achieving higher performance of the company.

VIEWS FOR ENHANCING BUSINESS COMMUNICATION SKILLS TO IMPROVE THE PERFORMANCE OF THE ORGANIZATION

Proper business communication works in the direction of improving the economic achievements of the organization mostly through the improvement of the interpersonal relationships and the mutual cooperation in the organization. Therefore, it can be concluded that the proper communication is responsibility of all members of the organization, especially of the manager. Effective business communication implies clarity, conciseness, timeliness, informativeness and ethical correctness in the external and internal communication processes in which the company is involved. With clearly defined goals and a well-made plan that will be consistently followed, the opportunities for misunderstandings are reduced, thus reducing the time required for handling the message, i.e. it accelerates and facilitates the process of achieving the goal of the communication process. Certainly, the detailed planning of the communication process is more possible when the message is transmitted in writing or through a business presentation or meeting, rather than in a direct verbal conversation. However, the constant consideration of the goals of the communication process and the thinking about the needs and attitudes of the recipients of the message greatly helps to achieve the goals of the communication process and by direct verbal conversation. With this, the need to pay attention to the fulfillment of the conditions for two-way communication is also being emphasized. Communication, as a process, means receiving and sending messages that are interpreted to achieve the goal of the communication process. No participant in any communication process is just a sender, nor is only a recipient of verbal or non-verbal messages, but simultaneously a recipient and a sender of messages. For communication to contribute to faster and more effective achievement of the organizational goals, more than necessary is active and focused listening and acting on what is heard, as well as discussing with others about the most important aspects of the heard. Positive communication in the organization implies effective use of the communication skills in the organization to provide a positive impact on the motivation of employees, improvement of marketing strategies and resolving conflict and crisis situations. Positive communication builds positive organizational culture, and the positive organizational culture influences the development of positive communication processes in the organization. In the modern business existence of the companies it is necessary to constantly maintain an organizational culture and design communication processes that contribute to the company's management with the constant and rapid changes in the narrow and wider environment. Communication in the organization should be used to design an organizational culture that will enable the company to profit from the constant changes in the modern global environment. The task of the manager in the company is to constantly monitor and improve the effectiveness of

the company. In achieving his primary responsibility in the company, the most important tool can be the right organizational culture, because the organizational norms, values and attitudes have a major impact on the company effectiveness. Therefore, by perceiving and analyzing the events and the relationships in the company, but also through the use of proper business communication, the manager can act in the direction of building an organizational culture that can be used to improve the relationships in the company, and thus as a means of improving the effectiveness of the company.

CONCLUSION

Communication is an important part of the survival of any company. Proper communication offers many different ways to improve the economic achievements of the company. Today, the awareness of the positive direct and indirect impacts on company economic achievements is growing. Modern companies are constantly trying to achieve maximum results in their economic performance through all the tools at their disposal. Good communication in the company, as a reliable way for increased cooperation between the employees, as well as improved company relations with its clients, does not occur spontaneously, but is the result of constant analyzes and actions. Successful managers constantly analyze the communication processes, in which they participate, as well as their conduct and the conduct of the communicators, and they are constantly looking for ways to promote their business communication skills and ways to increase the effectiveness of their use. In successful companies, maintaining proper and effective communication is the initial and final phase of each organizational process. Proper communication brings improvement to the economic achievements of the company. Effective communication means improved relationships in the company, improved interaction with the collaborators and with the clients, better use of the resources and the technological tools, improved marketing activities, increased productivity, saving money, motivated employees, reducing misunderstandings and conflicts and their faster resolution, increased trust from the clients, collaborators and from the employees in the company, making the right decisions, achieving a more favorable position in negotiating and contracting and improving the quality through listening and interpreting the needs and the desires of the clients. Briefly speaking, the proper communication increases the competitive advantage of the company, making the company more accessible, more truthful and more open to its customers and more attractive for the existing and for the potential employees.

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ISTRAŽIVANJE UTICAJA DEMOGRAFSKIH FAKTORA NA FAKTORE MOTIVACIJE ZAPOSLENIH

RESEARCH OF THE INFLUENCE OF DEMOGRAPHIC FACTORS ON THE EMPLOYEE MOTIVATION FACTORS

Milica Paunović[198]
Anđelija Radonjić[199]
DOI: https://doi.org/10.31410/EMAN.2018.438

Sadržaj: *U ovom radu ukazuje se na značaj motivacije zaposlenih i analiziraju se motivacioni faktori. Cilj rada bio je da se utvrdi kako su rangirani motivacioni faktori i da li su determinisani određenim demografskim faktorima zaposlenih. Od istraživačkih tehnika korišćen je anketni upitnik, a za analizu podataka statističke metode: aritmetička sredina, standardna greška, F test, Anova test i t-test. Podaci do kojih se došlo mogu se koristiti prilikom izrade motivacionih programa kompanija.*

Ključne reči: *Motivacija, motivacioni faktori, zadovoljstvo zaposlenih*

Abstract: *In this paper, we point out the importance of the motivation of employees and analyze motivational factors. The aim of the paper was to determine in what way motivational factors are ranked and whether they are determined by certain demographic factors of the employees. The research questionnaire was used as a research technique, and for the analysis of statistical data we used: arithmetic mean, standard error, Anova test and t-test. The data obtained in the research can be used in the development of company motivation programs.*

Key words: *Motivation, motivational factors, employee satisfaction*

1. UVOD

Nije teško uočiti da je motivacija za menadžere, psihologe, sociologe, pedagoge i one koji se bave proučavanjem ljudskih resursa postala jedna od centralnih oblasti istraživanja. Budući da je motivacija prevashodno najznačajnija tema proučavanja psihologa, na početku ćemo dati definiciju motivacije koju daje psiholog Nikola Rot. On motivaciju definiše kao proces pokretanja aktivnosti čoveka, njenog usmeravanja na određene objekte i regulisanja aktivnosti radi postizanja određenih ciljeva.[1]

Postoje brojne i različite definicije radne motivacije. Služeći se jezikom menadžera, motivaciju možemo definisati kao ono čime se obezbeđuje da se ljudi ponašaju na poželjan način, čime se postižu ciljevi organizacije i istovremeno zadovoljavaju potrebe zaposlenih; ili još kraće: motivacija je sposobnost (rukovodioca) da iz prosečnog saradnika izvuče maksimum.[2] U teoriji organizacije i upravljanja pojam motivacije se tumači kao podsticaj ili podstrek za zaposlene da rešavaju svoje zadatke i time doprinesu ostvarivanju ciljeva organizacije. Motivacija i zadovoljstvo zaposlenih postaju osnov zanimanja savremenog menadžmenta, jer se stvaranjem kvalitetnog motivacionog sistema može pomoći organizaciji da poveća svoju

[198] Fakultet za menadžment Zaječar, Park šuma Kraljevica bb, Srbija
[199] Fakultet za menadžment Zaječar, Park šuma Kraljevica bb, Srbija

konkurentsku sposobnost i vrednost.[3] Radna motivacija podrazumeva ukupnost različitih metoda i procesa izazivanja, održavanja i podsticanja takvog ponašanja koje je usmereno na postizanje određenih radnih ciljeva.[4]

*Dr **Milica Paunović** rođena je 02.12.1975. god. u Zaječaru. Osnovnu školu i gimnaziju završila u Zaječaru. Filozofski fakultet u Nišu – studijska grupa za sociologiju, završila 2004. god. Magistrirala 2009. god. na Fakultetu za menadžment u Zaječaru. Na istom fakultetu doktorirala 2016. godine i stekla zvanje doktor ekonomskih nauka. U zvanje docenta izabrana 2017. god. na Fakultetu za menadžment u Zaječaru. Oblasti interesovanja: sociologija, menadžment, menadžment ljudskih resursa.*



Danas, u poslovnom svetu, pitanje ljudskih interesa i motivacije za rad javlja se kao jedan od najvažnijih faktora poslovnog uspeha. Ljudski resursi postali su najznačajniji resursi kompanije. Stoga, jedan od ključnih, nosećih stubova efikasnog menadžmenta u funkciji ostvarivanja ekonomske efikasnosti kompanije jeste - sistem motivacije zaposlenih na svim nivoima organizacione strukture. Jedan od primarnih zadataka koji se postavljaju pred menadžment jeste da obezbede pozitivno ponašanje zaposlenih. Pod ovim podrazumevamo ponašanje zaposlenih koje će voditi ostvarivanju strategije kompanije i efektivnom postizanju ciljeva koje je postavila pred sebe. Ovakvo efektivno ponašanje zaposlenih pretpostavlja da su oni stalno motivisani, a to znači da proces njihove motivacije nikada ne prestaje.[5] U praksi je ustanovljeno da se menadžeri uglavnom fokusiraju na postizanje poslovnih ciljeva i zadovoljavanje organizacionih potreba. Međutim, preduslov za njihovo ispunjenje jeste upravo adekvatna motivacija i zadovoljstvo zaposlenih. Hadžić i drugi navode da poznati ekspert iz domena organizacionog ponašanja, Luthans, smatra da se menadžeri ne mogu smatrati za efektivne ako nemaju zadovoljene i privržene zaposlene kojima su nadređeni.[6] Stoga, efektivan motivacioni program treba da pokrene pojedinca da svu svoju energiju usmeri ka ostvarenju organizacionih, a preko njih i individualnih ciljeva.

Na motivaciju zaposlenih utiče veliki broj različitih faktora motivacije. Američki psiholog, Frederick Hercberg, tvorac je motivacione teorije, prema kojoj postoje faktori održavanja (higijenski faktori) i motivacioni faktori. Faktori održavanja su dobra plata, godišnji odmori, sigurnost posla, socijalno osiguranje, dobri radni uslovi, poslovna politika, organizacija preduzeća, odnosi sa šefom itd. Motivacioni faktori (faktori zadovoljstva), su pak, istinski motivatori, koji su u stanju da utiču na povećani entuzijazam i angažman zaposlenih. Ti faktori se odnose na potrebu za ličnim razvojem, većim ostvarenjima, odgovornostima i priznanjima. Zbog toga, izazovni, zanimljivi i svrsishodni poslovi, koji omogućavaju izražavanje svih sposobnosti zaposlenih, uz primereni motivacioni pristup i stil rukovođenja, predstavljaju moćno sredstvo u rukama menadžera.

Motivacija zaposlenih spada u red varijabli organizacionog ponašanja i menadžmenta ljudskih resursa na koje vrednosti nacionalne kulture imaju veliki uticaj. Alrawi smatra da u svakoj kulturi određeni faktori funkcionišu kao motivatori, a drugi kao demotivatori.[7] Kulturološke razlike u značenju i važnosti koje se pridaju radu, imaju veliki praktičan značaj za internacionalne menadžere.[8] U mnogim kulturama zaposleni kao najvažniji motivacioni faktor navode atribute rada. U istraživanju koje je autor Harpaz sproveo u nekoliko zemalja sveta (Velika Britanija, Belgija, Nemačka, Izrael, Japan, Amerika) među uzorkom od 8000

zaposlenih, ustanovljeno je da većina radnika kao glavni motivacioni faktor ističe interesantan posao. Plata i dobri interpersonalni odnosi rangirani su na drugo i treće mesto.[9]

MOW projekat (*The Meaning of Work project – projekat o značaju rada*) ispituje osnovne koncepte vezane za motivaciju i značaj rada uopšte. Studija je ukazala i na različitost ciljeva rada u određenim zemljama. Nijedna od njih ciljeve ne rangira na isti način, ali neki se izdvajaju kao opšte prihvaćeni u svim kulturama. Interesantan posao rangiran je na prvo, drugo ili treće mesto, a dobra plata se u šest zemalja pokazala kao važan cilj. Sa druge strane, dobri uslovi rada, kao i mogućnost napredovanja rangirali su se u svim zemljama veoma nisko.[10] Prema istraživanju koje je vršeno u hotelskom lancu na Bahamima, svi zaposleni su kao najjače motivatore naveli povišicu plate, dobre radne uslove, cenjenje i pohvale za postignute rezultate i interesantnost posla.[11] Međutim, uticaj faktora kao što su godine, pol, obrazovanje i položaj u organizaciji, uslovili su da navedeni motivatori budu različito rangirani. Muško osoblje i menadžment personal rangirali su platu na prvo mesto, za razliku od ženskog osoblja i personala koje nema nikakvu menadžersku funkciju. Istraživači i autori iz oblasti sociologije ustanovili su da, što je posao kompleksniji, predstavlja i veći izazov za zaposlene, te samim tim i njihova motivacija raste.[9] Istraživanje koje su sproveli Miloš Hitka i Maria Sirotiakova u kompaniji Chemes A.S. Humenne pokazalo je da su nisku motivacionu vrednost pokazali sledeći faktori motivacije: osnovna plata, pravična procena zaposlenog, dodatne isplate. Nisku motivacionu vrednost pokazali su i faktori kao što je radno okruženje, atmosfera na radnom mestu i stres koji iz nje proizilazi. Sigurnost radnog mesta je jedan od najznačajnijih motivacionih faktora.[5]

2. OSNOVNE POSTAVKE ISTRAŽIVANJA

Sprovedeno istraživanje imalo je za cilj da utvrdi kako su ispitanici rangirali faktore motivacije, kao i da utvrdi da li su determinisani određenim demografskim faktorima (pol, starost, stručna sprema, radni staž i broj radnih organizacija) ispitanika pri čemu su ispitivani svi zaposleni u kompaniji.

Bilo je neophodno sprovesti anketni upitnik (zatvoren tip ankete radi lakše obrade podataka), pri čemu je korišćena sedmostepena skala motivacije, na kojoj će broj 1 označavati ocenu ,,potpuno sam nemotivisan“, brojevi 3, 4, 5 - ,,delimično sam motivisan“, a brojevi 6 i 7 ,,veoma sam motivisan“. Ispitanici zaokružuju broj na skali prema sopstvenom osećanju stepena lične motivacije.[12] Na osnovu obrađenih anketa, došlo se do određenih rezultata, koji su pomogli u istraživanju. Istraživanje je sprovedeno na teritoriji opštine Zaječar, u Srbiji. Podaci su sakupljani uobičajenom procedurom: korišćenjem ankete i intervjua sa zaposlenima u kompaniji i njihovim menadžmentom. Zahtevane procedure su standardizovane. Uobičajeno je bilo da posle nekoliko reči objašnjenja cilja istraživanja, saradnici distribuiraju upitnike do zaposlenih, uz objašnjenje kako da odgovore na pitanja. U statističkoj obradi podataka, na nivou deskriptivne statistike korišćene su mere centralne tendencije (aritmetička sredina) i mere varijabiliteta (standardna greška). Na nivou inferencijalne statistike za izračunavanje statistički značajne razlike u dobijenim odgovorima korišćeni su F test, Anova test i t-test.

Uzorak je obuhvatio 212 ispitanika oba pola, iz devet kompanija, od čega je 53,30% muškaraca, a 46,70% žena. Ispitanici su različite starosne i obrazovne strukture. Do 20 god. starosti je 0,47% ispitanika, od 20-30 je 10,38%, od 30-40 je 33,02%, od 40-50 je 28,77% i preko 50 god. je 27,36% ispitanika. Doktora i magistara je 0,47% ispitanika, specijalista 2,83%, sa završenim fakultetom 25,5%, sa višom 15,6%, sa srednjom 43,7% i sa osnovnom školom je 12,3% ispitanika. Sa manje od 5 god. radnog staža je 11,8%, od 5-10 god. 15,1%, od 10-20 god. 24,1%, od 20-30 god. 34,4%, od 30-40 god. 13,7% i više od 40 god. radnog staža ima 0,95 ispitanika.

Onih kojima je ovo prva kompanija u kojoj rade je 29,2%, druga 37,7%, treća 18,9%, četvrta 9% i više od četvrte 5,2% ispitanika.

3. REZULTATI I DISKUSIJA

U tabeli 1. prikazano je kako su ispitanici rangirali svaki faktor motivacije, ukupno njih 28.

Red.br.	Faktori motivacije	Prosečan skor	Std. Dev.
1.	Nagrade	2,76	1,571
2.	Napredovanje u organizaciji	2,96	1,658
3.	Zarada	2,98	1,564
4.	Beneficije	3,05	1,787
5.	Lično napredovanje	3,06	1,667
6.	Pohvale i priznanja od rukovodilaca	3,13	1,606
7.	Priznanja za postignute rezultate	3,21	1,724
8.	Poslovna politika	3,22	1,684
9.	Međuljudski odnosi	3,25	1,514
10.	Učestvovanje u odlučivanju	3,27	1,725
11.	Raspored radnih mesta	3,28	1,589
12.	Dostupnost informacija	3,29	1,623
13.	Iznošenje sopstvenih ideja	3,33	1,645
14.	Ispoljavanje znanja i sposobnosti	3,47	1,627
15.	Odnosi sa rukovodiocima	3,52	1,645
16.	Pohvale i priznanja od saradnika	3,56	1,690
17.	Izazovan posao	3,57	1,750
18.	Komunikacija sa rukovodiocima	3,60	1,688
19.	Zadaci na poslu	3,66	1,623
20.	Poverenje	3,67	1,716
21.	Nezavisnost izvršavanja zadataka	3,71	1,635
22.	Uslovi rada	3,78	1,698
23.	Stručnost rukovodilaca	3,82	1,735
24.	Komunikacija sa saradnicima	3,88	1,525
25.	Timski rad	3,96	1,563
26.	Odgovoran posao	4,08	1,847
27.	Posao koji se obavlja	4,38	1,723
28.	Individualni rad	4,66	1,614
Prosek grupe odgovora	Prosek grupe odgovora	98,09	46,432

Tabela 1: Prosečan skor i standardna devijacija po varijablama (faktorima) motivisanosti
Izvor: Autori

Analizirajući rezultate, uočava se da je najveći prosečan skor kod individualnog rada (4,66) što znači da su ispitanici najviše motivisani individualnim radom. Za njim su posao koji se obavlja (priroda posla) – 4,38 i odgovoran posao – 4,08. Najmanji prosečan skor je kod nagrada koje ispitanici dobijaju (2,76). Za njima su mogućnost napredovanja u organizaciji (prosečan skor 2,96) i zarada (2,98). Prosečan skor ostalih varijabli nalazi se između odgovornog posla i zarada ispitanika.

Dalji tok istraživanja išao je u smeru da se utvrdi koji motivacioni faktori iz tabele 1 su determinisani demografskim faktorima ispitanika.

Pol	Prosek	Std. Dev.
Muški	3,44437	0,444299
Ženski	3,57035	0,438775

Tabela 2: Motivisanost ispitanika po polu
Izvor: Autori

Uočena razlika prosečnih vrednosti broja po polu za odgovore pokazatelja motivisanosti u radu, ne govori ništa, što potvrđuje i test - statistik Studentovog te-testa razlika aritmetičkih sredina ($t = -1,067$ i $p \geq 0.05$). Interpretacija je ista bez obzira na negativni predznak. Pol ispitanika ne utiče na motivisanost. Dalje, posmatramo koji od faktora motivisanosti determiniše starosna struktura ispitanika.

Poređ. varij.	Izvor varij.	Suma kvadrata	Stepen slobode	Ocena var.	F test	Sig.
	Međug.	29,874	4	7,468		
Starost	Unutarg.	525,673	207	2,539	2,9409	0,022
Zadaci na poslu	Total.	555,547	211			
	Međug.	43,182	4	10,796		
Starost	Unutarg.	506,681	207	2,448	4,4104	0,002
Individualni rad	Total.	549,863	211			
	Međug.	64,450	4	16,112		
Starost	Unutarg.	451,248	207	2,180	7,3912	0,000
Timski rad	Total.	515,698	211			
	Međug.	32,179	4	8,045		
Starost	Unutarg.	512,123	207	2,474	3,2517	0,013
Pohvale od ruk.	Total.	544,302	211			
	Međug.	43,636	4	10,909		
Starost	Unutarg.	558,685	207	2,699	4,0419	0,004
Pohvale od sar.	Total	602,321	211			
	Međug.	35,597	4	8,899		
Starost	Unutarg.	535,328	207	2,586	3,4411	0,010
Odnosi sa rukov.	Total.	570,925	211			
	Međug.	29,983	4	7,496		
Starost	Unutarg.	490,748	207	2,371	3,1618	0,015
Nagrade	Total.	520,731	211			
	Međug.	39,488	4	9,872		
Starost	Unutarg.	546,715	207	2,641	3,7378	0,006
Lično napred.	Total.	586,203	211			
	Međug.	38,805	4	9,701		
Starost	Unutarg.	493,775	207	2,385	4,0669	0,003
Rasp. rad. mesta	Total.	532,580	211			
	Međug.	40,837	4	10,209		
Starost	Unutarg.	557,182	207	2,692	3,7929	0,005
Poslovna politika	Total.	598,019	211			
Starost	Međug.	49,921	4	12,480	4,9588	0,001

	Unutarg.	520,966	207	2,517		
Iznoš. sop. ideja	Total.	570,887	211			
	Među.	42,725	4	10,681		
Starost	Unutarg.	558,195	207	2,697	3,9610	0,004
Komunk. sa ruk.	Total.	600,920	211			
	Među.	40,324	4	10,081		
Starost	Unutarg.	450,487	207	2,176	4,6322	0,001
Kom. sa sarad.	Total.	490,811	211			

Tabela 3: Statistički parametri iz analize (po starosti) – Anova tabela
Izvor: Autori

Anova tabela pokazuje koje su vrednosti značajne za statističku analizu. Ako je SIG ispod 0,05 to pokazuje da su vrednosti koje su u tabeli u koloni SIG ispod 0,05 značajne za statističku analizu. Tako je u ovoj tabeli predstavljeno koje varijable su determinisane starosnom strukturom ispitanika. Iz tabele vidimo da starosna struktura ispitanika determiniše sledeće varijable tj. faktore motivisanosti zaposlenih (njih 13 od ukupno 28 faktora): zadatke na poslu, individualni rad, timski rad, pohvale i priznanja od strane rukovodioca, pohvale i priznanja od strane saradnika, odnos rukovodioca prema zaposlenima, nagrade, lično napredovanje, raspored radnih mesta, poslovnu politiku organizacije, mogućnost iznošenja sopstvenih ideja, komunikaciju sa rukovodiocima i saradnicima.

Faktori motivisanosti koji su determinisani stručnom spremom ispitanika predstavljeni su u sledećoj tabeli.

Poređ. varij.	Izvor varij.	Suma kvad.	Stepen slob.	Ocena varij.	F test	Sig.
	Među.	45,368	5	9,074		
Školska sprema	Unutarg.	510,180	206	2,477	3,6637	0,003
Zadaci na poslu	Total.	555,547	211			
	Među.	69,834	5	13,967		
Školska sprema	Unutarg.	556,217	206	2,700	5,1728	0,000
Posao koji se obavlja	Total.	626,052	211			
	Među.	73,848	5	14,770		
Školska sprema	Unutarg.	476,015	206	2,311	6,3917	0,000
Individul. rad	Total.	549,863	211			
	Među.	96,399	5	19,280		
Školska sprema	Unutarg.	419,526	206	2,037	9,4670	0,000
Zarada	Total.	515,925	211			
	Među.	64,176	5	12,835		
Školska sprema	Unutarg.	543,843	206	2,640	4,8618	0,000
Uslovi rada	Total.	608,019	211			
	Među.	82,097	5	16,419		
Školska sprema	Unutarg.	476,672	206	2,314	7,0959	0,000
Isp. zn. i sposob.	Total.	558,769	211			
	Među.	50,817	5	10,163		
Školska sprema	Unutarg.	493,485	206	2,396	4,2426	0,001

Pohvale od rukov.	Total.	544,302	211			
Školska sprema Pohvale od sarad.	Međug.	48,539	5	9,708	3,6112	0,004
	Unutarg.	553,782	206	2,688		
	Total.	602,321	211			
Školska sprema Nagrade	Međug.	42,443	5	8,489	3,6561	0,003
	Unutarg.	478,288	206	2,322		
	Total.	520,731	211			
Školska sprema Lično napredov.	Međug.	72,316	5	14,463	5,7978	0,000
	Unutarg.	513,887	206	2,495		
	Total.	586,203	211			
Školska sprema Izazovan posao	Međug.	116,810	5	23,362	9,0929	0,000
	Unutarg.	529,265	206	2,569		
	Total.	646,075	211			
Školska sprema Odgovor. posao	Međug.	106,324	5	21,265	7,1424	0,000
	Unutarg.	613,313	206	2,977		
	Total.	719,637	211			
Školska sprema Učestvov. u odlučiv.	Međug.	85,493	5	17,099	6,4965	0,000
	Unutarg.	542,182	206	2,632		
	Total.	627,675	211			
Školska sprema Priz. za post. rezul.	Međug.	51,270	5	10,254	3,6698	0,003
	Unutarg.	575,598	206	2,794		
	Total.	626,868	211			
Školska sprema Napredov. u organiz.	Međug.	55,998	5	11,200	4,4054	0,001
	Unutarg.	523,700	206	2,542		
	Total.	579,698	211			
Školska sprema Dostupn. informacija	Međug.	47,980	5	9,596	3,8922	0,002
	Unutarg.	507,888	206	2,465		
	Total.	555,868	211			
Školska sprema Nezavisn. izvršav.za	Međug.	76,723	5	15,345	6,4888	0,000
	Unutarg.	487,145	206	2,365		
	Total.	563,868	211			
Školska sprema Raspored rad. mesta	Međug.	53,013	5	10,603	4,5544	0,001
	Unutarg.	479,567	206	2,328		
	Total.	532,580	211			
Školska sprema Poslovna politika	Međug.	48,800	5	9,760	3,6608	0,003
	Unutarg.	549,219	206	2,666		
	Total.	598,019	211			

Školska sprema Iznošenje sops. ideja	Međug.	72,015	5	14,403	5,9475	0,000
	Unutarg.	498,871	206	2,422		
	Total.	570,887	211			
Školska sprema Poverenje	Međug.	51,707	5	10,341	3,7406	0,003
	Unutarg.	569,515	206	2,765		
	Total.	621,222	211			
Školska sprema Komunik. sa saradn.	Međug.	34,695	5	6,939	3,1339	0,009
	Unutarg.	456,117	206	2,214		
	Total.	490,811	211			

Tabela 4: Statistički parametri iz analize (po stručnoj spremi) – Anova tabele
Izvor: Autori

Ovde su predstavljene varijable koje su determinisane školskom spremom ispitanika. To su gotovo sve varijable koje su bile navedene u upitniku prilikom anketiranja ispitanika, izuzev: timski rad, međuljudski odnosi u organizaciji, odnos rukovodioca prema radnicima, stručna osposobljenost rukovodioca, beneficije, komunikacija između rukovodioca i radnika. Pokazalo se da školska sprema determiniše sve ostale varijable (njih 22 od 28) izuzev ovih šest, obzirom da se vrednost SIG kod svih kreće od 0,000 do 0,009.

Istraživanje je pokazalo da godine radnog staža gotovo nemaju nikakav uticaj na motivisanost zaposlenih, obzirom da se iz tabele vidi da godine radnog staža determinišu samo dve varijable: timski rad i zaradu.

Poređenja varijabli	Izvor varijabli	Suma kvadrata	Stepen slobode	Ocena varij.	F test	Sig.
Radni staž Timski rad	Međugrupni	39,486	5	7,897	3,1875	0,009
	Unutargrupni	510,377	206	2,478		
	Totalni	549,863	211			
Radni staž Zarada	Međugrupni	50,952	5	10,190	4,5170	0,001
	Unutargrupni	464,746	206	2,256		
	Totalni	515,698	211			

Tabela 5: Statistički parametri iz analize (po godinama radnog staža) – Anova tabele
Izvor: Autori

Tabela 6 pokazuje da broj radnih organizacija u kojima je zaposleni radio, uglavnom ne utiče na motivisanost zaposlenih. Uočeno je da broj radnih organizacija ima uticaj samo na dve varijable: timski rad gde je SIG 0,030 i raspored radnih mesta gde je SIG 0,014.

Poređenja varijab.	Izvor varijab.	Suma kvadrata	Stepen slobode	Ocena varij.	F test	Sig.
Promena kompanije Timski rad	Međugrupni	27,575	4	6,894	2,7322	0,030
	Unutargrupni	522,288	207	2,523		
	Totalni	549,863	211			
Promena kompanije	Međugrupni	30,928	4	7,732	3,1905	0,014
	Unutargrupni	501,653	207	2,423		

Raspred radnih mesta	Totalni	532,580	211			

Tabela 6: Statistički parametri iz analize (po broju radnih organizacija) – Anova tabele
Izvor: Autori

4. ZAKLJUČAK

U teškim ekonomskim uslovima, uslovima brzih i turbulentnih promena, održavanje lojalnosti i motivacija zaposlenih postaju vrlo težak zadatak. Adekvatan pristup motivisanju zaposlenih, čak i najiskusnijim menadžerima, često predstavlja veliki problem. To je jedan od najbitnijih pristupa kojim menadžeri moraju da ovladaju, bez obzira kakvo obrazovanje imaju ili koliko su tokom godina uspeli da steknu iskustva. Njihov osnovni zadatak u upravljanju ljudskim resursima jeste motivacija zaposlenih.

Efektivan proces upravljanja ljudskim resursima treba da odražava potrebe zaposlenih i na taj način utiče na njihovo ponašanje, pa je stoga neophodno izgraditi jedan motivacioni program u kome su zahtevi kompanije i zaposlenih u njoj usklađeni. Pri njegovoj izradi, važno je znati koji su to motivacioni faktori i kako utiču na zaposlene pojedinačno i prilagoditi ih mogućnostima kompanije. Mišljenje zaposlenih treba slušati da bi se shvatili i kasnije primenili motivacioni faktori koji se smatraju značajnim.

Na osnovu analize istraživanja koje je sprovedeno, zaključujemo da slično kao i u istraživanju Hitake i Sirotiakove, nisku motivacionu vrednost imaju nagrade zaposlenih, zarada i mogućnost napredovanja u organizaciji. Beneficije, lično napredovanje, pohvale i priznanja od rukovodilaca takođe imaju nisku motivacionu vrednost. Ne mogu se zaposleni motivisati isključivo higijenskim ili isključivo motivacionim faktorima, već treba praviti njihovu kombinaciju, što potvrđuju dobijeni rezultati istraživanja.

Ako posmatramo determinisanost motivacionih faktora demografskim karakteristikama, zaključujemo da pol ispitanika ne utiče na motivisanost. Godine radnog staža takođe ne determinišu motivacione faktore, obzirom da je samo kod dva faktora uočena veza zavisnosti, što se može smatrati zanemarljivim, obzirom da je bilo uključeno 28 motivacionih faktora. Ista situacija je i sa promenom kompanije, odnosno brojem kompanija u kojima su ispitanici radili i faktora motivacije – samo 2 od ukupnog broja motivacionih faktora je determinisano promenom kompanije. Jaka veza zavisnosti faktora motivacije od demografskih karakteristika uočena je kod starosne strukture ispitanika i školske spreme ispitanika. Starosna struktura determiniše 13 od 28 motivacionih faktora, a ovaj determinizam izraženiji je kod školske spreme ispitanika – ukupno 22 faktora motivacije zavise od školske spreme ispitanika.

Zaposleni dolaze u organizaciju sa veoma različitim potrebama, ličnostima, veštinama, sposobnostima, interesima i sklonostima. Oni imaju različita iščekivanja od svojih rukovodilaca i različite poglede o tome šta oni misle da rukovodilac od njih ima pravo da očekuje. Zbog toga uspešni menadžeri moraju biti i izuzetni socijalni psiholozi, a uprava kompanije bi trebalo da priđe zaposlenima na drugačiji način, da neprestano analizira pojedinačne motivacione faktore primenom statističkih metoda i stvara različite motivacione programe za zaposlene.

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SHORTAGE OF SKILLED WORKERS IN HUNGARY: ORGANIZATIONAL RESPONSES AND METHODOLOGICAL QUESTIONS

Anita Kozák[200]
Zoltán Krajcsák[201]
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Abstract: *This is a conceptual paper which contains our previous empirical results in the field of organizational management's responses to shortage of skilled workers, the most important points from a planning research - include the methodology, research questions and hypothesis. Last year we conducted a research entitled "Local Capital, Local Employment in Heves County" with the Regional Economic Development Research Group. The results of our primary surveys allowed us to conclude that it would be useful to examine how organizations were prepared for the difficulties arising from the current and expected labor market situation. Especially the shortage of skilled workers bring new challenges to the organizational management and HR specialists. Our goal is to create a measuring system to be able to assess the stress points on the labor market, analyze the organizational responses and evaluate their effectiveness. In order to get a complete picture of the exanimated influence our empirical research would spread employees' views besides the employer's side.*

Key words: *shortage of skilled workers, human resource management, employee satisfaction, employee commitment*

1. INTRODUCTION

During the economic crisis, unemployment was the most significant problem in the labor market in Hungary. However, the experience of recent years shows that, besides the difficulties of employability of the unskilled people, there is a shortage of skilled, talented workers. Practically, an interesting phenomenon has emerged in the labor market: there is a lack of workforce with a relative low level of employment (FÜLÖP et al., 2016). Due to the lack of skilled workforce, retention management has become one of the key areas of HR, according to the HR portal – one of the most prominent professional web portals in Hungary – this will be the most important personnel task in 2018. DAJNOKI – HÉDER (2016) points out that organizations that do not focus on retaining key employees have to account for the direct and indirect costs of losing their employees.

The purpose of this study is to present some important statistical data related to the Hungarian labor market, the results of some researches on this subject, and to outline the basic questions, hypotheses and methodology of our research.

[200] Department of Economics, Eszterhazy Karoly University of Applied Sciences, Egeszseghaz street 4, H-3300 Eger, Hungary
[201] Department of Entrepreneurship and Human Resources, Budapest Business School, Buzogany street 10-12, H-1149 Budapest, Hungary

2. STATISTICAL DATA FOR A PLANNED RESEARCH AND PRELIMINARY RESULTS

The lack of the skilled workforce is a problem for the European Union as a whole[202], according to EUROSAT (1) data, the number of vacant positions is continuously increasing from 2013, which rate is 1.4% in the first quarter of 2013, and 2% in the fourth quarter of 2017. The worst situation is in the Czech Republic where currently 4.4% of the jobs are vacant, but Hungary is also above the EU-28 average by 2.4%.

The number of vacancies between 2013 and 2017 in Hungary is shown in Figure 1.

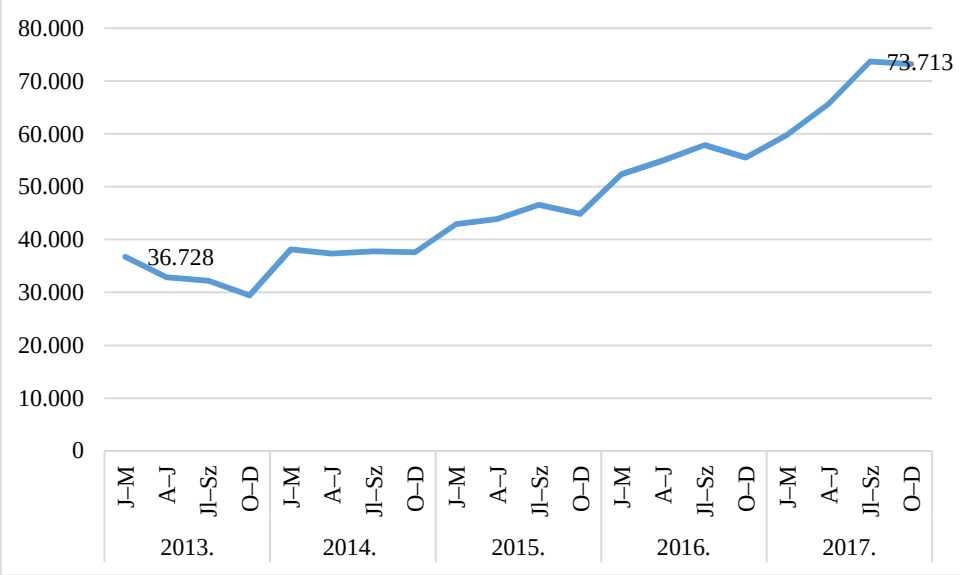


Figure 1: The number of vacancies between 2013 and 2017 in Hungary
(J – M: Jan–Mar; A–J: Apr–Jun; Jl–Sz: Jul–Sept; O–D: Oct–Dec)
Source: Hungarian Central Statistical Office 1, 2018

Over the past five years, the number of vacancies has been doubled in the national economy. According to the data of the Hungarian Central Statistical Office, the labor shortage mainly affects the competitive sphere, where from the beginning of 2013 to the end of 2017 the number of vacant positions increased from 19,297 to 53,605. The large increasing in the shortage can be observed especially in the industrial production (from 8,321 to 23,775), in the sector of trade and repair (from 1,404 to 6,314), and in administrative and service support activities (from 2,117 to 8,807) in this period.

Anita Kozák *PhD is a college associate professor at Eszterházy Károly University of Applied Sciences, Department of Economics, in Eger, Hungary. Her teaching activities primary focus on Human Management, Labor Market and Economics. She has 6 years of experience teaching at universities. Her research interests are the areas of workplace socialization and employee engagement.*



[202] A skilled workforce is indispensable for technological development. CSUGÁNY (2013) also points out that the main cause of European weakness in R & D & I is the innovation activity of the corporate sector, which can be traced back to the lack of highly skilled workers.

An increasing proportion of Hungarian citizens who work and settle abroad are expected to be greatly contributed to the situation as well. According to the results and analyzes of HÁRS – SIMON (2016), only about 80,000 Hungarian had been worked abroad in 2006, which increased to the number of around 350,000 over a decade (it is noted that the authors had compiled the data based on labor market surveys, which contains only the employees are working abroad with having a spouse who living in Hungary – out of the statistics are the inactives, e.g. the students or the unemployed, and the people who live with their whole family away from home and have no contact with any Hungarian households).
Figure 2 shows the average of the annual net wages in the EU, in Hungary and the in the main target countries of the Hungarians.

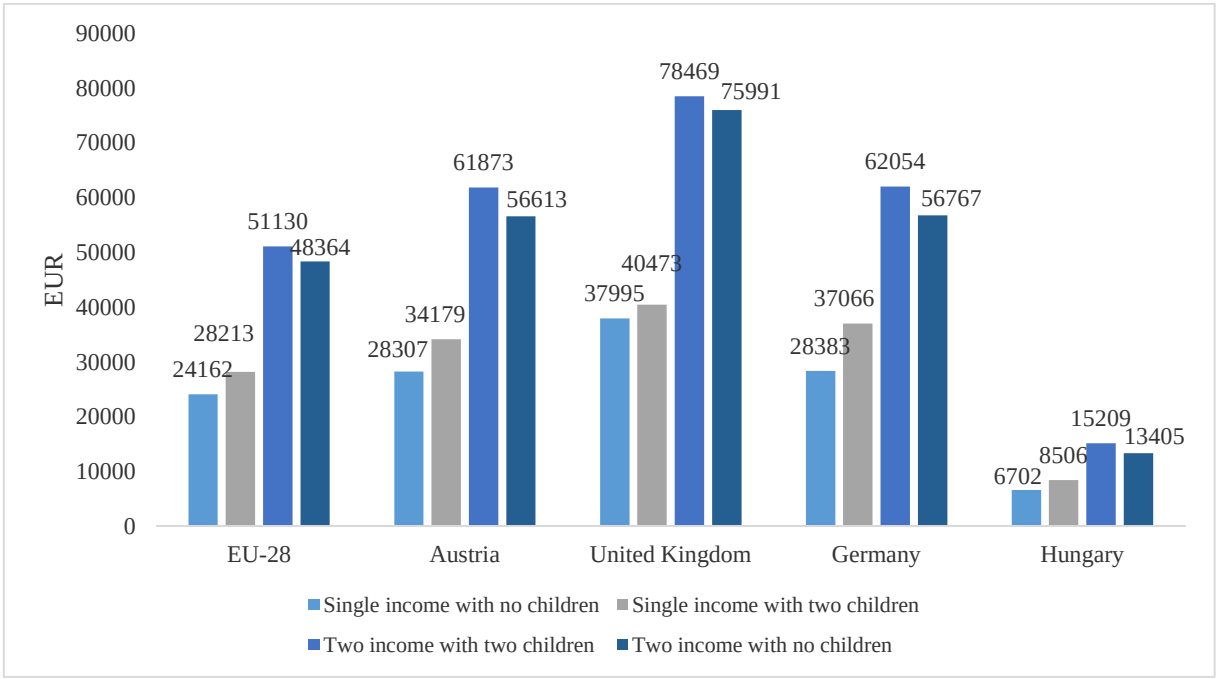


Figure 2: The average of the annual net wages in EU-28, in Austria, in UK, in Hungary, and in Germany
Source: EUROSTAT 2 (2018)

The figures illustrate that Hungarian wages are significantly less then the average of wages in EU, and the difference is even more pronounced compared to the target countries preferred by Hungarians. Figure 2 shows data for 2016, while Hungary's net wages have hardly reached 30% of the average of the EU, with respect to the four observed employee groups, while the lag behind the United Kingdom was 80%. According to the records of the Hungarian Central Statistical Office (2), the convergence of the wages in Hungary has begun, which is evidenced by the fact that the net average wages in the fourth quarter of 2017 were 12.9% higher than in the same period of last year.

The increasing of the average wages is also caused by government measures such as the increase the of the guaranteed minimum wages, and wage settlements in certain areas of the budgetary sector, and on the other hand, it is also caused by the profit-oriented businesses, which have increased the wages in order to retain the workforce. Thus, the wage gap has become less wide, however, the total closure of it may obviously be the result of a longer process.

The lack of skilled workforce has also been kept a leading role in the public work-related news, and it is likely to be attributed to the growing number of analyzes that sought to reveal corporate responses to the causes of labor shortages as well.

Two years ago, PIVOT Human Capital and the Management and HR Research Center of the Szent István University carried out a survey entitled "Shortage of Specialists and Workforce Retention in the Key Jobs". The survey evaluated the organizations' relevant data for 2015 and 328 responses. According to the results, more than one of three companies have over 10% fluctuation and most respondents focus on retaining existing workforce, and organizations find less useful to take longer-term measures, such as introduction of efficiency improvement programs or technological developments. Most of the companies involved in the research seek to retain their employees by financial incentives, but the review of the wages and benefit system also includes other items such as health insurance, pension insurance, life insurance, company car allowance, extra holidays, teleworking, etc.

Another research had been made in this topic last year by the Hungarian Chamber of Commerce and Industry (MKIK, 2017). The study entitled "Corporate Responses to Labor Shortages" was based on an interviews conducted with 400 corporate executives. More than a third (38%) of the enterprises highlighted the shortage of the skilled workers, which challenge is tried to solve by restructuring the organization of the jobs (42%), by introducing atypical forms of employment (39%), and by new recruitment methods (38%). The report shows that most of them have already taken efforts to retain their existing employees. Their highest share (70%) introduced wage increases, but there is a significant proportion (59%), who are seeking to become more attractive to their employees by developing working conditions and working tools.

Zoltán Krajcsák *PhD is an associate professor at Budapest Business School, Department of Entrepreneurship and Human Resources, in Budapest, Hungary. His teaching activities primary focus on Human Management, Quality Management, Organizational Behavior and Research Methodology. He has 10 years of experience teaching at universities. His research interests are the areas of employee commitment and the context of organizational culture and lean management.*



Both studies therefore confirm that organizations primarily try to increase the commitment of their employees by wage increases, despite the fact that employee commitment is a multi-component, complex attitude, with only one of the decisive pillars of wage satisfaction.

The Research Group of Regional Economic Development of the Eszterházy Károly University, also with the support of the Joint Future Workplaces Foundation, has completed a partly empirical study on this subject. Contrary to the two researches presented above, this was not done by interviewing the employer but the employee side. The main objective of the study was to reveal the degrees of employee satisfaction and commitment and the relationships between them by quantitative methods. In our research, we used a sample with 198 employees, mainly from Heves county, Hungary.

We looked at three components of job satisfaction: satisfaction with work, satisfaction with the leadership, and satisfaction with the pay and fringe benefits. According to our results, the respondents were generally satisfied with the working conditions, they were highly valued as

self-reliance, providing the necessary tools, and the amount of work and the adequacy of the work. The interviewed employees also appreciated their satisfaction with their direct managers as well. Among the various aspects, the workplace atmosphere received the highest average rating, and the employees were less satisfied with the organization of their jobs. In the case of remuneration-related aspects we expected a more critical scoring. The respondents were supposed to have considered the level of their own salary and benefits in line with the average level established in Heves County (Heves County is in the North Hungarian region of the country, where wages are well above the national average wages). It is positive that, according to the respondents, there is no any significant different among the compensational practices among the organizations. However, it is worth noting, that the lowest average scored item was related to the amount of wages compared to the employees' own demands.

According to our commitment related results, commitment to the organization can be judged slightly higher than the middle (the average value of all the items was 3.23 on the 5-staged Likert-scale). However, the affective commitment aspects got the highest scores, which also implies the acceptance of the goals set by the management and the existence of a pleasant workplace atmosphere. Our detailed investigations revealed that there is a correlation between the level of employee commitment and the size and location of the organization. Employees of small businesses and employees from the county seat claim to be significantly more committed.

According to our research findings by searching correlations between the question groups, respondents who are more satisfied with the circumstances of their jobs, they are more committed to their employers. Thus, the level of organizational commitment could be increased by improving work-related circumstances. This is especially justified by the fact that job satisfaction was examined along factors that would not require direct financial expense from the organizations to improve or optimize that.

3. THE METHODOLOGY OF THE PLANNED RESEARCH

The main purpose of our research was to find out how the HR and management tools employed by organizations are effective in addressing the challenges of labor shortages and to answer what changes in employer and employee attitudes are generated by labor shortage.

In the light of the relevant statistical data and preliminary results, the following basic assumptions were formulated:

1. At least 40% of the companies surveyed have problems with the labor shortage.
2. Managing labor replacement is a priority area for the HR.
3. Most organizations tend to be attractive by developing their wage systems.
4. The labor shortage mainly affects the SME sector (larger organizations can better remedy the problem by introducing financial incentives).
5. There are links between retention measures and job satisfaction and retention measures and employees' commitment.
6. There is a link between employees' foreign work experiences and their satisfaction and commitment (employees are less satisfied and committed who have worked abroad already).
7. Commitment trends on the employer side are being changed:
    a. The organizational role of professional commitment is growing (the lack of the high level of professional commitment results a workforce with less skills and efficiency).

b. The organizational importance of the affective commitment is decreasing (the actual spread of atypical forms of employment is expected in the future, especially the teleworking).
c. The organizational importance of continuance commitment is growing (retention is more important than ever before, so employees will work with better conditions in the future; job satisfaction will surpass all the past levels; and the wages will increasingly be separated from real individual or organizational achievements).
d. The organizational role of the deliberate commitment is also decreasing (after the recession – and in fact, with the emergence of the quazi full employment, employees' deliberate commitment is eliminated).

In order to justify our hypotheses, we base our empirical studies on two viewpoints: a semi-structured interviews of the employers' side and questionnaires on the employees' side.

The questions of the employer / HR interview concern the following topics:

- organizational data;
- labor shortage (number of vacancies, turnover intentions, reasons for the withdrawals, etc.);
- the methods used to ensure the supply of employees, their effectiveness (e.g. development of recruitment methods, internships, scholarships programs, operating by a recruitment system, etc.);
- corporate policy related to wage increasing;
- programs to support the retention of the staff (what kind of the groups of employees are affected, how they work, what future ideas are there);
- Five dimensions of employee commitment: affective, continuance, normative (ALLEN – MEYER, 1990), professional (ARANYA et al., 1981 and ROTHWELL – ARNOLD, 2007) and deliberate (KRAJCSÁK, 2014) factors – current situation and the expected trends.

The employee questionnaire covers the following:

- demograpchic data;
- past experiences and future ideas on foreign employment;
- what measures can help retaining and motivating employees, and how effective they are;
- job satisfaction: related to the circumstances of the job, to the direct managers, and related to the structure of the wage system (based on 28 items by SZLÁVICZ, 2010);
- commitment (items by ALLEN – MEYER, 1990; ARANYA et al., 1981; ROTHWELL – ARNOLD, 2007; and KRAJCSÁK, 2014).

Our planned research is expected to assess the today's challenges in the labor market, the organizational responses to them, and evaluate their effectiveness. We are also confident that, based on our findings, we can formulate practical suggestions on the management of human resources that can contribute to improving the effectiveness of the measures.

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UPRAVLJANJE ZNANJEM, KONTINUITETOM I SUKOBIMA U OBITELJSKIM PODUZEĆIMA U BOSNI I HERCEGOVINI

MANAGING KNOWLEDGE, CONTINUITY AND CONFLICTS IN FAMILY BUSINESS IN BOSNIA AND HERZEGOVINA

Tanja Gavrić[203]

DOI: https://doi.org/10.31410/EMAN.2018.455

SAŽETAK:

Svrha istraživanja: *svrha ovog rada je istražiti povezanost između sukoba članova obitelji koji su uključeni u obiteljski posao sa učinkom na uspješan transfer znanja koji rezultira preživljavanjem i razvojem sljedećih generacija obiteljskih poduzeća.*

Teorijske osnove: *neka istraživanja pokazuju kako su glavni problemi s kojima se suočavaju obiteljska poduzeća sukobi i sukcesije [1]. Nedostatak fleksibilnosti u procesu sukcesije ili nemogućnost promjene načina poslovanja onih koji nasljeđuju poduzeće zbog vlasničke predanosti poslovanju uzrokuje pogoršanje poslovanja. Nažalost, većina obiteljskih poduzeća ne doživi treću generaciju. Istraživanja su pokazala da se problem nalazi u odnosu između članova obitelji koji su ključni za uspješnu sukcesiju [2]. Tijekom evaluacije procesa sukcesije jedna od najvažnijih varijabli u procjeni učinkovitosti toga procesa je prijenos znanja [3]. Razmjena znanja među ljudima je oblik organizacijskih inovacija koji mogu generirati nove ideje i razviti nove poslovne prilike kroz socijalizaciju i proces učenja [4]. Specifično znanje poduzeća, kao i sposobnost njegova stvaranja i širenja, smatra se ključnim strateškim sredstvom koje je pozitivno povezano s visokom razinom učinaka, jer je teško trgovati znanjem, oponašati ga, oskudno je, zahtjevno i specijalizirano [5]. Stoga, uspješna multi-generacijska obiteljska poduzeća i nova generacija dijele ideje, nude povratne informacije i potiču uzajamno učenje [6]. Jedan alat koji omogućuje takvo uključivanje i integraciju je uporaba sukoba zadatka i sukoba procesa. Sukob zadatka poboljšava razumijevanje određenih zadataka i strategija. Bez odgovarajuće razine sukoba zadatka, obiteljska poduzeća ne mogu razviti nove strategije i prenijeti temeljna znanja i vještine na novu generaciju, što može u konačnici spriječiti održavanje ili poboljšanje učinkovitost [7]. Sukob procesa može biti važniji za učinke multi-generacijskog obiteljskog poslovanja jer potiče raspravu o ulozi koju svaki član ima u poduzeću. S obzirom da djeca vlasnika imaju položaj u poduzeću, bez obzira na njihove kvalifikacije. Omogućujući proces sukoba, poduzeće će osigurati da zaposlenici imaju iskustva i vještine potrebne za taj posao [7].*

Metode istraživanja: *kvalitativna metodologija je korištena kako bi se prikupile detaljne informacije o odnosu vlasnika i nasljednika obiteljskih poduzeća u Bosni i Hercegovini i kako bi se utvrdilo postojanje sukoba između njih. Stoga, kvalitativna istraživanja pokušavaju razumjeti kontekst ili postavke sudionika kroz osobno prikupljanje podataka [8]. U radu se primjenjuje analitička metoda koja se koristi za obradu kvalitativnih podataka, što ima velik utjecaj na korištenje analitičkog procesa. To su: (1) osnovne informacije o anketarima (2) identificiranje mogućeg sukoba (3) prijenos znanja među članovima obitelji (4) utvrđivanje strategije upravljanja sukobom. U svrhu ovog istraživanja, intervjuirani su bili vlasnici i potencijalni nasljednici obiteljskih poduzeća. Istraživač je intervjuirao 12 nasljednika i 5 vlasnika / osnivača.*

Zaključci: *kvalitativno istraživanje daje uvid u sukob između članova obitelji, strategiju upravljanja sukobima koje koriste vlasnici i važnost koju stavljaju na prijenos znanja, iskustva*

[203] Sveučilište/Univerzitet „Vitez“, Školska 23, 72270 Travnik, Bosna i Hercegovina

i planiranja sukcesije. Ovo istraživanje uključuje vlasnike i nasljednike, koji pružaju različita stajališta o vlasničkom ponašanju i način na koji nasljednici vide poslovanje i svoju budućnost u obiteljskom poslu.

Ključne riječi: *obiteljska poduzeća, transfer znanja, sukob, kontinuitet.*

ABSTRACT:

***Purpose of the study**: The purpose of this paper is to explore the relationship between family members' conflict with the effect on the successful transfer of knowledge resulting in the survival and development of the next generation of family businesses.*

***Theoretical Basics**: Some research shows that the main problems faced by family businesses are conflicts and succession [1]. Lack of flexibility in the process of succession or the inability to change the way of doing business by those who inherit the company because of the owner commitment to business, causes a deterioration in the business. Unfortunately, most family businesses do not experience the third generation. Research has shown that the problem lies in the relationship between family members who are key to successful succession [2]. During the succession process evaluation, one of the most important variables in assessing the efficiency of this process is knowledge transfer [3]. Exchange of knowledge among people is a form of organizational innovation that can generate new ideas and develop new business opportunities through socialization and learning process [4]. The specific knowledge of a company, as well as the ability to create and spread it, is considered to be a key strategic tool that is positively associated with a high level of performance because it is difficult to trade knowledge, emulate it, is scarce, demanding and specialized [5]. Therefore, successful multi-generational family businesses and new generations share ideas, offer feedback and encourage mutual learning [6]. One tool that enables such inclusion and integration is the use of conflict of the task and conflict processes. The task conflict improves understanding of certain tasks and strategies. Without adequate levels of conflict of interest, family businesses cannot develop new strategies and transfer core knowledge and skills to the new generation, which can ultimately prevent maintenance or improvement of performance [7]. Process conflict may be even more important to the effects of multi-generational family business because it raises discussion about the role each member has in the enterprise. Because the children of the owner have a position in the company, regardless of their qualifications. By enabling the conflict process, the company will ensure that employees have the experience and skills needed for the job [7].*

***Research Methods**: Qualitative Methodology where used to gather detailed information on the relationship between owners and successors of family businesses in Bosnia and Herzegovina and to establish the existence of conflicts between them. Therefore, qualitative research attempts to understand the context or settings of participants through personal data collection [8]. The paper uses an analytical method used to process qualitative data, which has a great influence on the use of analytical processes. These are: (1) basic information on interviewers (2) identification of possible conflict (3) transfer of knowledge among family members (4) determination of conflict management strategy. For the purpose of this research, interviewees were the owners and potential successors of family businesses. The researcher interviewed twelve successors and five owners / founders.*

***Conclusions**: Qualitative research provides an insight into the clash between family members, the conflict management strategy used by the owners, and the importance they attach to the transfer of knowledge, experience, and succession planning. This survey includes owners and successors who provide different views on the owner behavior and how the successors see business and their future in family business.*

Key words: *family businesses, knowledge transfer, conflict, continuity.*

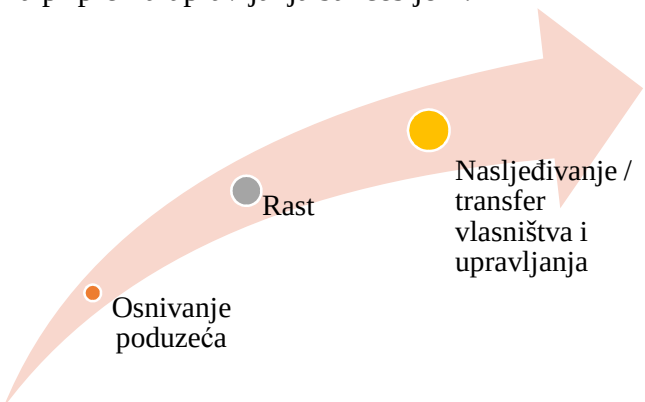
1. UVOD

Obiteljska poduzeća predstavljaju najstariji i najčešći oblik privrednih organizacija u svijetu. U mnogim zemljama, obiteljska poduzeća predstavljaju veliki postotak u ukupnom broju poduzeća i pružaju ključni doprinos rasta privrede i zapošljavanja radne snage. Najčešće se kao glavni razlog istraživanja obiteljskih poduzeća navodi dominantnost tih poduzeća u ekonomiji jedne zemlje. Što je točno, jer na primjer, u Europi, oko 70%-80% poduzeća su obiteljska poduzeća, a broje oko 40%-50% zaposlenih, 75% registriranih kompanija u Velikoj Britaniji su obiteljska poduzeća, dok u Indiji i na Dalekom Istoku taj broj dostiže 95%. U južnoj Americi čak 60% bruto domaćeg proizvoda generiraju upravo obiteljska poduzeća. Udio obiteljskih poduzeća u zapadnoeuropskim zemljama veći je od 60%, a udio u zaposlenosti kreće se između 30% i 60%. Stoga su nastanak, rast i održivost ovih poduzeća od ključnog značaja za uspjeh globalne ekonomije. Nažalost, većina obiteljskih poduzeća ne doživi treću generaciju, istraživanja su pokazala kako problem leži upravo u odnosima između članova obitelji koji su kritični za uspješnu sukcesiju [2].

Što se tiče Bosne i Hercegovine, nakon rata, kako bi se digli na noge, mnogi pojedinci su se odlučili na pokretanje vlastitog biznisa uz podršku svoje obitelji, što je utjecalo na stalni porast obiteljskih poduzeća u BiH koje su počele dobivati sve značajniju ulogu u razvoju bh. ekonomije. Prema istraživanju koje je napravio *Institut za malo i srednje poduzetništvo* [9], u okviru *Pregleda bitnih obilježja obiteljskih poduzeća*, u 33 zemlje, u kojim je vršena analiza, ne postoji jedna definicija "obiteljskog poduzeća" koja se primjenjuje na sva područja djelovanja, poput javnih i političkih rasprava, pravnih propisa, znanstvenog istraživanja i slično. Stoga, ni u Bosni i Hercegovini nema jasne distinkcije obiteljskih poduzeća u ukupnom iznosu poduzeća, niti jasne definicije istih. Ono što su zvanični podaci jeste da u Bosni i Hercegovini MSP (malo i srednje poduzetništvo) čini više od 99% kompanija (od 31.435 aktivnih), stvaraju više od 60% GDP-a. U tim poduzećima vlasnik poduzeća je ujedno i menadžer, lider, organizator, a nerijetko obavlja i poslove vezane za nabavu i prodaju, marketing, financije i sl.

2. IZAZOVI OBITELJSKIH PODUZEĆA

Transfer položaja vođe ne znači automatski stabilizaciju moći nasljednika. Ono što prvenstveno razlikuje obiteljsko poslovanje od ne-obiteljskog poslovanja je proces sukcesije, uključujući i znanje kapitala i menadžmenta [10]. Proces sukcesije također predstavlja teško pitanje u smislu vremena potrebnog za pripremu upravljanja sukcesijom.

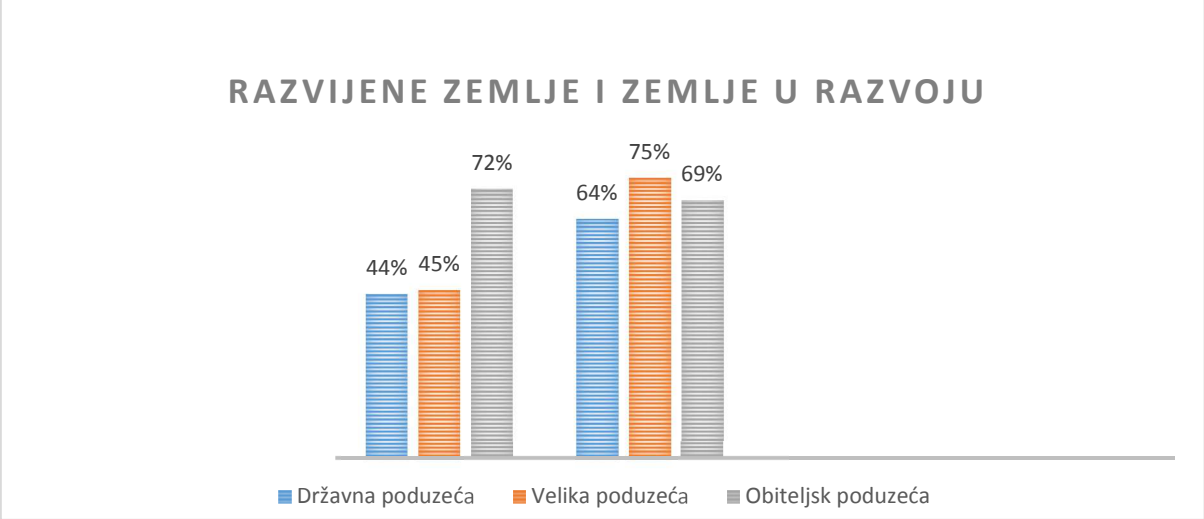


Slika 2.1. Kritične faze u životnom ciklusu obiteljskih poduzeća

Nasljeđivanje (slika 2.1.) je vjerojatno najteži izazov s kojim se može susresti obiteljsko poduzeće. Procjene ukazuju da se 30% takvih poslovnih transfera neće ostvariti, jer neuspjeh u

planiranju može značiti planiranje neuspjeha [11]. U obiteljskim poduzećima, tranzicija kontinuiteta nameće niz različitih važnih promjena. Obiteljski odnosi moraju biti obnovljeni, tradicionalni obrasci utjecaja preraspodijeljeni, a upravljačke i vlasničke strukture koje su tu već duže vrijeme, trebale bi otvoriti put za nove strukture. Naredna potpoglavlja opisuju ove složene izazove i promjene.

U većini zemalja vladina politika na različite načine prepoznaje specifičnost obiteljskih poduzeća te njihov društveni i ekonomski značaj. Podupiranje razvoja očituje se kroz pojednostavljene procedure i smanjenje poreza na nasljedstvo i poklone u obliku poslovne imovine. Npr. Švedska je 2005. godine u potpunosti ukinula porez na nasljeđivanje koji pogađa obiteljska poduzeća (CEPOR, Razvoj i održivost obiteljskih poduzeća u Hrvatskoj).



Slika 2.2. Povjerenja u obiteljska poduzeća – razvijene naspram nerazvijenih zemalja

Agencija za odnose s javnošću (PR) Edelman je ispitivala i mjerila povjerenje u institucije, industrije i vođe zadnjih 15 godina (slika 2.2.). Njihov dodatak povjerenja iz 2014. godine otkriva kako obiteljska poduzeća imaju „premiju povjerenja“ u razvijenim tržištima. Čak i u tržištima u razvoju, gdje ljudi tradicionalno vjeruju državnim institucijama, obiteljska poduzeća uživaju visoko povjerenje. U nastavku će se objasniti neki od kritičnih izazova u obiteljskim poduzećima kao što su: nasljeđivanje obiteljskog posla; upravljanje sukobima u obiteljskim poduzećima i generacijska uključenost.

a. Nasljeđivanje obiteljskog posla

Jedna od ključnih pogodnosti obiteljskih poduzeća je mogućnost prijenosa odnosa ili društvenog kapitala kroz generacije. Budući da je ovaj kapital važan za uspješno djelovanje postojećeg poduzeća ili stvaranje novih pothvata, nastavljajući karijeru u obiteljskom poduzeću može se smatrati važnim korakom kako bi se osigurala stalna podrška društvenih veza prethodne generacije i izgrađenog društvenog kapitala [12].

Predstavljen je model sukcesije koji se sastoji od tri razine i sedam faza [13]. U ovom modelu prva razina uključuje uvodne aktivnosti, koje se moraju izvesti prije nego što nasljednik dođe u 27 poduzeće. To uključuje sljedeće faze: pred-poslovnu fazu, uvodnu fazu i uvodnu funkcionalnost. Druga razina uključuje aktivnosti koje se odnose na ulazak nasljednika u poduzeće kao zaposlenika u radni odnos. Aktivnosti koje se odnose na prijenos poslovnog

vodstva na nasljednika čine treću razinu. To uključuje ranu fazu sukcesije i zrelosti sukcesije. Faze ovog modela obrađuju se u nastavku (slika 2.3):

1. Pred-poslovna faza. Ovo je faza u kojoj je potencijalni nasljednik obaviješten o poslovanju. U ovoj fazi stvara se osnova za sukcesiju koja će se dogoditi u nadolazećim godinama. Ovdje potencijalni nasljednici u pratnji roditelja posjećuju urede i skladišta i igraju s opremom kako bi se bolje upoznala s poslovanjem.

2. Uvodna faza. Ova faza uključuje i ona iskustva koja se odnose na razdoblje prije nego što će nasljednik biti zakonski ovlašten i spreman je ući u posao s nepunim radnim vremenom. Ovo je faza u kojoj je dijete upoznato s ljudima i drugim aspektima koji su izravno ili neizravno povezani s poslovanjem, kao što je upoznavanje djeteta sa svakim suradnikom ili bankom.

3. Uvodna funkcionalna faza. Ovo je faza u kojoj se potencijalni nasljednik uključen u posao pola radnog vremena i tijekom školskog raspusta, ili nakon škole. U ovoj fazi nasljednik je uključen u formalno obrazovanje i rad u drugim poduzećima. Također u ovoj fazi, nasljednik razvija posebnu vezu s ljudima u poduzeću.

4. Funkcionalna faza. Ovo je faza u kojoj je nasljednik završio formalno obrazovanje i zaposlen je na puno radno vrijeme i na neodređeno vrijeme u poduzeću. Prije nego što napreduje na menadžerske pozicije, može se baviti različitim poslovima unutar poduzeća kao što je knjigovodstvo ili prodaja, te biti obogaćen različitim iskustvima. Ova faza za nasljednika uključuje dodjelu inicijalnih zadataka.

5. Napredna funkcionalna faza. U ovoj fazi, nasljednik preuzima menadžerski položaj koji ima veze sa upravljanjem zaposlenicima, ali ne i cijelim poduzećem. On / ona može sudjelovati na različitim menadžerskim pozicijama prije nego što postane generalni lider poduzeća.

Tanja Gavrić

WORKING EXPERINCE
Employer: University „Vitez“, školska 23, 72 270 Travnik
2015 - present

- *Assistant professor on subjects: Business Economics, Health Economics, Macroeconomics, Macroeconomics strategy, Microeconomics, International Economy, Management, Crisis Management, EU Macroeconomics*
- *Secretary of the Scientific Council of the Faculty of Business Economics*

2017 – present
ECTS coordinator - ERASMUS + PROGRAM

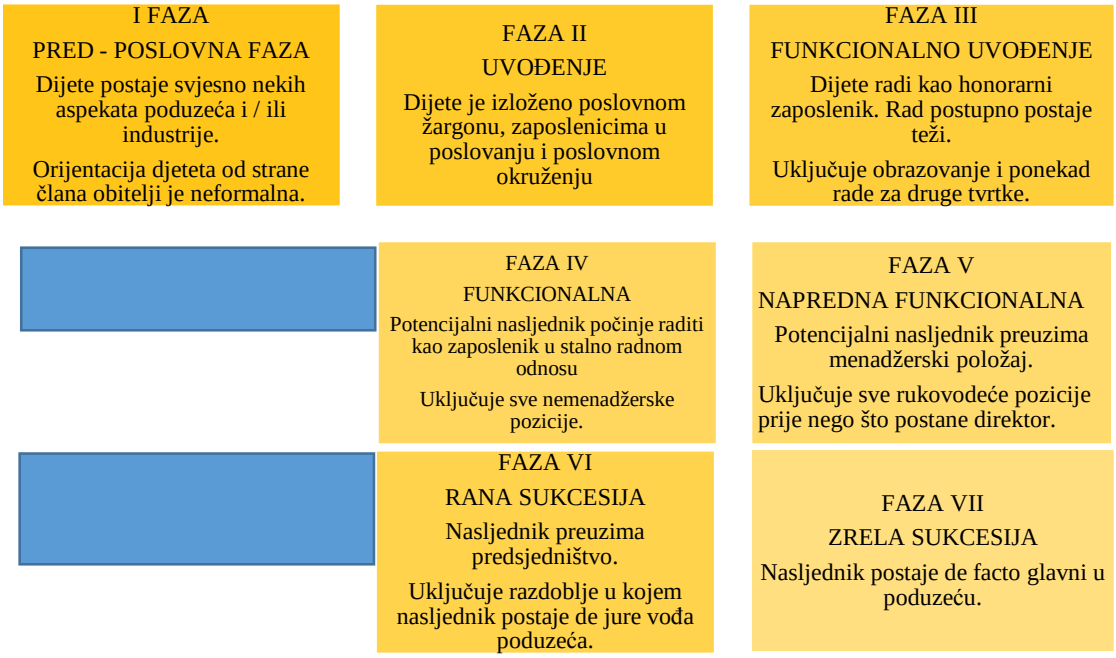
EDUCATION
2011 – present: Doctoral study at University of Zagreb, Faculty of Economics, Zagreb
2007 – 2009: Postgraduate Study at University of Dubrovnik, Department of Economics and Business Economics
Qualification: Master of Business Economics

ADDITIONAL EDUCATION
19.05.2011., Zagreb - "How to publish in leading journals?" dr. sc. Ajaya Kohlija, editor the most important marketing journal "Journal of Marketing"
October 2009, Vitez - USPON - Association for Professional Support in Education in Cooperation with OKFBiH and Cantonal Crafts Chambers sponsored by GTZ, Training for Practitioners
2008 - 2009, Dubrovnik - Tempus ECAS project 41104_06, volunteered in pilot group work project, by attending workshops and evaluating them

PERSONAL SKILLS
Languages: English, French and Spanish.
Computer Work - MS PowerPoint, Creating and Publishing Web Sites using FrontPage (completed CARNet Courses in Dubrovnik in 2007) and MS Word

6. Rana faza sukcesije. Ovo je etapa kada je nasljednik imenovan predsjednikom i generalnim direktorom poduzeća. Na ovom je stadiju nasljednik de jure vođa poduzeća jer obavlja tu funkciju uz pomoć roditelja.

7. Zrela faza sukcesije. Ova faza obično počinje 2-3 godine nakon što je nasljednik imenovan predsjednikom ili generalnim direktorom poduzeća. Sada je nasljednik de facto vođa. No, u nekim slučajevima to se ne događa dok roditelj ne umre, jer za neke vođe može biti teško napustiti posao i odreći se upravljanja poduzećem. Ovo je etapa kojom završava sukcesiju [14].



Slika 2.3. Model sukcesije u obiteljskom poduzeću

b. Upravljanje sukobima u obiteljskim poduzećima

Strategije upravljanja sukobom trebaju uključivati priznavanje različitih vrsta sukoba koji mogu imati pozitivan ili negativan učinak na individualne i grupne rezultate [15]. U obiteljskim poduzećima s dugom ili višegodišnjom poviješću i jakim emocionalnim vezama, prepoznavanje i upravljanje sukobom može biti zahtjevnije za članove obitelji nego za ne-obiteljske zaposlenike. Svako obiteljsko poduzeće suočava se s nekim sukobima u jednom ili drugom trenutku i u vezi s mnogim različitim situacijama. Kad god ljudi rade zajedno, moraju biti različita mišljenja i ideje o tome kako da se stvari naprave. Različita mišljenja ne moraju nužno dovesti do sukoba, ali kada se različita mišljenja kombiniraju s emocijama, nepopustljivosti, kritiziranjem ili prezirom, onda se pojavljuje sukob sam po sebi. Ipak, samo zato što se obitelj suočava sa sukobom ne znači da ne može dobro funkcionirati, jer se svim sukobima može upravljati, iako se ne mogu brzo ili jednostavno riješiti [16].

U obiteljskoj firmi, uloga prethodnika može biti odrednica u stvaranju okruženja koje potiče nasljednike kako bi naučili iz iskustva i prihvatili svoje pogreške i mjesto gdje se može napraviti značajan napredak u razvoju svoga samopouzdanja i menadžerske autonomija. No s druge strane, postojanje prekomjernog i neprimjerenog angažmana prethodne generacije u organizaciji može izazvati socijalne poremećaje i veću razinu sukoba u organizaciji. Ovo miješanje može biti još uočljivije u slučaj sukcesije s obzirom na veliki utjecaj koji osnivač ima na kulturi i procese poduzeća, i njihov otpor prema odlasku iz poduzeća [16]. Mnogi sukobi u

obiteljskim poduzećima su predvidljivi, ali nisu nužno neizbježni. Usredotočujući se na pomaganje članovima obitelji i drugim zainteresiranim stranama povezanim s obiteljskim poduzećem da prepoznaju one predvidljive sukobe [16] može se točno odrediti koji je od tih sukoba glavni, donijet na rješavanje ili upravljan tijekom dužeg perioda. Sukob može nastati zbog poslovnih razlika kao što su neslaganja oko rasta poduzeća, nasljedovanja, ponude proizvoda, ili zbog naizgled običnih razloga, poput sati obavljanja neke operacije [17]. Interakcija između članova obitelji, obitelji i poslovanja smatra se jedinstvenim setom karakteristika koji objašnjavaju razlike u učincima obiteljskih i neobiteljskih poduzeća. Međutim, te interakcije, ujedno predstavljaju i izvor sukoba među članovima obitelji. Obitelj dodaje kompleksnost sukobu [18]. Prema nekim istraživanjima [19], najčešće se javljaju tri vrste sukoba u obiteljskim poduzećima: sukob zadatka, sukob procesa i osobni sukob. *Sukob zadatka* nastaje kada postoje neslaganja među članovima grupe oko sadržaja zadatka koji se obavlja, razlike u pogledima, idejama i mišljenjima [19]. Kada su u pitanju obiteljska poduzeća, vlasnici istih, obično ne dijele informacije s drugima, ograničavajući rast poduzeća, stoga, potičući umjerenu razinu sukoba zadatka, obiteljska poduzeća povećavaju predanost članova obitelji dogovorima oko strategija i na taj način poboljšavaju kvalitetu odluke [7].

Sukob procesa predstavlja neslaganja oko toga kako bi se posao trebao obaviti i kako bi se članovi trebali iskoristiti, i koliko odgovornosti bi pojedinci trebali dobiti. Sukob procesa može biti osobito koristan u obiteljskim poduzećima zbog potrebe da se učinkovito iskoriste talenti članova obitelji i zbog potrebe dijeljenja specifičnih informacija poduzeća sa članovima obitelji. Obiteljska poduzeća sa niskom razinom sukoba procesa mogu imati problema s odgovarajućom podjelom odgovornosti i resursa članovima obitelji, dok oni sa visokom razinom sukoba procesa mogu patiti rivalstva i nesigurnosti. *Sukob odnosa* više utječe na zadovoljstvo ljudi, a manje na sam posao ili zadatke, odnosno, učinke, što znači da će ljudi radije izbjegavati suradnju s ljudima s kojima su već bili u sukobu [7].

Mjerodavne strategije upravljanja mogu se provesti s ciljem istodobnog održavanja obitelji i poslovanja. Mnoge braće i sestre i rođaci koji rade zajedno u obiteljskim poduzećima vjerojatno doživljavaju paradoks intimnosti. To znači da se braće i sestre međusobno poznaju tako dobro da su i vješti u znanju kako najbolje međusobno komunicirati na način kojim će izbjegavati sukob; nažalost, ova vještina smeta kada trebaju imati dublje razgovore koji bi im mogli biti neugodni. Oni znaju uživati u međusobnom društvu, ali i prešutno znaju što ne bi trebali raspravljati ili aludirati zbog potencijala stvaranja sukoba.

Mnogi ljudi razvijaju te komunikacijske obrasce i neizgovorene "ne idu tamo" ugovore kada su vrlo mladi. Paradoks intimnosti nastaje kada se ti stari obrasci povezivanja jedni s drugima počinju sprječavati članove obitelji koji rade zajedno u obiteljskom poslovanju u prepoznavanju i raspravljanju o sukobima koji utječu na poslovne i obiteljske odnose. Učenje učinkovito upravljanje sukobom je važno za svakoga tko je uključen u poslovnu obitelj. Prema tome, istraživači se slažu da je upravljanje sukobom važno za uspjeh obiteljskih poduzeća [20], [18], [21]). Doista, postoji mnogo anegdotskih dokaza koji sugeriraju da sukob odnosa, definiran kao sukob koji uključuje negativne emocije poput ljutnje, i brige je povezan s lošim učincima u obiteljskim poduzećima [22]. Obiteljska poduzeća koja su u stanju uspješno upravljati sukobima imaju veću vjerojatnost da će njihova poduzeća proći kroz generacije. Na primjer, kada su odnosi među članovima obitelji pouzdani i ljubazni, prijelazi kroz generacije je uspješniji [7].

c. Transfer znanja – razvoj nasljednika

Vrijedno znanje u obiteljskim poduzećima često drži samo nekoliko pojedinaca u starijoj generaciji. Ovo znanje uglavnom se pohranjuje u obliku prešutnog [23], koji se može prosljeđivati samo ako pojedinac koji posjeduje znanje aktivno sudjeluje u procesu dijeljenja znanja. To se može dogoditi artikuliranjem znanja ili usmjeravanjem drugih na naukovanje ili u trenerskoj situaciji [24]. Budući da je prešutno znanje visoko zahtjevno za dijeljenje, a u kombinaciji s činjenicom da je samo u glavama nekoliko pojedinaca, situacija uskog grla može se pojaviti u obiteljskim poduzećima, što rezultira znanjima koja se ne dijele ili dijele samo na temelju potrebe [23].

Jedan od načina širenja znanja nasljednika je kroz mentoriranje i nadzor veza s obiteljskim poslovnim vođama. Mentorstvo je učinkovit način prijenosa kritičkih vještina (tj. tehničkog i upravljačkog), znanja o upravljačkim sustavima, normi ponašanja i vrijednosti poduzeća [25]. Važno je razumjeti kako se znanje akumulira kroz generacije, s obzirom da neke studije pokazuju da samo jedna trećina obiteljskih poduzeća uspješno izvrši prijelaz iz jedne generacije na drugu, dok samo 5% obiteljskih poduzeća još uvijek stvara vrijednost izvan treće generacije [26]. Obiteljska poduzeća mogu uspješno raditi tijekom vremena kada je najnovija generacija integrirana u obiteljski posao i kada se vrši prijenos znanja iz prethodnih generacija na sljedeću [5], [7]. Istovremeno, najnovija generacija mora dodati nova znanja i ponuditi nove perspektive [27], [7]. Osoba može usvojiti dobro teoretsko razumijevanje stolarstva, ali za gradnju kuće je potrebna druga vrsta znanja koja se zove vještina pomicanja čekića.

Obje generacije moraju biti svjesne da će samo aktivno i kreativno sudjelovanje nasljednika u obuci i poslovanju unutar i izvan obiteljske tvrtke rezultirati sposobnim, legitimnim i vjerodostojnim liderom koji postaje pokretačka snaga inovativnosti i sposobna je stvoriti jasnu viziju za inovativno i konkurentno obiteljsko poslovanje [25]. Neki autori su istražili ključna znanja koja su prethodnici (roditelji) prenijeli na nasljednike (djecu) u obiteljskom društvu, a koja postaju resurs za stvaranje konkurentske prednosti obiteljskog poduzeća [28]. Rezultati pokazuju da većina znanja koje prethodnici prenose nasljednicima je prešutno znanje. Znanje koje prenose prethodnici na nasljednike uključuje poznavanje proizvoda, poznavanje menadžmenta poduzeća, tehničko znanje i filozofsko znanje [28].

Život unutar obitelji i rad u poduzeću od ranog djetinjstva omogućuje članovima obitelji razvijanje dubokih razina specifičnih prešutnih znanja poduzeća [26]. Sigurno je i od vitalne važnosti apsorbirati znanje izvan poduzeća, jer se ne može očekivati od članova obitelji da razviju sva potrebna znanja u sklopu obiteljskog poduzeća. Znanje mora stoga biti ažurirano kako bi se izbjegla zastarjelost [30]. Vanjski trening je neophodan kada obiteljsko poduzeće aktivno sudjeluje na tržištima koja prolaze kroz brze promjene [29]. Akademska i praktična obuka omogućuje narednoj generaciji dodavanje novih znanja i ponudu novih perspektiva za održivost obiteljskog poduzeća. Raditi izvan obiteljskog poduzeća omogućuje nasljednicima da razviju specifične sposobnosti, pristup različitim pogledima na poslovanje i naučiti kako poslovati. Na taj način, nasljednici su izloženi naprednom menadžerskom razvoju izvan obiteljskog poslovanja [31].

Iskustvo rada izvan obiteljskog poduzeća pomaže sljedbenicima da razviju kredibilitet, steknu samopouzdanje i pripremaju se za širi raspon problema sa kojim bi se mogli suočiti u organizacijom, "izloženost novim idejama i situacijama" [31] i pružiti "pristup novim znanjima koja su relevantna za budući razvoj inovativnih kapaciteta poduzeća koji nije ranije bio dostupan u poduzeću [25]. Teorija znanja temelji se na znanju kao najsnažnijoj imovini

poduzeća o kojoj svi drugi resursi ovise. Znanje treba bit pokretač za generiranje vrijednosti tijekom vremena. To je glavni izazov bilo kojeg poduzeća u svakodnevnom poslu, posebno obiteljskom poslu, kada nova generacija mora preuzeti posao od prethodne [29].
Ukratko, dva su istraživačka pitanja slijede:

1. Kakav je odnos između sukoba i prijenosa znanja?
2. Kakav je odnos između upravljanja sukobima i percepcije važnosti prijenosa znanja i planiranja sukcesije?

3. METODOLOGIJA ISTRAŽIVANJA

Glavne karakteristike metodologije kvalitativnih metoda prikupljanja podataka su da ne zahtijevaju numeričke podatke, mjerenja ili brojčane brojeve; umjesto toga, svi se podaci izražavaju verbalno i riječima [32]. Nadalje, kvalitativna metodologija je kontekstualni pristup istraživanju povezanosti paradigmi interpretativnog modela i koristi se za procjenu promatranja i verbalnih materijala [33]. S druge strane, induktivni pristup se odnosi na primjenu teorijskih perspektiva na stvarnim događajima i proučavanje razlika između dviju društvenih situacija. Stoga, upotreba kombinirane metode istraživanja predstavlja pokušaj istraživača da bude kritičniji u smislu procjene i analize rezultata [34]. Cilj takvog pristupa je poboljšati kvalitetu i valjanost istraživanja smanjenjem predrasuda u kvantitativnim i kvalitativnim metodama izvora podataka, proučavajući isti fenomen.

Kvalitativni podaci i informacije uglavnom su mjerenja ideja, normi, perspektiva i uvjerenja koje opisuju dublji smisao ljudskog ponašanja i ideologije [35]. Međutim, glavni nedostatak kvalitativne metode istraživanja prikupljanja podataka je problem interpretacije nalaza i procjene rezultata [36]. S druge strane, temeljna prednost kvalitativnih metodoloških podataka je da istraživač može dobiti uvid u raznolike i složene scenarije i prikazati najbolje zaključke u manjim uzorcima, kao što su misli, uvjerenja i motivi.

Neki autori ističu kako je provođenje intervjua u evaluacijskoj studiji slučaja najopsežnija metodologija istraživanja prikupljanja deskriptivnih podataka i informacija [32]. Stoga, opažanja i iskustva čine temeljnu strukturu podataka o studijama slučaja i tumači se kroz um i oči ispitanika. Ovi intervjui su gotovo uvijek verbalni u svojim kontekstualnim oblicima i podložni su pogreškama i nedostatcima u opisnom postupku detalja. Međutim, istraživač mora zabilježiti probleme koji se mogu pojaviti te će stoga osigurati da svi intervjui budu zabilježeni i prepisani u cijelosti. Struktura polustrukturiranih intervjua obuhvaća kvalitativne podatke koji dovode u pitanje promatranje ispitanika ovisno o individualnim iskustvima [36]. Upotreba otvorenih pitanja u kvalitativnom istraživanju omogućuje istraživačima da istražuju duboko konceptualno znanje i opažanja dok istražuju teme [37].

a. Polu-strukturirani intervjui

Mnogi autori smatraju (vidjeti npr. [35], [36], [38]), kako je intervju u brojnim situacijama najlogičniji odabir tehnike za prikupljanje podataka. Na primjer, kada cilj istraživanja uključuje ispitivanje osjećaja ili stavova, tada je intervju vjerojatno najbolji odabir između ostalog i stoga što omogućuje istraživaču da potpitanjima od ispitanika izvuče što detaljnije odgovore. Intervju se može koristiti kao sredstvo za prikupljanje informacija o znanju, vrijednostima, prioritetima i stavovima pojedinaca. Također se može koristiti za testiranje hipoteza ili za identificiranje varijabli i odnosa među njima. Može se koristiti u kombinaciji s drugim tehnikama za istraživanje, kao što su ankete, kako bi se popratilo pitanja koja iskrsnu tijekom istraživanja (na primjer, da se dublje istraže motivacije i vrijednosti u pozadini nekih uočenih obrazaca). U ovoj

studiji, koristi se polu-strukturirani intervju, koji su usvojeni budući da pružaju bolji model terenskog rada usvajanjem pristupa lijevku. Polustrukturirani intervjui s pristupom lijevka najbolji su za postizanje optimalnih rezultata [38]. Polustrukturirani intervju je prikladna tehnika za istraživanje stavova i mišljenja ispitanika o složenim i delikatnim pitanjima jer omogućuje dublje i preciznije ispitivanje.

U radu se primjenjuje analitička metoda koja se koristi za obradu kvalitativnih podataka, što ima velik utjecaj na korištenje analitičkog procesa. To su: (1) osnovne informacije o anketarima (2) identificiranje mogućeg sukoba (3) prijenos znanja među članovima obitelji (4) utvrđivanje strategije upravljanja sukobom. Svaki dio analizira se pojedinačno pomoću otvorenih kodnih tehnika kako bi se utvrdile dominantne teme koje proizlaze iz podataka. Zajedničke teme temelje se na sličnosti ili značenju ili izgledu odgovarajućih situacija. Ove se teme prikazuju u prezentaciji i iz različitih subjektivnih perspektiva sudionika koje omogućuju kontinuiranu usporedbu. Dakle, u ovom slučaju, polustrukturirani intervjui bili su neophodni za jačanje usporedivosti i transferabilnosti informacija dobivenih sustavnim ispitivanjem.

b. Postupci prikupljanja podataka

Kvalitativna je metodologija korištena kako bi se prikupile detaljne informacije o odnosu vlasnika i nasljednika obiteljskih poduzeća u Bosni i Hercegovini i kako bi se utvrdilo postojanje sukoba između njih. Stoga, kvalitativna istraživanja pokušavaju razumjeti kontekst ili postavke sudionika kroz osobno prikupljanje podataka [8]. Kvalitativno istraživanje je prethodnica kvantitativnom studiju. To omogućuje da su podaci dobro utemeljeni i da bi mogli ponuditi bogatije opise. Ovakav pristup također omogućuje istraživačima da bolje razumiju kako su se uključeni pojedinci osjećali na način na koji su se osjećali [38]. Nakon što je opravdano prihvaćanje interpretativističke istraživačke paradigme, u ovom odjeljku istraživač navodi postupke prikupljanja podataka na slijedan način, a također pokazuje valjane i temeljite metode trenutne istrage kako bi se utvrdilo vjerodostojnost i valjanost. Nadalje, odjeljak prikupljanja podataka ima za cilj otkriti dizajn istraživanja i formuliranje pitanja, strategiju uzorkovanja i pristup analizu podataka, naknadni protokol za intervjue i etička razmatranja uključena u proces prikupljanja i pohrane podataka kako bi čitatelji mogli napraviti vlastite presudu o legitimnosti ove studije provedene na uzorku obiteljskih poduzeća u BiH.

c. Postupak intervjuiranja ispitanika

U ovoj studiji, istraživač je intervjuirao 12 nasljednika i 5 vlasnika / osnivača, pri čemu se ključne teme ponavljaju. Slučajni uzorak je strategija za zapošljavanje ispitanika gdje svaki pojedinac ima jednaku i sličnu vjerojatnost odabira. Ova randomizacija uzorkovanja generira rezultate koji diverzificiraju rezultat baze podataka i time ima veće implikacije za općenitost za uzorke više populacije [36]. Podaci su prikupljeni u BiH korištenjem polustrukturiranih intervjua, snimljenih i potom transkribiranih. Ti su podaci tada pomogli u postizanju središnjih ciljeva istraživanja pomažući kritički ispitati na koji način sukobi imaju utjecaj na transfer znanja i sukcesiju i mogu li sukobi imati pozitivne učinke ukoliko se pravilnostima upravlja.

Oko 30 obiteljskih poduzeća kontaktirano je kako bi volonterski sudjelovale u intervjuu, 10 su bile suglasne za sudjelovanje u studiji. U svrhu ovog istraživanja, anketari su bili vlasnici i potencijalni nasljednici obiteljskih poduzeća u istraživanju nisu anketirani neobiteljski zaposlenici. Stoga je istraživanje provedeno isključivo od strane članova obitelji. Pozicije ispitanika u poduzeću su uglavnom menadžeri, direktori, zamjenici direktora i voditelji odjela. Od 17 ispitanika iz 10 poduzeća, pet je bilo vlasnika obiteljskih poduzeća i dvanaest

potencijalnih nasljednika, od kojih su tri žene. Premda spol nije u središtu ove studije, ovo otkriće slijedi omjere muškaraca i žena koje se nalaze u srodnim radovima s obzirom na utjecaj spolova na obiteljsko upravljanje i poduzetništvo, posebno ističući često "skrivenu" ulogu žene u stvaranju obiteljskog poslovanja [39]. Dob ispitanika je u rasponu od 24 do 74 godine. S kodiranim podacima koji se pripremaju i prezentiraju na način izoliranog teksta, dopuštaju da se svaki od konceptualnih okvira (utjecaj konflikta, razmjena znanja i utjecaj vodstva) ispita i analizira njihove posljedice njihove društvene strukture. Taj se dio stoga predstavlja prikladnim razmatranim razinama. Prvo, osnovne informacije o anketarima bit će prikazane u tabeli (Tabela 3.1.).

Svih 17 ispitanika zabilježeno je jedan na jedan, a njihovi identiteti bili su prikriveni: imenovani su pseudonimima (ilustrirano u prilogu). Ispitanici su odabrani na temelju njihova statusa u obiteljskom poduzeću, u smislu potencijalnog nasljednika kao i vlasnika / osnivača poduzeća, pri tom dob, spol o ostale demografske karakteristike nisu bile ograničenja. Svi ispitanici su državljani BiH. Intervjui su provedeni razrađivanjem sadržaja intervjua i započeti informiranjem ispitanika sa sadržajem i svrhom intervjua (vidi dodatak). Uvod je bio kratak, neformalan i pozitivan, a anonimnost ispitanika i povjerljivost odgovora je osigurana. Svi intervjui su rađeni uglavnom na radnom mjestu ispitanika. Sesija intervjua trajala je između pola sata do čak dva sata, a svi ispitanici dobili su otvorena pitanja kako bi odgovorili i izrazili se. Međutim, istraživač je također postavio sitna pitanja između glavnih pitanja kako bi se dobili više informacija od ispitanika. U fazi snimanja intervjua, uzimanje bilješki je uznemirujuća metoda koja utječe na učinkovitost i prirodni protok komunikacije, ali intervjui su bili provedeni u prijateljskom okruženju, a istraživač se brinuo da ne utječu na odgovore, stavljajući se u poziciju slušatelja i nastojeći održati dobru i poticajnu okolinu. Svi intervjui su provedeni na hrvatskom jeziku koji je jedan od službenih jezika Bosne i Hercegovine.

U svrhu transparentnosti odgovarajuće pozicijske klasifikacije vezane uz status zapošljavanja i demografske informacije u pojedinim poduzećima sudionika prikazane su u tablici 6.3., daje se kratki profil svakog ispitanika iz podataka intervjua. Iz ove tablice vidljivo je da sudionici dolaze iz različitih veličina poduzeća (između 4 i 200 zaposlenika), pokazuje relativnu raznolikost u smislu organizacijskog konteksta svakog sudionika što potencijalno utječe na strukturu i organizacijsku kulturu poduzeća. Nadalje, postoji i značajan raspon u dobi poduzeća; dobna granica od 8 godina od osnutka i 50 godina od osnivanja.

	Spol	**Status zaposlenika**	**Veličina poduzeća**	**Dob poduzeća**	**Primarna grana**
Ispitanik 1	Ž	Direktor	32	8	Hotelijerstvo/turizam
Ispitanik 2	M	Direktor financija	40	27	Proizvodnja
Ispitanik 3	Ž	Vlasnik	3	16	Maloprodaja
Ispitanik 4	M	Izvršni direktor	114	27	Maloprodaja i usluga
Ispitanik 5	M	Vlasnik	90	26	Proizvodnja
Ispitanik 6	Ž	Izvršni direktor	90	26	Proizvodnja
Ispitanik 7	M	Vlasnik	40	27	Proizvodnja
Ispitanik 8	M	Direktor	25	18	Maloprodaja
Ispitanik 9	M	Direktor	3	16	Maloprodaja
Ispitanik 10	M	Vlasnik	5	27	Galanterijska radnja
Ispitanik 11	M	Zaposlenik	5	27	Galanterijska radnja
Ispitanik 12	M	Direktor	5	27	Galanterijska radnja
Ispitanik 13	M	Vlasnik	2	50	Proizvodnja

Ispitanik 14	M	Direktor	2	50	Proizvodnja
Ispitanik 15	M	Direktor	7	19	Mediji i radio
Ispitanik 16	M	Direktor	6	33	Maloprodaja
Ispitanik 17	M	Menadžer	114	27	Maloprodaja i usluge

Tabela 3.1. Status zaposlenika i demografske informacije članova obitelji

	Vlasnik / Generalni direktor	Nasljednik/Strateška razina upravljanja	Ukupno
Muškarci	4	9	13
Žene	1	3	4
Ukupno	5	12	17
Ukupno (%)	30 %	70 %	100

Tabela 3.2. Status zaposlenja sudionika

d. ***Analiza podataka***

Metoda analize za ovu studiju bila je kvalitativni pristup za generiranje tematske analize. Općenito, tematska analiza je široko korišten kvalitativan pristup analiziranju polustrukturiranih intervjua. Štoviše, tematska analiza studije temelji se na teoretskom položaju Tematska analiza je metoda koja se koristi za prepoznavanje, procjenu i izvještavanje uzoraka unutar prikupljenih podataka. Odabrana je ova metoda jer je tematski pristup analizi podataka rigorozan u stvaranju uvida koji odgovara na pitanja istraživanja. Ova metoda analize nadopunjuje pitanja istraživanja pomažući procjeni podataka iz intervjua, prvo po perspektivi na temelju kodiranja informacija i, drugo, u skladu s pitanjima istraživanja i stoga pružajući dovoljno informacija. Primijećeno je da je glavna svrha korištenja tematske analize u kvalitativnom istraživanju: 1) pretvoriti velike, opsežne i višestruke podatke iz sirovog tekstualnog formata u kratku konfiguraciju, 2) odrediti jasne veze između ciljeva istraživanja i otkrića neobrađenih podataka, 3) pomoći u razvijanju teorije ili modela na temelju iskustava vidljivih u sirovim podacima [40].

Za analizu podataka prikupljenih polustrukturiranim intervjuom potrebno je znatno više vremena, nego za analizu podataka dobivenih pomoću strukturiranog intervjua. Pri analizi podataka, također se koristilo pet koraka prema [41]:

1. Prvi korak je preslušavanje snimke i prijepis intervjua.
2. Drugi korak predstavlja iščitavanje prijepisa nekoliko puta u određenom vremenskom periodu kako bi se istraživač dobro upoznao s onim što je izrečeno.
3. Treći korak je kodiranje intervjua prema temama koje su se iskristalizirale tijekom brojnih čitanja prijepisa. Svaku se temu definira jednom riječju (izrazom) ili kratkom frazom, a ova riječ ili fraza postaje kod. Kodove treba definirati tako da se dosljedno mogu primjenjivati u više intervjua.
4. Četvrti korak je pisanje sažetka kodiranih podataka. Na zasebnom papiru (ili u novom dokumentu na računalu) zapišu se kodovi, a ispod svakog koda upiše se što je ispitanik rekao. Na taj se način nekoliko stranica prepisanog materijala reducira na jednu stranicu komentara prema različitim kodovima.
5. Finalni peti korak je pisanje interpretacije nalaza. “Postupak klasifikacije prikupljenog materijala po kategorijama poznat je pod nazivom analiza sadržaja ili kodiranje. To je spoznajni proces u tijeku kojega otkrivamo i utvrđujemo postojanje određenih kvalitativnih svojstava predmeta i pojava po kojima se oni razlikuju od drugih predmeta i pojava.”

VLASNIK	
Organizacijska kultura	Autonomija u donošenju odluka Kritičko razmišljanje Nedostatak povjerenja
Identifikacija postojanja sukoba	Nema sukoba ili ga ima malo / negiranje sukoba
Transfer znanja	Poštenje u poslu; bitni kontakti; kvaliteta proizvoda; nadogradnja postojećeg posla; znati zaraditi, a ne samo trošiti;
Utvrđivanje stila upravljanja vlasnika	Izbjegavanje, Integracija
NASLJEDNIK	
Organizacijska kultura	Ne rijetke komunikacijske barijere Učeće okruženje (odlasci na sastanke sa partnerima, uključenost u poduzeće od malena)
Identifikacija postojanja sukoba	Svakako postoji sukob oko svakodnevnih zadataka, pa do složenih odluka (investicija, zapošljavanja radnika)
Transfer znanja	Promatranje, slušanje, uključenost u posao od malih nogu;
Utvrđivanje strategije upravljanja sukobima vlasnika	Natjecateljska strategija

Tabela 3.3. Zbirni rezultati

e. Otkrića

Nalazi se prikazuju u obliku pripovijesti koristeći istraživačka pitanja kao okvir za organiziranje podataka. Prvi dio upitnika koji se odnose na osnovne podatke o ispitaniku neće biti posebno obrađen, ali je prikazan u tabelama 3.1. i 3.2.

Prijenos znanja među članovima obitelji

U prvom istraživačkom pitanju, nastojala sam saznati više o odnosu između sukoba i dijeljenja znanja. Ovaj dio će dati uvid u to kako se znanje prenosi u obiteljskim poduzećima u kojima sam provela intervjue. Kada se govori o prijenosu znanja među članovima obitelji, u ovom slučaju se to odnosi na prijenos znanja od vlasnika prema nasljedniku. Vlasnici obiteljskih poduzeća često ne dijele međusobno poslovne informacije i ograničavaju poslovanje i rast poduzeća. Stoga, jedan od razloga zašto obiteljska poduzeća propadaju nakon druge generacije je nedostatak sposobnosti ili spremnosti članova obitelji uključenih u proces sukcesije u stvaranju, dijeljenju i prijenosu znanja iz jedne generacije u drugu [42].

Ovim istraživanjem ispostavilo se da su se djeca počela uključivati u obiteljski posao od mlade dobi (7 od preostalih 10 ispitanika - nasljednika). Većina ispitanika, nasljednika, počela je raditi u poduzeću tijekom školovanja, gdje su radili skladištenje, čišćenje, kao prodavači, a potom i ostvarili napredak. Ovaj put se pokazao kao dobar način za stvaranje privrženosti obiteljskom poduzeću i stvaranje odgovornosti prema novcu i potrošnji. Dakle, oni koji su otišli na fakultet, vratili su se i sada rade u očevim tvrtkama. U kontekstu prijenosa znanja, djeca se poučavaju od ranog doba, a kada su u potpunosti uključeni u tvrtku, uče kroz savjetovanje, promatranje,

posjećivanje kupaca i dobavljača s ocem, prisustvovanje sastancima, ali i kroz rasprave i sukob oko donošenja odluka o ulaganjima, dizajnu proizvoda i zapošljavanje / otpuštanje radnika.

Također sam istražila jesu li vlasnici pokušali prenijeti neka specifična znanja svojim nasljednicima, s više od polovice tih sudionika (3 od preostalih 5 ispitanika - vlasnika) pružaju jasne razloge za uvođenje nasljednika u obiteljski posao. Nasljednici su doista naučili važne stvari ne samo o poslovanju (6 od 12 preostalih ispitanika - nasljednika), nego i druge stvari kao što je: važnost dobrog obiteljskog odnosa koji je presudan za dobro poslovanje; kvaliteta proizvoda mora ostati ista uvijek; poštenje; djeca trebaju zaraditi novac - ne trošiti novac; i nema potrebe izgraditi nešto novo, jer je mnogo teže, nego nastaviti ono što već postoji i podići na višu razinu.

> *(*Jeli ima nešto u vašem poslu, nešto tipično za vas, za vaše poduzeće što biste vi voljeli da se prenosi s generacije na generaciju, neko specifično znanje, da ostane*) - pa , ništa u poslu ne možete zakovati, ne možete reći ja hoću da to bude tako. Stalno s njima razgovaram, i molim ih da kvalitet ostane prije svega isti, pa pod cijenu da nekad neki posao izgubimo, neka ostane kvalitet. Jedan Šveđanin je rekao ja bi volio da njegovoj djeci ostane, ne puno novca, nego puno posla, i ja bih htio da mojoj djeci ostane puno posla, sad imaju dovoljno, da imaju šta raditi, imaju dovoljno angažmana da imaju slatke muke, slatke muke govorim o tome da ne mogu stići sve isporučiti, posebno to Njemačko tržište koje je u zadnjih nekoliko godina proradilo.* (Ispitanik br. 5, vlasnik, 65 godina).

> *(*Što mislite šta je bitno za vaše poduzeće da bude uspješno u drugoj generaciji, kada vi kompletno preuzmete? Vidite li vašeg sina u ovome svemu? - smijeh*) - ja ne znam kako je moj otac uspio nas obadvije zadržati bez da je ikad rekao da moramo raditi u ovoj firmi. Nikada, apsolutno nikad. Vjerojatno što nas je odmalena tjerao da radimo, mi smo uvijek radile, kao djeca, znači, nije bilo pretjeranog odmaranja, buđenja u podne, i sl. To nikad nije bilo kod nas, i svi smo bili uključeni u tu proizvodnju u tu firmu, i firma se često u kući spominjala, i značaj tog novca koji zarađen tako kako je zarađen.* (Ispitanik br. 6, Izvršni direktor, nasljednica, 33 godine)

> (Kako su ideje prihvaćene kada ste došli?) – *pa dok sam studirao, a studirao sam žurnalistiku, što ima veze sa ovim poslom, počeo sam da iščitavam menadžment medija, ali naša firma je uvijek bila naprednija od konkurencije. Prvi smo kretali s nekim stvarima, a ja kada sam došao, formatirao sam program i skladu sa 21. vijekom, smanjio troškove oko radnika, jer nije bilo potrebno, uvođenjem novih sistema i softwera, ali taj transfer znanja, ima tu trzavica, ali uspješno je, jer smo na tržištu već 18 godina. Potreba za radom i doprinosom i da djeca imaju potrebu zaraditi novac, a ne potrošiti novac i druga stvar da ne pravim nešto novo, jer je to puno teže, nego nastaviti nešto što već postoji i dizati na viši nivo – to su dvije stvari kod nas.*
> ... (Ok, je li vam otac ukazao na neke specifične situacije ili važne kontakte koji su relevantni za vaš posao) *pa, ne možete preuzeti tvrtku, po mom mišljenju, za dvije godine, to je kratko vrijeme za prijenos iskustvo od 30 ili 40 godina, a znanje je uvijek bilo djelomično, kroz određene situacije, određene razgovore, vi dolazite do određenih saznanja i informacija od ranije, a koje su bitne i danas su bitne, i biti će bitne u narednom periodu* (mislite li da sada tvrtka je uspješnija, nego kada je vaš otac bio zadužen, jeste li proširili svoje poslovanje?) *jesmo, recimo da je još uspješnija, uradili smo nekih dobrih poteza, uvođenjem nekih novih sistema poslovanja, drukčije*

komunikacije, modernizacija proizvodnje, praćenja svega toga, smatram, da smo uspjeli poboljšati (Ispitanik br. 2, direktor financija, 35 godina).

… (Je li važno prenositi znanje i iskustvo za preživljavanje druge ili treće generacije?) *... Pa, jesam li ga prenio u cijelosti, nisam, vrlo je važno životno iskustvo, to nije znanje, već iskustvo, kroz iskustvo, kako rješavam problem u životu. Mislim da je ključna uloga iskrenost prema radu, a obitelj, obitelj dolazi prvo, obitelj je temelj, a onda sve drugo, obitelj je osnova za sve, ako funkcionira u obitelji, onda će funkcionirati u poslovanju, društvu i svugdje*. (Ispitanik br. 7, vlasnik, 64 godine).

... Razgovaramo o svim značajnim potezima, a manje važnim, jer kada pričate, uštedite novac i još mnogo toga. Iskustvo je nešto što je vrlo skupo, kontakti s važnim ljudima predstavljaju veliku prednost obiteljskih poduzeća. U obiteljskim poduzećima to generacijsko znanje je najvažnije, mada svaka generacija treba biti u skladu sa svojim vremenom, promjenama na tržištu, ali glavne vrijednosti, u obiteljskom poduzeću kreću upravo iz kuće, u odgoju, pa onda sa zajedničkim radom koji u početnom periodu ima i dobrih i loših strana. Dvije najvažnije stvari koje učim od mog oca su potreba za radom i doprinosom. Djeca trebaju zaraditi novac, a ne trošiti novac, a druga stvar je da nema potrebe izgraditi nešto što zna, jer je mnogo teže, ali da nastavi ono što već postoji i podiže ga na višu razinu - te dvije stvari uvijek su na pameti (Ispitanik br.15, direktor, nasljednik, 31 godina).

(Na koji način ste mu prenosili znanje), *pa nisam ništa sama radila, nego samo u dogovoru s njim, na primjer Danijel, misliš li da će se toga prodati 50 komada ili 100 komada, pa ako pogriješimo, pogriješili smo obadva, ako smo uradili dobro, obadvoje smo uradili dobro. Nikad nije nešto sam uradio, a da nije mene nazvao.* (Ispitanik br.3, vlasnica, godina 65)

(Na koji način ti je mama prenosila znanje), - *sve postepeno – (*je li imala strpljenja) – *prvo prodaja, nabava, pa onda polako knjigovodstvo – (*je li ti dozvoljava da pogriješiš) – *je* – (šta je najbitnije po njoj u poslu, što si naučio, ono što bi i ti prenio svojoj djeci) – *ostati pošten, ono što nabaviš, platiš robu, da ne ostanem dužan, to mi je mama uvijek govorila, možeš kasnit, zakasniti, ali platiti i ja bih to svojoj djeci rekao, i ja zadnjih 5,6 godina nemam problema ni s jednim dobavljačem, i mogu nabaviti robe koliko god hoću, mogu izaći iz knjižare i ne ponijet pečat, i naručiti robu (jesi li zahvalan što je tako postavila stvari)-jesam.* (Ispitanik br. 9, godina 40)

(Na koji način je vaš otac prenio svoje znanje) – *to je proces, dugo traje, imamo jedan problem, ovo su stari zanati, ovo je specifičan posao, gdje smo se mi specijalizirali u proizvodnji ženskih torbi, nekad se to zvalo tašnar, a sada sve sjedinjeno u jednu granu, a danas možete svašta i naći i pročitati na internetu, ali praksa je nešto što je ovdje jako bitno, - (*koju školu ste vi završili) – *poljoprivrednu – (*jeli vam možda nedostaje tog teorijskog znanja, jer kažete da sve što ste naučili da je to od vašeg oca, - ograničeni ste na znanje vašeg oca, ali njegovo znanje nije malo) – *u ovom poslu imate modeliranje i tehnički dio – tehnički dio nam je on prenio jer su to neka pravila koja se moraju znati i naučiti, bez toga nema, a to je nabolje praktično prikazati*. (Ispitanik br. 12, nasljednik, godina 44)

(Na koji način se prenosilo znanje) – *praktičnim putem, tehničko znanje, pravilo rada, moda, šta je moda - ispunjavanje prostora, hiljadu je kombinacija, kako se njihovo ideje*

> *prihvaćaju, potpuna sloboda dok se proizvod napravi, i onda nema slobode, proizvod se analizira, greške i sl. dok se radi proizvod svatko ima potpunu slobodu. (*Što biste vi ostavili svojoj djeci?) *–tehničko znanje u poslu, poštenje. Ne smiješ biti nametljiv, ali moraš biti prodoran.* (Ispitanik br. 10, Vlasnik, 74 godine).

Identifikacija potencijalnih sukoba među članovima obiteljskog poduzeća

Prvo istraživačko pitanje odnosi se i na sukob koji se pojavljuje među članovima, pa ću predstaviti najčešće konflikte i kako se oni odražavaju na odnose u obiteljskom poduzeću i kako se odražavaju na poslovanje. Identificiranje sukoba koji bi mogli nastati među članovima obitelji bio je najteži zadatak u ovom intervjuu jer ispitanici nisu bili sretni pričati o sukobima, od kojih su neki i negirali postojanje sukoba. Posebno, poricanja sukoba je bilo među vlasnicima (5 od 5 ispitanika - vlasnika), dok su nasljednici otvoreno razgovarali o raspravama među članovima obitelji, a čak ih i karakteriziraju kao sukobi (3 od preostalih 12 ispitanika - nasljednika). Većina sukoba nije rezultiralo većim posljedicama kao što su napuštanje poduzeća (1 od preostalih 12 ispitanika - nasljednika), osim trenutnog gnjeva. Općenito govoreći, puno se raspravljalo o poslu kod kuće, tijekom ručka, ne samo na poslu (8 od preostalih 17 ispitanika - vlasnika i nasljednika). Sukobi između ispitanika najvjerojatnije se javljaju pri donošenju važnih poslovnih odluka, ulaganja, zapošljavanja ili otpuštanja, kao i izbjegavanje pisanja oporuke ili raspodjele imovine (13 od preostalih 17 ispitanika - vlasnika i nasljednika).

Važno je primijetiti da su u mnogim slučajevima sukobi doveli do boljih odluka, nasljednici mogli naučiti nove stvari, a sukobi su dobri za posao jer poboljšavaju odluku koko konačnog proizvoda ili usluge (6 od preostalih 12 ispitanika - nasljednika), ali razdoblje za međusobne prilagodbe bilo je neophodno za upotrebu sukoba u dobre svrhe.

Najčešći sukob je sukob zadataka (7 od preostalih 12 ispitanika - nasljednika), a u nekim slučajevima pojavljuju se osobni sukobi (3 od preostalih 12 ispitanika - nasljednika). Kad sam zamolila nasljednike da mi odgovore na pitanje ima li rad u obiteljskom poduzeću pozitivan utjecaj na njihov život, postojali su različiti odgovori. Većina ih je imala pozitivno iskustvo (9 od preostalih 12 ispitanika - nasljednika), ali neki su bili malo frustrirani iz razloga što su napustili školu nakon što su se počeli uključivati u poduzeće i sada žale za tim (2 od preostalih 12 ispitanika - nasljednika), a neki su se počeli osjećati loše jer nisu mogli podnijeti da netko (otac) neprestano ističe njihove pogreške (2 od preostalih 12 ispitanika - nasljednika).

Većina odgovora o tome kako se sukob rješava je taj da sukob ne traje dugo, a zapravo, ispitanici, naročito vlasnici ne misle da imaju pravi sukob sa svojim nasljednicima o nečemu na poslu, uglavnom misle da je to jednostavno neslaganje.

> (Na koji način donosite neke odluke u firmu?) - *Direktor sam donosi.* (To je vaš otac?) - *Da* (Dakle, rasprave nema?) - *Nema.* (Je li vas to ponekad frustrira?) – *Apsolutno!* (Jeli imate potrebe nekada izraziti svoje mišljenje i ideje?) - *Imam i izrazim.* (Na koji način se prihvati i jeli se ta ideja realizira?) - *Prihvati se u zadnje vrijeme u početku nije.* (Ispitanik broj 2, zamjenik direktora, nasljednik, 34 godine).

> (Što mislite, jeli postoje sukobi između članova obitelji, vezano za posao?) – *nema* (oko čega se najčešće ne slažete) – *sitnice su to, nije to ništa veliko*, (i na koji način to rješavate?) – *sad raspravljamo, pokušavamo u čitavoj obitelji, da uključimo sve*, (zašto sada, a ne prije?), možda jer smo mi mlađi bili (jeli sada dobivate sve više odgovornosti, jeli očekujete da čete uskoro naslijediti ili nešto?) – *odgovornosti imam i previše, ali da*

ću naslijediti, ne još (ne još) – ne. (interesira me još, jeli znate jeli postoji možda oporuka?) – *ne znam, dobro pitanje (smijeh)* (znači nema vjerojatno) *(smijeh) – to me još nikad nitko nije pitao.* (Ispitanik broj 2, zamjenik direktora, nasljednik, 34 godine).

... Bilo je milijun sukoba i uvijek će biti. Mislim da se većina obiteljskih poduzeća sruši jer se puno toga prenosi kući, i postoji uvijek generacijski sukob, to je normalno, sad zamislite, kada imate taj sukob i na poslu i kod kuće, to je naprosto ne moguće razdvojit, apsolutno ne moguće, imate vi svoje ideje, stare generacije imaju svoj način kako su nešto radile toliko godina, sad zamislite dođe netko s 15,20,30 godina mlađi i kaže ja bih to sad ovako promijenio, ja razumijem da postoji neki otpor, razumijem i nas mlađe koji želimo svoje neke ideje provest, ja sam s ocem, imala više sukoba prvih godinu, dvije, nego sljedećih 15, jer to je bio taj period prilagodbe, i, najčešće su ti sukobi bili na totalnim glupostima, i dan danas ima nekih odluka s kojima se ja ne slažem, ima nekih odluka s kojima se on ne slaže, ali smo danas došli u poziciju da prihvatimo to, da neke stvari, koje ja baš ne bi uradila na taj način, prihvatim, imam respekta da on to želi tako, i on popusti nekad meni.(Ispitanica broj 6, izvršni direktor, 33 godine, nasljednica).

*... Postoji mnogo tehničkih sukoba, ja mislim tako, on misli tako, uvijek sam za kvalitetu, i nema milosti, živimo od kvalitete. Kada kupac otvori torbu, torba mora svijetliti (*mislite li da su ti sukobi dobri ili loši?*) Tehnički konflikti? Vrlo su dobri za poslovanje, poboljšali smo proizvodnju i dizajn proizvoda. Nisam savršen, greške postoje. Kada korisnik kaže da voli vaš proizvod, trebali biste biti ponosni što ste napravili proizvod koji vam netko voli. Proizvodi su dobri kad se prodaju.* (Ispitanik br.10, vlasnik, 74 godine).

(Da li vaš otac ima povjerenje u vas - kako su prihvaćene ideje?*) - kada počnemo novi model, to činimo sve dok ne završimo, a tražimo moguće ispravke, a onda svi kažemo mišljenje, moj otac, brat i ja, ono što mi se sviđa i ono što mi se ne sviđa, uzimamo najbolje stvari koje bi trebale biti tamo, ponekad se raspravljamo (*bolje je izbjegavati one rasprave?*) - ne, ne, ovo je jako dobra stvar. Ponekad ne vidimo naše neuspjehe i iskustvo je potrebno. (*tako da je to pozitivno*?) - da, te stvari su sasvim normalne, nikad destruktivne - dva mišljenja ne mogu biti identična, trebate imati sposobnost da nešto naučiš iz toga (*jeste li naučili?) - *da, da, puno, ako volite ono što radite, uvijek možete naučiti nešto u svakoj situaciji i poboljšati se, a time poboljšati svoje poslovanje.* (Ispitanik broj 10, direktor, godina 45, nasljednik).

... neslaganja su bila samo kada su u pitanju bila ulaganja. Radili smo investiciju u 13 novih mašina, to je bila velika investicija, ali smo znali kada te mašine dođu da će istoga dana kada se montiraju početi proizvoditi i same se otplaćivati, a sada radimo upravnu zgradu koja je isto tako velika investicija koja sebe neće otplaćivati kao mašine, ali će ozbiljnost naše firme, posjete ljudi koji dolaze u našu firmu biti drugačija i njihov odnos prema našoj firme ili našim proizvodnim mogućnostima biti drastično drugačiji, i u takvim situacijama može biti nesuglasica. (Ispitanik broj 5, vlasnik, 65 godina).

Postoje određeni sukobi između nas, jer smo različitog karaktera i različito gledamo na posao, konkretno primjer, zapošljavanje radnika, tu je vječna rasprava. Konkretno za voditelja proizvodnje, kompletan taj određeni dio prebacili smo na jednog čovjeka, jer jednostavno ne možemo naći adekvatnog čovjeka koji bi odgovarao sve troma, pokušali smo, bilo je primanja, prije dvije godine, dva čovjeka, recimo, ako ima određene

kvalitete u struci, on mora da ima određene kvalitete direktora, ipak je to ključna osoba, odnosno, veza između svih ostalih segmenata unutar firme, recimo da je imao problema s komunikacijom, s tim da je tehniku poznavao, drugi recimo, imao tu komunikaciju, ali tehnika nije bila najjača. I onda se tu javljaju sukobu, (na koji način vi onda rješavate ta vaša neslaganja tko što treba raditi) – kompromisno, ok, ja se nisam složio s tim da se primi čovjek iz razloga što nema to što tražimo, ja sam bio da se produži taj rok, da se nađe adekvatna osoba, kod oca je bilo bitno da je on educiran, da je to fakultetski obrazovan čovjek, što nama dvojici to nije bio prioritet, kod brata je bilo da mu treba taj čovjek što prije, e onda je tu dolazilo to određenih sukoba, uvijek se nađe taj kompromis (čija je ideja bila prihvaćena na kraju) – pa bila je prihvaćena, recimo, ja sam popustio (Ispitanik broj 3, zamjenik direktora, 34 godine).

(Pitala bih nešto što se posebno odnosi na sukob, postoje li kakva neslaganja oko toga tko će što raditi u poduzeću, kad ste dobili svoj položaj poduzeću, je li bilo neslaganja o tome što ćete vi raditi i što će vaša sestra?) - *što se tiče podjela odgovornosti, nije bilo problema, moj otac je imao takvu taktiku, je li loša ili dobra, u mom slučaju dobra, bacio me u vatru, dao mi zadatak koji sam trebala uraditi, onda radite danju i noću, plačete 10 puta, onda to uradite ispravno, sljedeći put nema problema, hmm, moj otac je vrlo rigorozan, smatram ga vrlo strogim ocem i poslodavcem, nije pretjerano emocionalna osoba, a ja postajem sve više i više nalik na njega* (Ispitanik broj 6, izvršni direktor, 33 godine).

Najveći sukob bio je oko oporuke. Moj brat nikada nije imao želju da se uključi u posao Imamo nekakav usmeni dogovor između mene i mog brata u prisustvu roditelja budući da njih ne zanima. Biznisi ostaju biznisi, a ja sam njemu prepustio nekretnine koje su vezane za roditelje, to znači kuća, vikendica. Ja sam sam sebi uspio riješiti i stan i vikendicu i ovaj ovdje objekt, tako da je taj dio sve na mojoj firmi. A ovamo smo se dogovorili da meni ostanu TNT poslovi vezani uz radio. To su Narodni radio i TNT, a njemu nekretnine. Jer mene to ne zanima. To je dogovor, ali može se sutra desiti da dođe netko treći i pravi problem. Ja sam uvijek za to da se ima oporuka. Par puta je najveći sukob bio upravo oko toga kod nas. Ja sam par puta rekao da hoću to i to u firmi da znam zašto radim, brat s tim nema nikakve veze. A on je uvijek govorio ti mene hoćeš u grob. Dirnula su se malo i personalna osjećanja. Ti si malo sebičan. Da sam sebičan, tražio bih pola svega, a ja hoću firmu, ovo mene ne zanima. Imat će čovjek kuću i vikendicu, doviđenja. Kad sam vidio da se tu ništa konkretno ne dešava ja sam osnovao svoju firmu unutar grupacije, iako vodim obje firme, i sve nekretnine koje sam kupio sam na tu firmu kupio jer želim da spavam s tom određenom stabilnošću da danas sutra moj brat ne bi našao neku ženu... Mislim ja njemu vjerujem, ali da ne bi za 20 godina bilo gluposti, ja sam izabrao taj krug, minimizirao mogućnosti nekakvih gluposti. (Ispitanik broj 15, direktor, 31 godina).

Utvrđivanje upravljanja sukobom

U drugom istraživačkom pitanju, nastojala sam saznati više o odnosu između upravljanja sukobima i percepcije važnosti prijenosa znanja i planiranja sukcesije. Posljednji dio intervjua bio je o strategiji upravljanja sukobima, gdje sam tražila od nasljednika tijekom intervjua da opišu svoje očeve, ponudila im četiri izjave kako slijedi:

1. Ponekad izbjegavam položaje koji bi otvorili raspravu / sporove? (Izbjegavanje)
2. Dopuštam drugima da zadrže svoje mišljenje ako ih to čini sretnim? (Prilagođavanje)
3. Uvijek pokušavam postići svoj cilj? (Natjecanje)

4. Imam tendenciju da pronađem kompromisno rješenje? (Kompromis)

Također sam dala iste izjave vlasnicima, i morali su zaokružiti jednu od četiri rečenice koje ih najviše opisuju. Otkrića su bila zanimljiva. Vlasnici su sebe smatrali kompromisnim tipom koji uvijek želi pronaći kompromisno rješenje, ali nisu svi nasljednici vidjeli kako njihov otac ima kompromisni stil. Samo jedan od intervjuiranih nasljednika smatra da svoga oca/vlasnika kao osobu koja je više spremna na kompromis, jedan smatra vlasnika da ima u sebi i natjecateljskog i kompromisnog stila, jedan nasljednik misli da vlasnik dopušta drugima da imaju svoje mišljenje, što znači da se prilagođava, a ostatak sedam od deset ispitanika misli da otac (vlasnik) ima svojstvo natjecateljskog stila.

Jedan od stilova koji najviše podsjeća na stilu autoriteta je natjecanje. Dakle, rješavanje sukoba natjecateljskim stilom neće u potpunosti riješiti problem u poslu i obitelji [18]. U kontekstu planiranja sukcesije, možda je jedan od razloga zašto nema plana za sukcesiju ili oporuku zbog toga što vlasnici ne osjećaju da su za mirovinu ili da nasljednici mogu bez njih. Neki od razloga također mogu biti sukob koji bi mogao nastati kada se točno podijeli imovina. Drugi razlog je da su kupci u nekim slučajevima samo navikli razgovarati sa "šefom", I ni s kim drugim, tako da se vlasnici boje kada napuste poduzeće, da će i kupci i ostali napustiti poduzeće.

Kompromisni stil nastoji pronaći rješenje i zadovoljiti sve zainteresirane strane, a istraživanja pokazuju kako ovaj stil ima pozitivan učinak na obitelj, ali može imati negativne učinke na poslovanje jer ponekad može previdjeti važna poslovna pitanja i učiniti manje optimalno poslovno rješenje [18]. Vrlo je važno istražiti koji stil ili strategija vlada među vlasnicima. Također sam primijetila da su se neki od nasljednika brže nametnuli u poduzeću i zahvaljujući tome uspjeli poboljšati posao, ali ostaje pitanje je li razlog osobnost nasljednika ili fleksibilniji i manje kontrolirani vlasnik? Jasno je da se ne može zaključiti o dominantnom stilu samo na temelju ovih četiri pitanja, ali barem daje upozorenje da postoje razlike u percepciji između vlasnika i nasljednika.

> *(*Jeste li vi nekada osjetili u vašem poslu, da sinovi ne poštuju iskustvo koje ste stekli*) – uvijek postoje te sitne stvari, a moje je geslo bilo uvijek, prespavaš pa sutra hladne glave, i argumenti, licem u lice kažeš ono što misliš, i to je najbolje, ma koliko bolno bilo, bolje odmah reći nego to držati mjesecima, pa to eskalira, svatko stvara svoju teoriju,* (znači, gledate da to raspravite ?)- *samo nemoj kriti ništa, nemoj tajiti, svatko o tom problemu stvara svoju teoriju, i svakim danom ta teorija ode dalje u negativnom smislu, ako sam pogriješio, reći ću zašto sam to uradio, imao sam dobre namjere. Ne znam ni ja, bude nekad uz nos, hvala Bogu, što si ovo uradio, što nisi ovo, a ja sam od one stare garde koja sve to još emotivno shvaća, dosta emocija unosim u posao, a mlađi, kod mlađih toga nema, ne smatram to ni negativnom stranom, čak ovo moje smatram negativnim, uvijek sam ja taj kojem zadnjem dođu, koji će dati povoljnije uvjete plaćanja, ili Vlado će dati 2,3,5% jeftinije, ili odgođeno plaćanje, i uvijek se meni predbacuje to, zašto tata? Sentiment je još uvijek prisutan, a kod mlađih to nije.* (Ispitanik br.7, vlasnik, 67 godine).

> *... Moja kćer je često radila pogreške, i ja isto, ali ona ne prihvaća pravila. Izradila je torbu. Rekao sam joj da nije u redu; mora mijenjati torbu. Torba je prodana. Sljedeći put kad je to opet učinila, valjda je zaboravila. Rekao sam: poderi je, radi ono što ti kažem, a ona meni na to kako ju mrzim, što god kažete pogrešno zvuči. Mogu te voljeti poput božice, ali ako te ne mogu naučiti ništa, nemaš ništa.* (Kako rješavate te sukob?) *Sukobi ne traju dugo.* (Ispitanik br.10, vlasnik, 74 godine).

(na koji način rješavate sukobe)- -*najčešće dogovor, mada može biti netko koji zapne na tom svom i kaže ja inzistiram, i netko popusti netko nadoda (*uglavnom, nema trajnih posljedica na vaš odnos) – *ne, ne, posebno ja ne smijem dozvoliti da se desi između mojih kćerki i njihovih muževima da se desi sukob, jer vrlo je teško izmjeriti tko je tu više doprinio , nekad netko jednim poslovnim sastankom može doprinijeti, nego netko tko će na mjesec ili godinu dana raditi.* (Ispitanik broj 5, vlasnik, 65 godina).

(Imate li vi oporuku što se tiče posla?) *Nemam, moja djeca znaju što ja mislim. Rad, rad, rad. Nastavite dalje raditi, prilagođavati se promjenama.* (Može li danas vaš mlađi sin preuzeti?) *To će on morati odlučiti. Odrastao je čovjek, zdrav je. Neka odluči sam. On kad donese odluku, ja ako to smatram ispravno, ja ću ga podržati. Ako ne mislim, izvoli sam. Moj sin je odlučio položiti ispit za vozača kamiona. To ja nemam pojma. Nemaš moju podršku, ali neću te sprječavati. Položi, plaćaj, doviđenja. Prošle godine, hoće maline. Kako ih je zasadio, tako ih je ostavio. On ima svoje vizije, izvoli, idi dalje. U jednom poslu ako hoćeš raditi, bilo koji posao, moraš se tome posvetiti.* (Ispitanik br.10, vlasnik, 74 godine).

*Od njega sam navikao na poštenje i rad, na radnu naviku i mora biti tako, bez radne navike nema ništa (*Vi ste sad vlasnik, je li tako?*) – Da. (*To je sad na papiru?). *Svakako* (Ima li vas otac oporuku?) *Već je to odrađeno, nije tu sporno ništa. (*Ispitanik br. 14, nasljednik*)*

(Dakle, vi imate svoje određene vrijednosti i stavove prema poslu koje nastojite prenijeti na kćerke), - *moje kćerke od dana kada su bile gimnazijalci, pa i na fakultetu, su uključene u rad. Na kraju čitava porodice je uključena, mi nemamo ništa drugo (*na koji su način, ako jesu, utjecale na vaše odluke) *da se nije uključila čitava porodica, posebno kćerke sa svojim novim informatičkim mogućnostima, sa svojim novim shvaćanjima dizajna, sa svojim znanjem u tom informatičkom dijelu, vjerojatno bih ja ostao u tom dijelu osakaćen, odnosno, proizvod bi ostao osakaćen, za ono što samo mladost može dati firmi, ja kad odem vani na sajam, ja gledam mašinu, a oni gledaju dizajn, gledaju novo, oni kradu ideju* (znači, vi ste otvoreni uvijek za nove ideje) – *apsolutno, bez toga ne možete, bez novih ideja, bez slušanja ne samo kćerki koje su danas izvršni direktori, nego i ljudi koji radi u proizvodnji. Kada mi osmislimo nešto i kada dođemo u proizvodnju pa je to teško ili nemoguće napraviti pa onda korigiramo, ili isključimo skroz, moramo slušati radnike, kolege koje rade za mašinom da bismo mogli napraviti nešto što valja.* (Ispitanik broj 5, vlasnik, 65 godina).

4. ZAKLJUČAK

Ovo kvalitativno istraživanje daje mali uvid u upravljanju obiteljskim poduzećima u Bosni i Hercegovini. U teorijskom dijelu rada, istaknuti su mnogi razlozi zbog kojih obiteljska poduzeća imaju poteškoća u preživljavanju od jedne do druge generacije. Mnoga istraživanja naglašavaju kako je jedna od najkritičnijih organizacijskih promjena s kojima se obiteljska poduzeća suočava u nekom stadiju svog života je planiranje sukcesije. Fokus ovog rada odnosi se na odnos između vlasnika i nasljednika i rješavanje sukoba koji se mogu pojaviti tijekom procesa planiranja sukcesije. Kvalitativno istraživanje daje uvid u sukob između članova obitelji, strategiju upravljanja sukobima koje koriste vlasnici i važnost koju stavljaju na prijenos znanja, iskustva i planiranja sukcesije. Ovo istraživanje uključuje vlasnika i nasljednika, koji pružaju različita stajališta o vlasničkom ponašanju i način na koji nasljednici vide poslovanje i kako upravljaju u obiteljskom poslu.

Većina ispitanika - nasljednika smatra svog oca kao natjecateljsku osobu, a većina vlasnika nema jasno definiran prijenos vlasništva, čak i ako su u mirovini oni i dalje sudjeluju u poslovanju i imaju utjecaj na donošenje odluka. Moglo bi se reći da žele imati kontrolu. Većina poduzetnika pokušava svoje znanje i iskustvo prenijeti na nasljednike, iako postoje oni koji su sami ostavljeni da se bore, pogriješi i nauče iz vlastitog. Što se tiče sukoba, vlasnici vjeruju da nema većih sukoba, te da sukobi ne traju dugo. Većina sukoba se pojavljuje zbog razlika u rješavanju zadataka, a oni ne utječu na planiranje sukcesije, ali to u konačnici zahtijeva od vlasnika napor za rješavanje sukoba, na način koji nije destruktivan nego konstruktivan, gdje se javljaju pozitivne promjene.

Kako bi se neutralizirali negativni ili pozitivni učinci sukoba, potrebno je provesti odgovarajuću strategiju upravljanja sukobom. Upravljanje sukobima povezano je s onim što namjeravaju raditi ljudi koji su doživjeli sukob i što rade po tom pitanju [43]. Odnosi se na strategiju koju provode članovi kako bi se smanjili ili riješili sukobi. Malo ih je svjesno da je prijenos imovine među članovima obitelji jedna od mnogih mogućnosti. Postoji trend prijenosa vlasništva poduzeća na profesionalne menadžere ili druge osobe ili konsolidacije, ali gotovo svaki vlasnik, čak i onaj nije zadovoljan sa svojom djecom, radije će ostaviti poduzeće djeci nego nekom koji nije član obitelji. Problem je u tome što svi vlasnici - ispitanici planiraju ostaviti u vlasništvo poduzeće svojoj djeci, ali i dalje rade čak i ako su u mirovini. Djeca rade u poduzeću dugi niz godina i znaju posao, čak su i ga poboljšali, ali ipak, nema dovoljno povjerenja da im se prepusti u potpunosti vođenje. Drugi problem koji se javlja i koji potvrđuje dosadašnja istraživanja, jeste taj da nema oporuke. Glavno ograničenje ovog istraživanja je mali uzorak, a zaključci se temelje na kvalitativnom intervjuu, a kvantitativno istraživanje će dati puno više uvida u upravljanje sukobima koji se pojavljuje između članova obitelji i važnost koje daju transferu znanja i planiranju sukcesije.

Vlasnici obiteljskih poduzeća često nisu svjesni prešutnog znanja koje posjeduju ili kako to može biti od interesa za druge. Kako bi se učinkovito prenijelo prešutno znanje potreban je proces socijalizacije, intenzivnog osobnog kontakta, zajedničke interakcije i povjerenja. Mogućnost prijenosa znanja tijekom vremena uključuje najbolje prakse, razvoj novih proizvoda, trošak učenja i organizacijski opstanak, a to je poseban izvor konkurentske prednosti. Ako je znanje glavni izvor konkurentske prednosti, njegov prijenos će odrediti razdoblje tijekom koje će vlasnik imati rentu od njega. Stoga se istražuje kako se znanje prenosi kada se dogodi sukob kao rezultat neslaganja o tome kako treba izvršiti zadatak, uključujući pitanja koja se odnose na mogućnost nasljednika da dobije određene informacije koje inače ne mogu dobiti od vlasnika.

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DODATAK

VODIČ ZA INTERVJU

DIO I
OSNOVNI PODACI O OBITELJI I SUGOVORNI

1. Koja generacija posjeduje i upravlja poduzećem?
2. Povijest karijere člana obitelji
3. Sadašnja uključenost u poduzeće
4. Buduća očekivanja
5. Obiteljska struktura (po pitanju funkcija i uključenosti u obiteljsko poduzeće)
6. Odluka da se bavite obiteljskim poslom imala je pozitivan utjecaj na vaš život
7. Postoji puno toga što sam stekao sudjelovanjem u obiteljskom poslu

DIO II
IDENTIFIKACIJA POTENCIJALNIH SUKOBA

1. Kakav je vaš radni dan?

2. Istražiti ulogu obitelji / interakcije s obzirom na tipičnu situaciju (zapošljavanje radnika, članova obitelji, donošenje odluka o npr. Izvozu)
3. Iskustvo u obiteljskom poslu koje je zahtijevalo uključenost članova obitelji
4. Istražiti situaciju u kojoj je postojalo neslaganje oko nečega gdje je bio uključen autoritet/vlasnik
5. Koje je socijalno ponašanje (zabranjen stav) nasljednika neprihvatljivo? (Koje se stvari ne odobravaju u poduzeću)
6. Opišite sukob koji bi se mogao desiti između Vas i nasljednika (nekog člana obitelji koji je uključen u posao) (i obratno)? (Koje vrste sukoba se dešavaju u poduzeću)
7. Koje vrste sukoba postoje u poduzeću (neslaganje oko posla (sukob zadatka) – različite ideje, neslaganje oko toga tko što radi ili bi trebao raditi, pogrešni podatci; problemi s ljudima (interpersonalni sukob)
8. Na koji način se sukobi / neslaganja / problemi rješavaju?

DIO III
UTJECAJ SUKOBA NA TRANSFER ZNANJA MEĐU ČLANOVIMA OBITELJI

1. Da li zajednički raspravljate i rješavate probleme koji nastanu u poslu?
2. Da li zajednički analizirate i raspravljate o strategijama vezanim za npr. Izvoz, marketing, općenito?
3. Što mislite da je važno da vaši potencijalni nasljednici nauče što se tiče poslovanja, komunikacije s ljudima,...
4. Jeste li stekli od vlasnika neka određena znanja poput: menadžerske prakse i vještina, marketinških znanja, tehnološka znanja, znanje o razvoju proizvoda, znanje o procesima poslovanja, znanje o tržištu?
5. Smatrate li da je bitno da prenesete vaše znanja i iskustvo stečeno kroz rad na vaše nasljednike kako bi vaše poduzeće bilo uspješno u narednim generacijama?
6. Na koji način prenosite iskustvo, vrijednosti, stručnost u poslu na vaše suradnike/nasljednike.

DIO IV
UTVRĐIVANJA STILA UPRAVLJANJA SUKOBIMA
(Odgovoriti sa da ili ne)

1. Ponekad izbjegavam zauzimanje pozicije koja će stvoriti diskusiju/sporove? (avoding style)
2. Pustim druge da zadrže svoje mišljenje ako ih to čini sretnim? (accomodating style)
3. Čvrst sam u ostvarivanju svojih ciljeva? (competing)
4. Nastojim naći kompromisno rješenje? (compromising)

ZA KRAJ...
Imate li napisanu oporuku?

NEW TYPES OF WORK AS A CONSEQUENCE OF THE TECHNOLOGICAL DEVELOPMENT

Miroslava Knapková[204]
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Abstract: *Adult human beings spend more than half of their lives by performing work. Many economists focus on different aspects of the labour market and its conditions and we can find various contributions mostly regarding traditional dependent work performed by employee for employer under the employment contract.*
The aim of this article is to provide an overview of new kinds of work that could be performed by individual persons (natural persons) or eventually artificial creature (intelligent non-human creature) and which are developing and spreading because of the technological development. This article is based on the theoretical and empirical economic and legal studies and official legal acts of the member state of European Union (if applicable). According to the available legal definitions, and theoretical and empirical works, I distinguish between the traditional forms of work (categories of work, which are standardly regulated by the labour law or business law in most of the European countries), and new forms of work (they are either not legally regulated or they are partly regulated only in few countries and they exist or may exist in the future because of the technological development). Traditional forms of work are all kinds of paid work, including dependent work (all kinds of employment contracts, such as part-time work, full-time work, working contract for the definite period, working contract for the indefinite period, homework, telework), independent self-employed work, work performed according to the business law contracts (such as contract with a commission agent, mandate contract, managerial contract, contract on the manager director function in the private limited company), and work performed according to the civil law contracts (such as contract of intermediation). Traditional forms of work include also all forms of unpaid work (performed in households by husband and wife, by children, or other household´s members, as well as work performed within the neighbourhood relationships, and volunteer work). Illegal work belongs also to the traditional forms of work. In the current digital economy and society, new forms of work will be increasingly common. Atypical (new) forms of the work are linked with different changes on the labour market. As new forms of work I consider economically dependent self-employment, "crowd work" and "work-on-demand via apps", which are typical for so-called gig-economy, as well as work performed by artificial creatures. Based on the analysis of more than hundred legal acts from the labour law area of all European Union member states, theoretical and empirical contributions, I tried to sum up legally used definitions and empirical descriptions of unusual (new) types of work. Knowing the changes on the labour market, including an interest of individuals to offer their labour force in new, unusual forms, gives business leaders an overview of new forms of work and provides them a basis for strategic decisions on the company´s employment policy.

Key words: *Work, Economically dependent self-employment, Crowd work, Work-on-demand via app, Artificial creature.*

[204] Faculty of Economics, Matej Bel University, Tajovského 10, 975 90 Banská Bystrica, Slovakia

1. INTRODUCTION

There is an endless list of literature describing the role of the labour, work, job occupation and job satisfaction in our society. They have been a subject of sociology ([14], [19], [20]) as well as economy (mostly in the connection with the labour market, employment and unemployment [6], [10], [15]) and management ([7], [18]). Adult human beings spend more than half of their lives by performing work. Theoretical and empirical studies focus, however, only on the specific kinds of work, usually from the partial point of view.

The aim of this article is to provide an overview of new kinds of work that could be performed by individual persons (natural persons) or eventually artificial creature (intelligent non-human creature) and which are developing and spreading because of the technological development. Based on the analysis of more than hundred legal acts from the labor law area of European Union member states, theoretical and empirical contributions and official documents and statistics of the International Labour Organization (www.ilo.org), I eliminated all legally used definitions of the work (as dependent work performed by the employee for employer), as a traditional form of work, and I tried to identify new types of work in digital era.

2. METHODOLOGY

Most of the labor law acts in the European Union countries deal with the social protection of workers / employees and with the termination of the employment relationship. Almost no legislation focuses on the specification/ definition of the work (as dependent work performed for employer), except of Slovakia, Czech Republic, the United Kingdom, Estonia, and Finland, partly in Latvia and Romania. However, only in Slovakia and Czech Republic, clear and specific definition of dependent work is legally promulgated.

In the Table 1, there is information about the most relevant legal acts regulating work and employment in European Union countries. From all legal acts regulating work, working conditions and employment conditions, I selected those, which are relevant for private area and for concluding labor (work, employment) contract.

Country	***Legal Acts Regulating Employment relationship***
Austria	Federal Law Gazette I No. 100/2002 Federal Act on Corporate Staff and Self-Employment Provision – BMSVG
Belgium	Law on Employment Contracts, the Labour Act (16.3.1971)
Bulgaria	Labour Code, No. 26 and 27/1986
Croatia	Zakon o radu, Labour Code of 18.7.2014
Cyprus	Termination of Employment Law, Law 24/1967
Czech Republic	No. 262/2006 Coll. Labour Code
Denmark	Employment Contracts Act, White-Collar Workers Act
Estonia	Employment Contracts Act of 15.4.1992
Finland	Employment Contracts Act (55/2001)
France	Law no. 2016-1088 relating to work, modernization of social dialogue and securitization of professional careers
Germany	Works Constitution Act
Greece	Law 4336/2015, Law 4387/2016
Hungary	Labour Code (Act I of 2012)
Ireland	Workplace Relations Act (2015)
Italy	Law 183/2014 on Jobs Act

Latvia	Act no. 15/2001 on Labour Law (Zinotajs)
Lithuania	Labour Code (4.6.2002)
Luxembourg	Labor Code (Code du Travail).
Malta	Employment Status National Standard Order
Netherlands	Working Conditions Act, NLD-1999-L-68800
Poland	Act no. 21/1997 The Labour Code
Portugal	Law no. 7/2009, Labour Code
Romania	Labour Code
Slovakia	Act no. 311/2001 Coll. Labour Code
Slovenia	Employment Relations Act (2013)
Spain	Act no. 1/1995 Workers' Statute Royal Decree
Sweden	Act no. 80/1982 Employment Protection Act
United Kingdom	Act no. 20/2012 Labour Code, Employment Act

Table 1: Legal regulation of work in European Union countries and other chosen countries
Source: the author.

Ing. Mgr. Miroslava Knapková, PhD.,*works at the Department of Economy at the Faculty of Economics, Matej Bel University in Banská Bystrica, Slovakia. In her teaching and research work, she focuses on the interactions between the law and economy and economic and legal aspects of entrepreneurship, business companies, paid and unpaid work.*
Currently she lectures and publishes texts in the fields of theory of law for economists, Business law, Labour law and Administrative law.



According to the available legal definitions, theoretical and empirical works, I distinguish between the traditional forms of work (those categories of work, which are standardly regulated by the labor law), and new forms of work (which are either not legally regulated or are partly regulated only in few countries and which exist or may exist in the future because of the technological changes). Traditional forms of work are all kinds of paid work, including dependent work (all kinds of employment contracts, such as part-time work, full-time work, working contract for the definite period, working contract for the indefinite period, homework, telework), independent self-employed work, work performed according to the business law contracts (contract with a commission agent, mandate contract, managerial contract, contract on the manager director function in the private limited company), and work performed according to the civil law contracts (such as contract of intermediation). Traditional forms of work include also all forms of unpaid work (performed in households by husband and wife, by children, or other household´s members, as well as work performed within the neighborhood relationships, and volunteer work). Illegal work belongs to the traditional forms of work, as well. New forms of work include economically dependent self-employment, crowd work and work-on-demand via apps, and work performed by artificial creatures.

3. NEW FORMS OF WORK AS CONSEQUENCE OF TECHNICAL DEVELOPMENT

Atypical (new) forms of work are linked with the changing situation on the labour market. As new forms of work I consider economically dependent self-employment, crowd work" and "work-on-demand via apps", which are typical for so-called gig-economy, and work performed by artificial creatures.

Economically dependent self-employed work is relatively new term in all European Union countries. This term characterizes person, whose job activities are on the border between dependent employment and independent entrepreneurial activities. According to the study „Social protection rights ... " [9], there are only few countries in European Union, in which „hybrid" category of dependent self-employed persons is legally allowed. These countries are Austria (it is possible to work as a free service workers, new self-employed workers and contractor of work and services), Germany (free service contract workers) and Italy (contracts of continuous and coordinated collaboration and contracts for a project). In the United Kingdom, dependent self-employed workers are also legally recognized category [2]. Another country, where status of economically dependent self-employed workers is legally recognized, is Spain [12]. According to the Maltese Employment status national standard order, there is a list of criteria which should be fulfilled when considering the employment status of a person who is nominally self-employed and is prima facie not considered as an employee.

Modern labour markets have faced new phenomena arising in a so-called gig economy. Growing number of Millennials (generation of persons born between 1979 and 1994 [17], are entering to labour markets and their expectations about the working environment and working conditions (mostly using the sharing platform, digital platforms and on-demand platform of the work) are different from the traditional employee – employer relationships [5]. Economic conditions in which Millennials prefer to organize their working habits, is called gig-economy, eventually collaborative economy [13]. Forms of work in the gig-economy include crowd work, and work-on-demand via apps, under which the demand and supply of working activities is matched online or via mobile apps [8]. Crowd work usually refers to working activities that imply completing a series of tasks through online platforms. Work on-demand via apps is a form of work in which the execution of traditional working activities such as transport, cleaning and running errands, but also forms of clerical work, is channeled through apps managed by firms that also intervene in setting minimum quality standards of service and in the selection and management of the workforce (In: [8]). In general, we can understand work situation in the gig-economy as a situation powered by independent workers selecting jobs that they're interested in, rather than one in which people are forced into a position where, unable to attain employment, they pick up whatever temporary gigs they can land.

Different approach of Millennials and arising of the gig-economy is now more visible in the United States. However, we can expect, that similar situation will arise also in European labour market. Partial regulation of the gig-economy in the European Union is in Italy. With the efficiency from the 1st January 2016, it is possible to conclude coordinated and continuous collaborations relationships (so-called, "co.co.co") contracts in Italy. In the co.co.co., collaborations will consist in the performance of work which will be mainly (not exclusively) personal and whose performance is not organized, also in terms of place and working hours, by the employer (Legislative Decree no. 81/2015 Code for contracts). The Decree also regulates the intermittent employment agreement (also called job-on-call). Job-on-call is defined as agreement, with open-term or fixed-term, whereby an employee places himself/herself at the disposal of an employer who can make use of the relevant job performance periodically or intermittently (Article 13, paragraph 1 of the Decree). This regulation, however, does not cover all the eventualities and features of the crowd work and work on-demand via apps.

Ideas about creating intelligent creature, which will be smart enough to replace (substitute) human beings in their work origins in 1990´s ([1], [3], [4]). In 2013, Rotman [16] summed up theories and studies concerning to the jobs standardly occupied by humans and their reduction due to the technological progress. According to his paper, "fact that robots, automation, and

software can replace people might seem obvious to anyone who's worked in automotive manufacturing or as a travel agent. Technologies like the Web, artificial intelligence, big data, and improved analytics—all made possible by the ever-increasing availability of cheap computing power and storage capacity—are automating many routine tasks. Countless traditional white-collar jobs, such as many in the post office and in customer service, have disappeared." In 2017, Frey and Osborne [11] elaborated a model for predicting probability of computerization of the jobs. They included 702 occupations in their model and according to their findings, 170 occupations will be computerized for more than 90 % in the near future (between them, for example, telemarketers, insurance underwriters, cargo and freight agents, new accounts clerks, library technicians, loan officers, shipping, receiving, and traffic clerks, driver/sales workers, radio operators, bookkeeping, accounting, and auditing clerks, hosts and hostesses, restaurant, lounge, and coffee shop, cashiers, receptionists and information clerks).

4. CONCLUSION

The aim of this article was to provide an overview of new kinds of work that could be performed by individual persons (natural persons) or eventually artificial creature (intelligent non-human creature) and which are developing and spreading because of the technological development. Using the available legal definitions, theoretical and empirical works, I identified list of the traditional forms of work and list of new (or atypical) forms of work (which are either not legally regulated or are partly regulated only in few countries and which exist or may exist in the future because of the technological changes influencing also labor market). Traditional forms of work are all kinds of paid work, it means dependent work, independent self-employed work, work performed according to the business law contracts, and work performed according to the civil law contracts. Traditional forms of work include also all forms of unpaid work and illegal work (in this article, I did not focus on the description of traditional forms of work). New forms of work include economically dependent self-employment, crowd work and work-on-demand via apps, and work performed by artificial creatures.

To get complete overview about all different kinds of work which is possible to perform in European Union and western world, it will be necessary to study in details also other parts of legislation, including business and entrepreneurship law, working conditions of minor children and other specific groups of the population, family law (regarding the unpaid work in the households), volunteer work regulations, etc. For the purpose of this article, it was, however, not possible to analyze all mentioned areas, and they can be included in future researches.

Contribution of this paper is in creating a list of different kinds of new forms of work that gives business leaders an overview of existing and potential future forms of work as a basis for strategic decisions and at the same time provides researchers with stimuli for future investigations in the dynamic changes of the labour market due to the technological changes and development. Not only human work, but also work of artificial creatures should be taken in account. Nowadays, Internet of Things (e.g., the smart building), the Internet of Vehicles and soon also the Internet of Autonomous Vehicles, becoming a fundamental part of our everyday lives. They still serve only as devices which facilitate work of human beings. There are no legal regulations concerning the independent work of intelligent artificial creatures, taxation of such a work or control of the working environment or working conditions of these creatures. It is, however, just matter of time when particular governments initiate also legal regulation of independent work performed by autonomous artificial creatures.

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KAKO DOSTOJNE SO NOVE OBLIKE DELA? OD EMPIRIČNIH DOGNANJ DO PRAVNE PERSPEKTIVE

HOW DECENT ARE NEW FORMS OF WORK? FROM EMPIRICAL EVIDENCE TO LEGAL PERSPECTIVE

Valentina Franca[205]
Suzana Laporšek[206]
Ana Arzenšek[207]
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Povzetek: *V zadnjih petindvajsetih letih so se Združeni narodi, Mednarodna organizacija dela, Svetovna banka in druge organizacije odzivale na izzive spremenjenih okoliščin dela, ki so jih prinesle globalizacija, družbeno-politične spremembe, podnebne spremembe in razvoj tehnologij. Koncept dostojnega dela je predmet razprav tako v mednarodni kakor tudi v domači javnosti. S širjenjem prekarnih oblik dela ter sočasno s tem nižjo delovnopravno varnostjo na trgu dela, so se začele različne pobude, ki pozivajo k ohranitvi dostojnosti pri opravljanju dela. Namen tega članka je preučiti koncept dostojnega dela in empirično prikazati stanje na trgu dela z vidika novih oblik dela v Sloveniji. Poleg tega članek analizira pravni vidik nastajočih oblik dela v Sloveniji.*

Kljub temu da v Sloveniji še vedno kot oblika dela prevladuje zaposlitev za nedoločen čas, se v zadnjih letih povečuje obseg atipičnih oblik zaposlitev in drugih oblik dela. Z vidika atipičnih zaposlitev je še posebej pereč problem segmentacije trga dela v smislu zaposlovanja za določen in nedoločen čas, še posebej med mladimi. V letu 2016 je delež zaposlenih za določen čas med vsemi zaposlenimi v delovnem razmerju znašal 12,6 %, pri čemer je bilo za določen čas zaposlenih 48,1 % mladih starih 15−24 let, kar Slovenijo uvršča v vrh Evropske unije. Nasprotno, delež zaposlitev za krajši delovni čas je v Sloveniji precej nizek. V zadnjih desetih letih v Sloveniji opažamo tudi porast drugih oblik dela, še posebej samostojnih podjetnikov in enoosebnih podjetij brez zaposlenih oseb. Še več, znotraj te skupine se povečuje število samostojnih podjetnikov, ki delajo pretežno za eno stranko (za 62,5 % v obdobju 2012–2016) in večinoma v prostorih te stranke (za 82,8 % v obdobju 2012–2016).

Zakonodajalec je skušal nasloviti te izzive, a je bil le delno uspešen. V letu 2013 je z novelo Zakona o delovnih razmerjih uvedel kategorijo »ekonomsko odvisne osebe«, s čimer je delovnopravno varstvo razširil preko kategorije »zaposlenih.« Uporaba definicije »ekonomsko odvisne osebe« v praksi je malo verjetna, saj posamezniki s tem statusom zaradi bojazni pred izgubo dela pogosto ne zahtevajo delovnopravnega varstva. Poleg tega je zakonodajalec razširil nekatere pravice (na primer, minimalni znesek plačila na uro) za nekatere skupine, na primer študente in upokojence, a je zanemaril interese drugih, ki prav tako potrebujejo delovnopravno varstvo (kot na primer »lažni samostojni podjetniki«). Ključno vprašanje, ali razširiti delovnopravno varstvo tudi na kategorije izven klasičnega delovnega razmerja, tako ostaja odprto. Nekaj sprememb je v tem letu pričakovati na področju prikritih zaposlitev, saj je ob koncu leta 2017 Inšpektorat za delo pridobil več pristojnosti. Inšpektorat za delo lahko namreč delodajalcu naloži, da sklene pogodbo o zaposlitvi v primerih, ko obstajajo elementi delovnega razmerja, a je delo opravljeno na podlagi civilne pogodbe.

[205] University of Primorska, Faculty of Management, Cankarjeva 5, 6000 Koper, Slovenia
[206] University of Primorska, Faculty of Management, Cankarjeva 5, 6000 Koper, Slovenia
[207] University of Primorska, Faculty of Management, Cankarjeva 5, 6000 Koper, Slovenia

Namen prizadevanj v okviru pobud za dostojno delo je spodbuditi preoblikovanje pogojev dela za bolj humano delo. Čeprav ni mogoče preprosto zaključiti, da so nove oblike dela (ne-)humane, podajamo nekaj priporočil za zakonodajalca in podjetja v Sloveniji.

Ključne besede: *Dostojno delo, nove oblike dela, atipične zaposlitve, samozaposlitve*

Abstract: *Over the last twenty-five years, the United Nations, the International Labour Organization, the World Bank and other organizations have responded to the challenges posed by globalization, socio-political changes, climate change and technology development on how people live and work in changing circumstances. The decent work concept is the subject of debates in both the international and the domestic public. With the proliferation of precarious forms of work and, at the same time, lower labour law security in the labour market, various initiatives have begun which call for workers' dignity. In the present article, the concept of decent work is examined and new forms of work in Slovenia in recent years were empirically tackled. Moreover, legal perspective of emergent forms of work in Slovenia is being analysed.*
Although majority of workers in Slovenia still work in classical employment relations with full-time permanent employment contract, an increase of atypical forms of employment and other forms of work is observed in last years. With regard to atypical forms of employment, the segmentation along the permanent vs. fixed-term contracts has become increasingly pronounced and has particularly affected young workers. In 2016 the incidence of fixed-term contracts in Slovenia was 12.6 %, by which among 15–24 years olds the share of workers on temporary contracts was 48.1 %, placing Slovenia at the very top in the European Union. In contrast, part-time employment is rather low in Slovenia. In the last ten years we also observe an increase of other forms of work, especially of self-employed and single-member private limited liability companies that do not employ any workers. Moreover, within this group there is a notable rise of self-employed who work for the same client (by 62,5 % between 2012–2016) and mainly on the client's premises (by 82.8 % between 2012–2016).
The legislator tried to answer those challenges, but has been partially successful. In 2013 the Slovenian Employment Relationship Act introduced the category of 'economically dependent person', extending the scope of some employment protections beyond 'employees'. The definition of the 'economically dependent person', however, appears to be impossible to apply in practice, as those potentially covered, in fear of losing work, have not demanded protection. Moreover, the legislator has extended some protections (for example, minimum hour payments) for some groups, like students and pensioners, but has ignored the interests of others, arguably equally in need of protection (like the 'false self-employed'). Thus, the crucial question whether to extend employment protection to more of those who work outside of the classical employment relationship is still on the table. Regarding disguised self-employed some changes are expected in the present year as with the end of 2017 the Labour Inspectorate gained more competences. Now the Labour Inspectorate can order employers to conclude the employment contract in cases where the elements of the employment relationship are present, but the work is done on civil basis.
The efforts in the context of decent work initiatives aim to stimulate the transformation of the conditions for work towards more humane work. While is it not possible to simply conclude about new forms of work being (in-)humane, some recommendations for legislator and companies in Slovenia are provided.

Key words: *decent work, new forms of work, atypical employment, self-employment*

1. OPREDELITEV DOSTOJNEGA DELA

Koncept dostojnega dela (angl. decent work) je predmet razprav tako v mednarodni kakor tudi v domači javnosti. S širjenjem prekarnih oblik dela ter sočasno s tem nižjo delovnopravno varnostjo na trgu dela, so se začele različne pobude, ki pozivajo k ohranitvi dostojnosti pri opravljanju dela. Ključna mednarodna organizacija na tem področju, MOD, posveča problematiki dostojnega dela posebno pozornost, saj je to eno izmed njenih glavnih vsebinskih področij od leta 1999. Dostojno delo po opredelitvi MOD vključuje priložnosti za produktivno delo s poštenim plačilom, varnost delovnega mesta ter socialno varnost za družine, boljše možnosti za osebni razvoj in socialno vključenost, svobodo posameznikov pri izražanju njihovih skrbi, združevanja in sodelovanja pri odločitvah, ki vplivajo na njihova življenja ter enake možnosti in enako obravnavanje za vse moške in ženske [1]. V podporo svoji usmeritvi MOD razvija vrsto aktivnosti in projektov, med drugim tudi statistična orodja za ugotavljanje indeksa dostojnega dela [2], ravno tako je mogoče najti posebna poročila za posamezne države po celem svetu o stanju dostojnega dela. Usmeritve in aktivnosti MOD na področju zagotavljanja dostojnega dela so predmet številnih raziskav, kjer je v ospredju zlasti vprašanje učinkovitosti takšnega pristopa s ciljem širšega družbenega razvoja [3], kakovost zaposlovanja [4], smiselnost izbranih indikatorjev [5] in podobno. Pri primerjanju koncepta dostojnega dela avtorji ugotavljajo, da je pojem zelo širok, vključuje lahko različne dimenzije, kar otežuje mednarodno primerjavo, zato so se začeli razvijati tudi drugi koncepti. Tako denimo Evropska unija namesto o dostojnem delu govori o kakovosti dela (angl. quality of work), ki je po mnenju raziskovalcev bolje definiran in konceptualiziran [4] v primerjavi s konceptom dostojnega dela, kakor ga razvija MOD. Vendar se pri dostojnem delu odraža drugačno vrednostno izhodišče MOD, saj je MOD univerzalna mednarodna organizacija (ni entiteta, kot to velja za EU), namenjena skrbi za varne, pravične in človeka vredne delovne in življenjske pogoje in razmere [6].

2. EMPIRIČNI PREGLED ATIPIČNIH IN NOVIH OBLIK DELA V SLOVENIJI

Kljub temu da v Sloveniji še vedno kot oblika dela prevladuje zaposlitev za nedoločen čas, se v zadnjih letih povečuje obseg atipičnih oblik zaposlitev in drugih oblik dela. Z vidika atipičnih zaposlitev je še posebej pereč problem segmentacije trga dela v smislu zaposlovanja za določen in nedoločen čas. Z novelo Zakona o delovnih razmerjih iz leta 2013 se je sicer nekoliko okrepilo zaposlovanje za nedoločen čas, še posebej v primeru prvih zaposlitev, kar je prispevalo k zmanjšanju segmentacije. V letu 2013 se je tako delež zaposlenih za določen čas med vsemi zaposlenimi v delovnem razmerju v primerjavi z letom 2012 zmanjšal za 1 odstotno točko, na 11,9 %. Temu je sledilo povečanje v letih 2014–2015, v letu 2016 pa se je delež zaposlenih za določen čas med vsemi zaposlenimi znižal do 12,6 %.

Delež zaposlenih za določen čas v skupnem številu zaposlenih v delovnem razmerju je najvišji med mladimi – v letu 2016 je bila za določen čas zaposlenih skoraj polovica (48,1 %) mladih starih 15−24 let in 23,5 % mladih starih 25–34 let. Na drugi strani je delež zaposlenih za določen čas najnižji med starejšimi delavci (55–64 let) in je v letu 2016 znašal le 4,6 %. Delež zaposlitev za določen čas je najvišji med osebami s srednjo splošno izobrazbo (18,8 % v letu 2016), v primerjavi s predkriznim letom 2008 pa se je ta delež najbolj povečal med najvišje izobraženimi – kar za 4,6 odstotnih točk.

V zadnjih letih v Sloveniji opažamo porast drugih oblik dela. Čeprav še vedno močno prevladujejo zaposleni v delovnem razmerju, so druge oblike dela v celotni strukturi delovno aktivnega prebovalstva v letu 2016 predstavljale 19 %. Tako je bilo v istem letu med vsemi

delovno aktivnimi osebami v Sloveniji 7 % samostojnih podjetnikov, 4,3 % kmetov in družinskih pomočnikov, 3,3 % jih je delalo prek študentskega servisa, 2,7 % v lastnem podjetju, 1,1 % pa jih je opravljalo delo po pogodbi ali za neposredno plačilo (tabela 1).[208]

zaposleni v delovnem razmerju	80,5	78,5	77,0	77,9	79,3	78,2	77,0	78,7	81,0
delo v lastnem podjetju	1,7	2,6	3,2	2,6	2,2	2,5	2,3	2,5	2,7
samostojni podjetnik (s. p.)	4,8	4,9	5,5	6,2	6,2	6,4	6,9	7,4	7,0
delo v svobodnem poklicu	0,3	0,3	0,4	0,3	0,3	0,4	0,3	0,3	0,3
delo prek študentskega servisa	4,2	3,8	4,0	3,6	3,0	3,1	2,8	3,1	3,3
delo po pogodbi ali za neposredno plačilo	0,9	1,2	1,2	1,3	1,2	1,5	1,2	1,2	1,1
delo prek javnih del	0,2	0,2	0,3	0,2	0,3	0,3	0,4	0,4	0,3
kmetje in družinski pomočniki	7,4	8,4	8,4	7,7	7,5	7,6	9,1	6,4	4,3

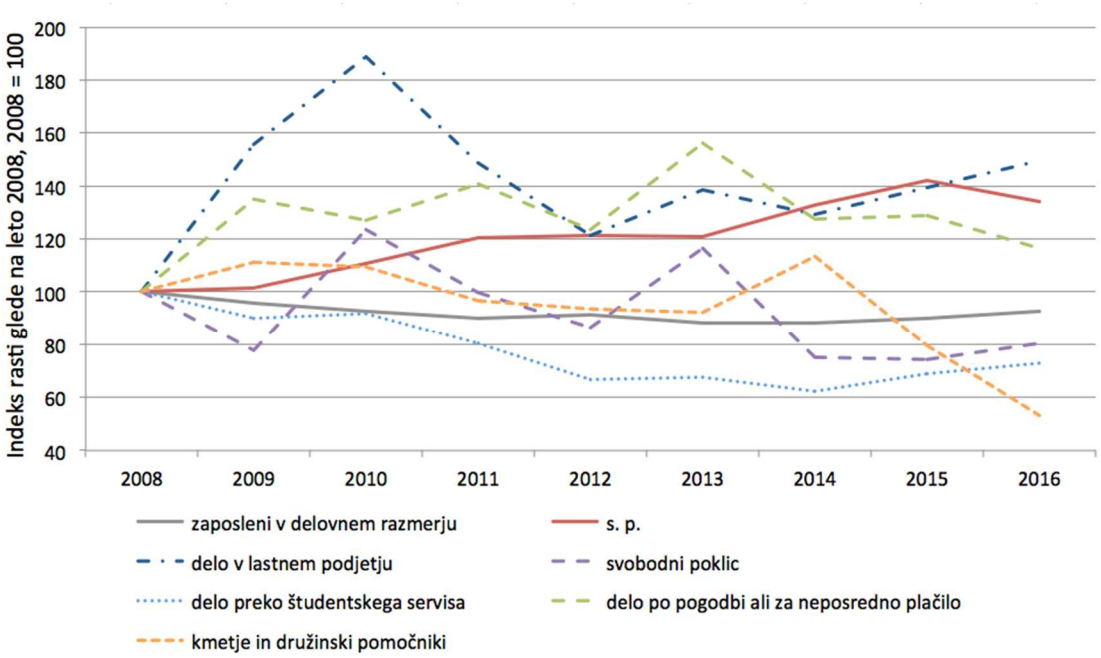
Tabela 1: Struktura delovno aktivnih glede na obliko dela v Sloveniji, 2008–2016, v %
Vir: [7]; lastni preračuni.

Slika 1 prikazuje spremembe v številu zaposlenih v posameznih oblikah dela glede na predkrizno leto 2008. Skozi celotno opazovano obdobje do leta 2016 opažamo postopen upad števila zaposlenih v delovnem razmerju – njihovo število se je v letu 2016 glede na leto 2008 znižalo za 7,5 %. Na drugi strani se povečuje število samostojnih podjetnikov – najvišji porast njihovega števila beležimo v letu 2015 (rast za 41,9 % glede na leto 2008). Trend rasti je viden tudi pri številu oseb, ki delajo v lastnem podjetju – porast teh je bil v primerjavi z letom 2008 posebej izrazit v letu 2010, v zadnjem opazovanem letu 2016 pa je njihovo število v primerjavi z letom 2008 poraslo za 49,4 %. Podoben trend je tudi pri obliki dela po pogodbi ali za neposredno plačilo in pri kmetih ter družinskih pomočnikih, a dinamika rasti obsega teh oblik dela ni konstantna. Obseg študentskega dela se je v obdobju 2008−2016 zmanjšal za 27,1 %. Ne glede na to je delež začasnih zaposlitev med mladimi (15−24 let) še vedno med najvišjimi v EU.

Valentina Franca, *PhD, works as an associate professor and researcher at the Faculty of Management, University of Primorska, Slovenia. Her main researh work is concentrated in collective labour relations, especially she is focused on social dialogue and employee participation. She has published several articles and has been involved in different national and international research projects in this field. She is a national expert in the Workers' Participation Network (coordinated by the ETUI), member of the editorial board of Adapt, Association of International and Comparative Studies in Labour and Industrial Relations and of the E-journal of International and Comparative Labour Studies.*



[208] Med delovno aktivne osebe, ki opravljajo delo za neposredno plačilo, umeščamo osebe, ki so v določenem tednu pred anketiranjem v okviru Ankete o delovni sili opravile vsaj eno uro dela za plačilo (v denarni ali nedenarni obliki) ali dobiček [8].

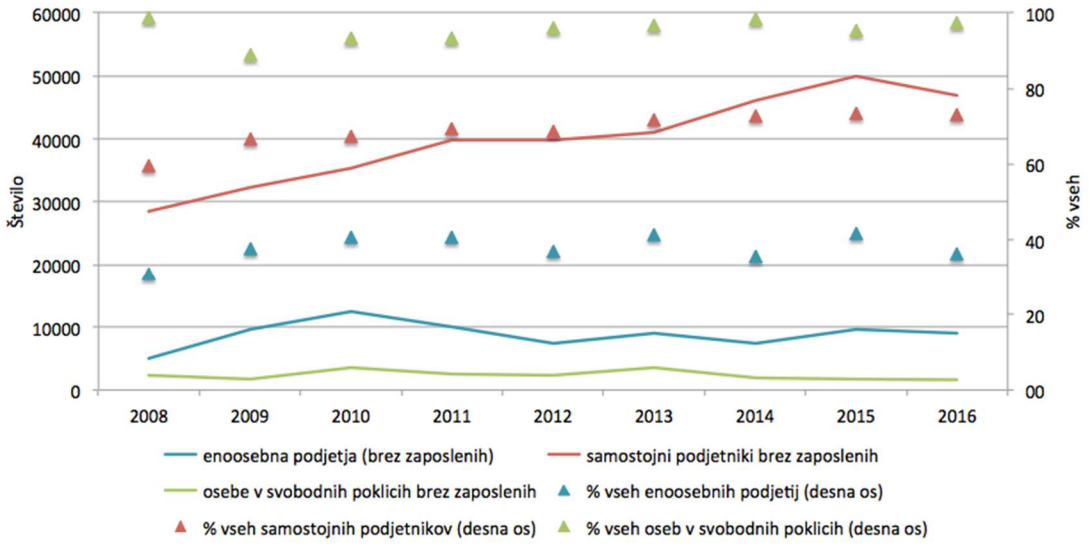


Slika 1: Spremembe števila oseb, ki delajo v posameznih oblikah dela, glede na leto 2008 v Sloveniji, indeks rasti, 2008 = 100
Vir: [7]; lastni preračuni.

Podrobnejša analiza samostojnih podjetnikov in oseb, ki delajo v lastnem podjetju, ali v svobodnem poklicu, kaže, da se v teh skupinah povečuje število in delež tistih brez zaposlenih oseb. Kot prikazuje slika 2, se je število samostojnih podjetnikov brez zaposlenih povečalo skoraj za dve tretjini – iz 28.510 v letu 2008 na 46.924 v letu 2016. Njihov delež med vsemi samostojnimi podjetniki je v letu 2016 dosegel 73,2 %, kar je 13,6 odstotne točke več kot v letu 2008. Podoben, a manj izrazit trend opažamo tudi pri osebah, ki delajo v lastnem podjetju, a nimajo zaposlenih (tj. enoosebnih podjetjih) – teh je bilo v letu 2008 5.035 (oziroma 30,8 % vseh enoosebnih podjetij), čemur je sledila rast do leta 2010 (12.541) in nato postopno zmanjšanje njihovega števila do leta 2016, ko je bilo v enoosebnih podjetjih zaposlenih 9.001 oseb (tj. 36,5 % vseh enoosebnih podjetij).

Ana Arzenšek *completed her Bachelor's studies in psychology at the Faculty of Arts in Ljubljana, Slovenia. She obtained her Ph.D. at the Faculty of Social Sciences in Ljubljana. Since 2013 she has been assistant professor in psychology field. At the faculty of Management, she is involved in teaching Human resource management, Organizational behavior and Business communication courses as well as Leadership course. Her main research interests are change management and mechanisms of attitude change as well as positive aspects of employees' functioning where she authored or co-authored various scientific papers and books.*





Slika 2: Število enoosebnih podjetij, samostojnih podjetnikov in oseb v svobodnih poklicih brez zaposlenih v Sloveniji (leva os) in delež le-teh med vsemi osebami, v posamezni obliki dela (desna os), 2008–2016
Vir: [7]; lastni preračuni.

Med vsemi samostojnimi podjetniki brez zaposlenih jih je v letu 2016 12.442 oziroma 26,5 % delalo pretežno za eno stranko, od teh pa več kot polovica (tj. 6.299) tudi večinoma v prostorih te stranke. Število teh dveh skupin samostojnih podjetnikov v zadnjih letih vztrajno narašča. V primerjavi z letom 2012 se je tako število samostojnih podjetnikov, ki delajo pretežno za eno stranko, do leta 2016 povečalo za 65,2 %, število samostojnih podjetnikov, ki delajo pretežno za eno stranko in hkrati v prostorih te stranke, pa za 82,8 %.

3 PRAVNI VIDIKI NOVIH OBLIK DELA

V sodobnem okolju se delo opravlja v različnih oblikah, kar odpira vrsto pravnih vprašanj in izzivov. Pri tem izhajamo iz predpostavke, *da koncept dostojnega dela ni vezan na določeno obliko dela*. Zlasti je problematčen razmah dela na podlagi civilnih pogodb, ki sicer ni nezakonito samo po sebi, kajti delo se lahko opravlja tudi izven delovnega razmerja. Vendar če so v posameznem razmerju izpolnjeni vsi elementi delovnega razmerja, kakor jih določa 4. člen ZDR – 1 v povezavi z 22. (pogoji za sklenitev pogodbe o zaposlitvi) in 54. členom ZDR – 1 (pogodba o zaposlitvi za določen čas), obstaja *domneva, da delovno razmerje obstaja* ter se delo ne sme opravljati na podlagi pogodb civilnega prava, razen v primerih, ki jih določa zakon [9]. Pri tem je ključno zlasti dvoje. Prvič, če stranki ne skleneta pisne pogodbe o zaposlitvi, to ne vpliva na obstoj in veljavnost pogodbe o zaposlitvi [9]. Drugič, presoja se dejansko razmerje med strankama, ne glede na obliko njunega dogovora: denimo, če sta stranki sklenili podjemno pogodbo, dejansko razmerje pa ima vse elemente delovnega razmerja, lahko katerakoli stranka zahteva sklenitev pogodbe o zaposlitvi. Med civilnimi oblikami opravljanja dela so v praksi najpogostejše: pogodba o poslovnem sodelovanju s samostojnim podjetnikom (ali zaposlitev v lastnem podjetju), delo prek podjemne ali avtorske pogodbe, študentsko delo ter začasno in občasno delo upokojencev. Kot novo obliko dela uvrščamo tudi delo prek spletnih platform, v ozadju katere je spremenjena organizacija dela. Izhodiščno je treba poudariti, da te oblike same po sebi ne ogrožajo koncepta dostojnega dela, vendar se to lahko hitro zgodi, če nadomeščajo delovno razmerje ali pa določajo takšne pogoje sodelovanja, ki niso skladne s konceptom dostojnega dela.

Poslovno sodelovanje s samostojnim podjetnikom

V osnovi samostojni podjetnik deluje na trgu zase in za svoj račun, pri čemer sta zanj značilni podjetniška svoboda ter prosta gospodarska pobuda, ki je tudi ustavno varovana. Vendar, kakor kažejo podatki iz točke 3, sodelovanje s samostojnim podjetnikom v veliki meri nadomešča delovno razmerje. Ker pa gre za civilno pogodbo, se lahko stranki v njej dogovorita prosto in brez večjih omejitev. V praksi to velikokrat pomeni nižje plačilo, kot bi ga ta oseba dobila, če bi bila zaposlena, neplačilo prispevkov in drugih davkov s strani delodajalca, tak posameznik nima zagotovljenega nadomestila za bolniške odsotnosti, dopusta ter drugih odsotnosti v skladu z ZDR – 1 in kolektivnimi pogodbami, običajno so dogovorjeni krajši odpovedni roki brez utemeljitve razloga in podobno. Pri bolj specializiranih delih, zlasti na področju informacijske tehnologije, je mogoče najti primere, ko delavcem takšna oblika sodelovanja odgovarja tudi zaradi večjega obsega dela, ki ga lahko opravijo. Kajti če bi bili zaposleni, bi bili omejeni tako s tedenskim delovnim časom kakor tudi s številom nadur. S tem, ko sodelujejo s podjetjem v obliki samostojnega podjetnika, takšna omejitev odpade.

Poudariti velja, da je vse navedeno (pravni) problem, če takšno sodelovanje vsebuje elemente delovnega razmerja. V tem primeru govorimo o kršitvi zakona, delavec pa ima ustrezno sodno varstvo; pred pristojnim delovnim sodiščem lahko zahteva ugotovitev obstoja delovnega razmerja, torej sklenitev pogodbe o zaposlitvi ter nato vse ostale pravice, ki bi mu pripadale od prvega dne sodelovanja naprej. Vendar izkušnje iz prakse kažejo, da tovrstni samostojni podjetniki redko poiščejo sodno varstvo, predvsem zaradi bojazni, da bi izgubili delo in s tem zaslužek, v manjši meri pa so tudi takšni, ki jim takšna oblika sodelovanja ustreza. Razlogi so predvsem finančne narave, a med temi so zlasti tisti, ki prejemajo višja plačila od minimalno določenih. Posledica je, da imamo na trgu dela veliko število posameznikov, ki delajo v takšnih okoliščinah, kar je daleč od koncepta dostojnega dela.

Suzana Laporšek *graduated in International Relations at the Faculty of Social Sciences, University of Ljubljana, and in International Economics at the Faculty of Economics, University of Ljubljana.*



In 2014 she received a PhD in Economics from the Faculty of Economics, University of Ljubljana (with a doctoral thesis »Minimum Wage Effects in Slovenia: Empirical Analysis with Microdata«). Since 2014 she has been an assistant professor in finance and economics. At the Faculty of Management she is involved in teaching Corporate Finance, Financial Management, Financial Operations and Financial Institutions course. Her main research interests include finance and labour market policy effects analyses. She is an author of a number of scientific papers and participates in several national and international research programs and projects.

Ekonomsko odvisna oseba

Zakonodajalec je z novelo ZDR – 1 leta 2013 uredil položaj ekonomske odvisne osebe, za katero velja omejeno delovno pravno varstvo. To so tisti samostojni podjetniki, ki ne zaposlujejo drugih delavcev, in ki najmanj 80 % svojega prihodka dobijo od enega podjetja. S tako visokim prihodkom od enega podjetja je namreč vzpostavljena ekonomska odvisnost, zato naj bi takim osebam pripadalo določeno delovnopravno varstvo. Vendar iz prakse praktično ni zaznati primerov, da bi nekdo, ki pridobi vsaj 80 % prihodkov od enega naročnika in je posledično od njega odvisen, uveljavil svoj status tako, da bi pridobil *plačilo za pogodbeno dogovorjeno delo, kot je primerljivo za vrsto, obseg in kakovost prevzetega dela, upoštevaje kolektivno pogodbo in splošne akte, ki zavezujejo naročnika ter obveznosti plačila davkov in prispevkov* [9]. Še manj verjetno pa je, da bo tak status uveljavljal ob koncu koledarskega leta

ter zahteval razliko v plačilu za nazaj, to je za celo ali del koledarskega leta. To namreč pomeni, da bi denimo decembra to sporočil delodajalcu in zahteval morebitno razliko v plači za 12 mesecev. Zaradi že omenjene bojazni pred izgubo dela, posamezniki ne zahtevajo delovnopravnega varstva, ki bi jim pripadalo na podlagi ZDR – 1. Tudi v sodni praksi ni primerov, ki bi ta vprašanja presojali. Ravno tako ni bil sprejet poseben zakon, ki bi urejal delo in varstvo ekonomsko odvisnih oseb, kakor to predvideva 223. člen prehodnih in končnih določb ZDR – 1. Zato so ta določila bolj ali manj ostala mrtva črka na papirju.

Delo prek spletnih platform

Delo prek spletnih platform je svoj razmah doživelo po letu 2012, sedaj pa se pojavlja v različnih oblikah po celem svetu, zajema tako preprosta dela, na primer prevoz ljudi, dostavo hrane, vnos podatkov ipd., kot tudi zahtevnejša, na primer prevode strokovnega besedila, razvijanje tehnologije in računalniških programov ipd. [10]. Izhodiščna ideja opravljanja dela prek spletnih platform je v t. i. »delu na zahtevo«, to je, da se delo opravi takrat, ko podjetje to potrebuje. To svojo potrebo objavi prek spletnih platform, prek katerih se javijo posamezniki, ki za določeno ceno to delo opravijo. V ozadju tega razmišljanja je t. i. drobitev dela (ang. *fragmentation, casualisation*). Namesto opravljanja dela kot takega (kot ga poznamo v okviru klasične pogodbe o zaposlitvi) se delo »drobi« na posamezna opravila (*tasks, gigs*), ki naj bi jih posameznik opravil po (večkrat navideznem) načelu »sam svoj šef«. S tem se težišče premika iz posameznika s pogodbo o zaposlitvi za določeno delovno mesto (*workplace*) na naročilo za izvedbo različnih opravil (*tasks*) pogodbenikom/podizvajalcem. Dela tako ne opravi zgolj en posameznik na podlagi pogodbe o zaposlitvi, ampak se delo »razdrobi« na manjša, preprostejša opravila, ki jih nato opravijo posamezniki, ki niso v delovnem razmerju. Od tu izvira tudi najpogostejše poimenovanje tega dela kot t.i. »gig work« oziroma delavci kot »gig workers«. V mednarodni literaturi je preučevanje te oblike dela v središču pozornosti tako z vidika individualnih kot kolektivnih pravic (več v [11], [12]; [13], [14] in[15]). Čeprav v Sloveniji ta oblika dela šele vstopa, so bile osnovne dileme tudi že predstavljene v strokovni javnosti (na primer [16]; [17] in[18]; [19]; [20]).

Glede na razvoj tehnologije je mogoče pričakovati tudi druge oblike dela in s tem tudi možnost kršitev zakonodaje ali odstopov od koncepta opravljanja dela, zato bo treba toliko pozorneje spremljati razvoj z vidika tako ohranjanja pravic delavcev kakor tudi sistema socialne varnosti.

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KOMPLEMENTARNOST E-STAFFING-A, E-OBUKE I RAZVOJA KAO AKTIVNOSTI U RAZVOJU E-MENADŽMENTA LJUDSKIH RESURSA

COMPLEMENTARY OF E-STAFFING, E-TRAINING AND DEVELOPMENT LIKE ACTIVITIES OF E-HUMAN RESOURCE MANAGEMENT AND ITS DEVELOPMENT

Julija Avakumović[209]
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Apstrakt: *Novi milenijum doneo je brzi razvoj informacionih tehnologija, koje su imale značajan uticaj na upravljanje ljudskim resursima. Internet i veb stranice pomogle su u izmeni mnogih aktivnosti menadžmenta ljudskih resursa, posebno staffing-a (regrutacija i odabir ljudskih resursa) i obuke i razvoja. Novi e-sistemi omogućili su menadžerima ljudskih resursa da pruže bolju uslugu svim akterima (kandidatima, zaposlenima i menadžerima), smanjujući troškove departmana ljudskih resursa, doprinoseći stvaranju i razvoju e-menadžmenta ljudskih resursa, kao i stvaranju i razvoju aktivnosti e-staffinga i e-obuke i razvoja.*

Ključne reči: *e-menadžment ljudskih resursa, e-staffing, e-regrutacija, e-obuka i razvoj*

Abstract: *The new Millennium has brought the rapid development of information technologies, which have had a significant impact on the management of human resources. Internet and the web sites helped in the many modification of management human resource activities, especially of staffing (recruitment and selection) and training and development. The new E-Systems enable to managers of human resources, to provide better service to all stakeholders (candidates, employees and managers), reducing the cost of human resource department, contributing to the creation and development of e-human resource management, like as the creation and development of activities (e-staffing, e-training and development).*

Key words: *e-human resource management, e-staffing, e-recruitment, e-training and development*

UVOD

E-menadžment ljudskih resursa (e-MLJR) možemo definisati kao način sprovođenja strategije upravljanja ljudskim resursima, politiku organizacije i organizacionu praksu i svesno usmerenu podršku uz korišćenje veb tehnologija (Parry, Tyson, 2011), tako e-MLJR ima širok spektar primene i može podržati određene poslove upravljanja ljudskim resursima, kao npr. regrutaciju i selekciju, performanse upravljanja, naknade i beneficije, obuku i razvoj, zdravlje i bezbednost, odnose sa zaposlenima, zadržavanje zaposlenih, ravnotežu posla i života, kao i za upravljanje informacijama zaposlenih preko životnog ciklusa zapošljavanja. (Parry, Tyson, 2008)

Korišćenje e-MLJR je znatno povećano u poslednjih par godina, posebno što mnoge velike organizacije sve više koriste napredne tehnologije u upravljanju ljudskim resursima. Ciljevi uvođenja e-MLJR se opravdavaju poboljšanjem efikasnosti i lakšim prelaskom na viši strateški

[209] Ekonomski fakultet Subotica, Segedinski put 9-11, Subotica, Srbija

nivo, uključujući troškove i uštedu (Marler, 2009) i poboljšanje usluge (Parry, Tyson, 2008). Za dalji razvoj važno je utvrditi koliko su organizacije postigle svoje ciljeve kroz uvođenje e-menadžmenta ljudskim resursima (Strohmeier, 2007).

Da bi organizacija ostvarila prednost u korišćenju novih tehnologija, pre svega treba da uskladi razvoj menadžmenta ljudskih resursa u pravcu uvođenja e-sistema, kako bi ostvarila svoje prihvatljive ciljeve tim uvođenjem i ispitala sve faktore koji mogu uticati na njih. Najznačajnije je utvrditi koji su ciljevi organizacije prilikom uvođenja e-MLJR, šta su stvarni rezultati uvođenja e-MLJR i koji faktori utiču na realizaciju navedenih ciljeva e-MLJR. (Parry, Tyson, 2011)

Aktivnosti upravljanja ljudskim resursima se najčešće dele na transakcione aktivnosti, koje uključuju dan transakcije i vođenje evidencije, tradicionalne aktivnosti MLJR, kao što su regrutovanje, selekciju, planiranje, obuku, kompenzacije i upravljanje performansama, i transformacione aktivnosti koje dodaju vrednost u organizaciji kao što su organizacioni razvoj, upravljanje talentima i obuka i razvoj. (Thite, Kavana, 2009)

Tradicionalni ciljevi menadžmenta ljudskih resursa, se najčešće svode na tri tipa: isplativ, poboljšan i rešavanje strateških ciljeva poslovanja. (Martin, 2008)

***Julija Avakumović**, born on September 9th in Valjevo, Serbia. Graduated on Faculty of Economy, Subotica, University of Novi Sad, Vojvodina, Serbia. Master 2nd level finished on English language, on International program organized by University of Belgrade, Serbia, University of Sarajevo and University La Sapienza, Roma, Italy. PhD thesis defended at University Union, Belgrade, in 2007. Worked and study in Serbia, Italy and Canada (which citizenship have got, too). In Serbia, worked in National Bank of Serbia, Ministry of Energy and Minning, The State College in Belgrade and University of Megatrend (John Nezbit).*
Primary research area economics, HRM, management. She is author of dozens scientific papers including several published in leading national and international journal. Now, primary ocupation is PhD study at Faculty of Economy, Subotica, University of Novi Sad, Vojvodina.



E-STAFFING (E-REGRUTACIJA I ODABIR)

U novije vreme digitalizacija u organizacijama sve više doprinosi razvoju digitalnog upravljanja ljudskim resursima, što se najviše odražava na staffing kao aktivnost upravljanja ljudskim resursima.

Staffing predstavlja funkciju koja se najdramatičnije promenila od tradicionalnog procesa do digitalnog (elektronskog) procesa regrutovanja, poznatog kao e-regrutovanje. Ova transformacija je najprisutnija u razvijenim zemljama Severne Amerike i Evrope. (Holm, 2012) Kao pozitivan efekat razvoja e-regrutovanja je efikasnost organizacije u sve većoj potražnji kandidata i sve kvalitetnijim prijavama za posao. Bolja usluga i kandidatima i organizacijama, kao klijentima su najveći pokretač u prelasku na e-regrutaciju. (Parry, Tyson, 2011)

Zanimljivo je istraživanje sprovedeno na sajmovima zapošljavanja u Danskoj u periodu od 2008-2013.godine, gde rezultati ukazuju na sve veće usvajanje prakse angažovanja zaposlenih putem e-regrutovanja, što je izazvano povećanjem korišćenja i dostupnosti interneta i informacionih tehnologija, kao i promene u očekivanjima kandidata. Promene se ogledaju u

pravilima i standardima stručnjaka za zapošljavanje, što utiče na praksu zapošljavanja. (Holm, 2014)

Odabir kandidata uključuje aktivnosti koje se sprovode od strane organizacije u cilju identifikovanja, privlačenja i izbora kandidata. (Holm, 2012). Odabir može biti izvršen od strane internog osoblja koje se bavi upravljanjem ljudskim resursima u organizaciji ili spoljnjeg osoblja kroz angažovanje profesionalnog pružaoca usluge zapošljavanja (agencije za zapošljavanje) Izbor zavisi od stručnosti i sposobnosti kandidata koji će najviše odgovarati zahtevima radnog mesta. (Delloite, 2016)

E-regrutovanje kroz on-line aplikacije omogućava kandidatima da apliciraju za radna mesta. Nakon prispelih elektronskih prijava, putem unapred definisanih parametara vrši se odabir (tzv.filtriranje). Ovo umnogome olakšava osoblju koje se bavi upravljanjem ljudskim resursima, da napravi kvalitetniju selekciju potencijalnih kandidata i budućih zaposlenih. Stoga možemo reći da e-regrutacija obuhvata aktivnosti digitalnog upravljanja ljudskim resursima, reklamirajući mogućnosti za zapošljavanje kroz baze podataka o kandidatima, portalima vezanim za veb-karijeru, raznim društvenim mrežama i drugim digitalnim resursima. (Holm, 2012)

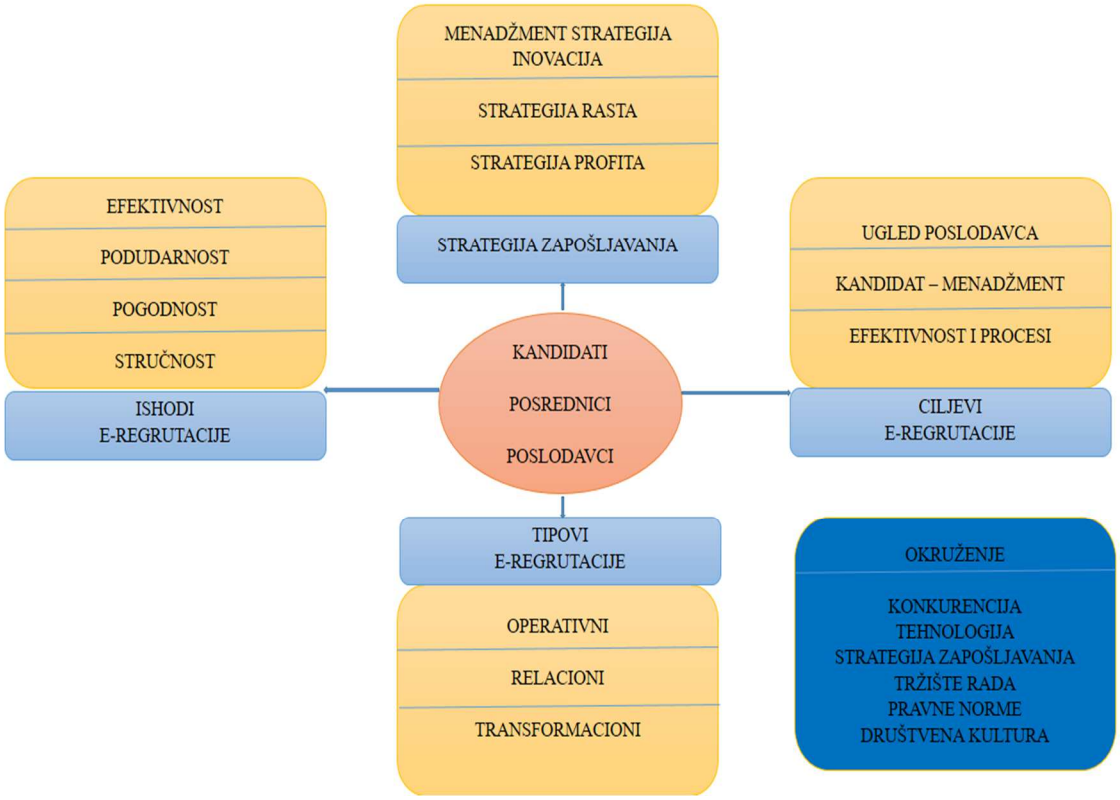
Praksa e-regrutovanja nesporno obezbeđuje racionalnost i omogućava optimalnost u pronalaženju kadrova i minimizira troškove koji su veći u tradicionalnom načinu regrutovanja. Strateški posmatrano, e-regrutacija može pomoći da se formira željena slika o organizaciji i poslodavcu, što povećava uticaj na privlačenje kvalitetnijih kandidata.

Digitalizacija je omogućila da preko veb sajtova za zapošljavanje, organizacija može poslati poruku koja će uticati na aplikante da ih privuče ka njoj tako što će veći broj potencijalnih kandidata poslati svoju aplikaciju, koja će dovesti do veće mogućnosti odabira kvalitetnijih kandidata. Još uvek je prisutan veliki broj tradicionalnih menadžera ljudskih resursa koji smatraju da je odgovornost i donošenje ispravnije odluke o odabiru pravih kandidata, veća prilikom tradicionalnog načina zapošljavanja.

Stvaranje efikasne strategije regrutovanja i odabira kadrova prilikom prelaska sa tradicionalnog staffinga na e-staffing, može pomiriti menadžere ljudskih resursa koji su naklonjeni tradicionalnom načinu i one koji sve više zastupaju e-regrutaciju i odabir da obavezno intervjuisanje kandidata i provera znanja, veština i sposobnosti bude kroz tradicionalne načine i aktivnosti. (Lievens, Chapman, 2010)

Razvoj digitalnih mreža, kao i razvoj i sve veća primena e-menadžmenta ljudskih resursa ima za rezultat razvoj web 2.0 platforme, kao softvera koji otkriva nove strategije razvoja e-staffinga, a posebno e-regrutovanja kroz unapređenje sve veće i kvalitetnije baze kandidata.

Razvijen je Model e-zapošljavanja kao deo modela e-menadžmenta ljudskih resursa (Girard, Fallery, 2010) prikazan na Slici 1.



Slika 1: Model e-zapošljavanja (prilagođeno prema Girard, Fallery, 2010)

U Modelu je dat prikaz uticaja i razvoja strategije zapošljavanja (kroz menadžment strategiju inovacije, strategiju rasta i strategiju profita); ciljeva e-regrutacije (ugled poslodavca, odnos kandidat-menadžment, efektivnost i proces); ishoda e-regrutacije (efektivnost, podudarnost, pogodnost i stručnost); i tipova e-regrutacije (operativni, relacioni i transformacioni) na kandidate, posrednike pri zapošljavanju i same poslodavce.

Na Model imaju uticaj i faktori okruženja kao što su konkurencija, tehnologija, strategija zapošljavanja, tržište rada, pravne norme i društvena kultura.

E-OBUKA I RAZVOJ

Razvojem digitalizacije i e-upravljanja ljudskim resursima, razvijaju se platforme koje olakšavaju njegovu primenu. Programska rešenja su bazirana na tehnologijama platforme web 1.0 i obuhvatnijoj i naprednijoj verziji web 2.0.

E-upravljanje ljudskim resursima fokusira se ne samo na pojedinca kao zaposlenog, već na čitavu mrežu zaposlenih, njihovom razvoju i uticaju na razvoj perfomansi organizacije. (Strohmeier, Kabst, 2014)

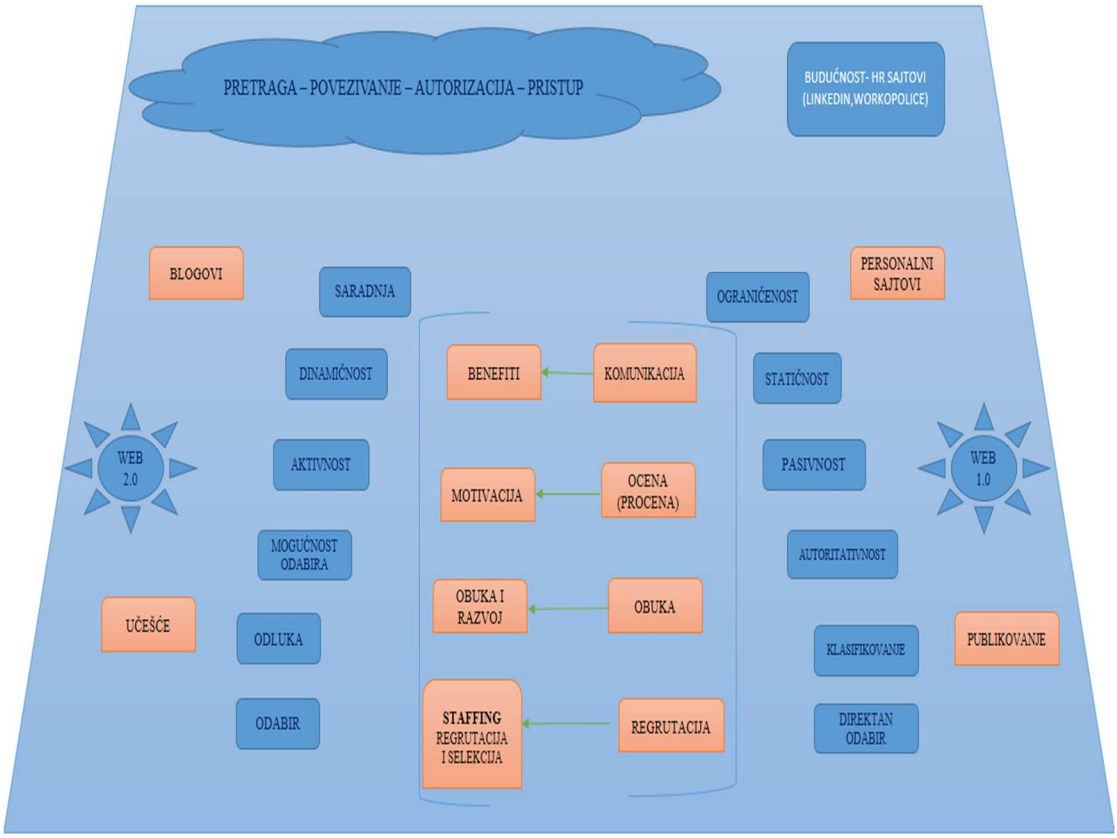
Pojam „društveni kapital“ i „mrežni kapital“ podrazumevaju takvu vezu zaposlenih, koja omogućava da se važne informacije razmenjuju između njih. (Azeem, Yasmin, 2016) Zaposleni ukoliko ima napredniji pristup platformi web 2.0 od svog poslodavca, može biti korak ispred u sopstvenom poslovnom razvoju neophodnom za rast i razvoj organizacije.

Web 2.0 tehnologije kreiraju marginalne koristi u aktivnostima menadžmenta ljudskih resursa, kao što su planiranje, regrutovanje i selekcija, obuka i razvoj, upravljanje performansama, nagrađivanje, razvoj karijere i upravljanje odnosima među zaposlenima. (Kavanagh, Thite, 2009)

Web 2.0 platforma pruža veću mogućnost učenja, kroz razmenu znanja (Hao, Lee, 2015) i poboljšanje tehnologije vezane za unapređenje znanja (Ozkan, Abidin, 2010). Mreže kao što su Linkedin, i Workopolice mogu da se koriste za privlačenje i regrutovanje zaposlenih kao i za obuku i razvoj, čime se smanjuju varijabilni troškovi organizacije i omogućava virtualno upravljanje mrežom potencijalnih zaposlenih i onih koji su već zaposleni. Praktičan primer je na veb sajtu Workopolice, najvećom bazom poslova u Kanadi. Kada se pojavi određeni oglas za posao, potencijalini kandidat može ne samo iskoristiti postojeću biografiju koja se nalazi u bazi (koju je prethnodno poslao), već je uz malo znanja i veštine modifikovati u skladu traženih zahteva radnog mesta, i kao takvu poslati određenom poslodavcu. Obuke koje najviše traže kompanije, potencijalni kandidat može steći sam i time sebi obezbediti konkurentnost na tržištu rada.

Na sledećoj slici br.2 Konceptualni model ljudskih resursa uz pomoć platforme web 1.0 i web 2.0 se može videti prikaz razvoja i unapređenja tehnologije platformi kroz aktivnosti i praksu e-menadžmenta ljudskih resursa i uticaj na praksu ljudskih resursa. (Azeem, Yasmin, 2016)

Prilikom koriščena ma koje platforme u cilju pretrage za radnim mestima od strane budućih zaposlenih, ili potencijalnim zaposlenima od strane budućih poslodavaca, potrebna je određena autorizacija i pristup platformi.



Slika 2: Konceptualni model ljudskih resursa platfoma web 2.0 i web 1.0 (prilagođeno prema Azeem, Yasmin, 2016)

Organizacije mogu uključiti alate web 2.0 platforme u svoje funkcije menadžmenta ljudskih resursa, u cilju poboljšanja interakcije zaposlenih sa menadžmentom. Web 2.0 je zamišljena kao sredstvo za podsticanje veće saradnje među zaposlenima i drugim zainteresovanim stranama (Martin, 2009) uključujući saradnju, dinamičnost, aktivnost, mogućnost odabira, odluku i odabir. Veza između funkcija menadžmenta ljudskih resursa i alata web 2.0 platforme je u kontekstu razmene znanja i prakse ljudskih resursa.

Saradnja može doneti određene benefite (korisnost), a dinamičnost kroz određene aktivnosti menadžmenta ljudskih resursa može biti podstaknuto motivacionim faktorima. Mogućnost odabira doprinosi boljem donošenju odluke u cilju adekvatnije obuke i razvoja. Odabir se manifestuje kroz aktivnost staffinga, jer ima uticaj kroz prethodnu regrutaciju i selekciju.

Platforma web 1.0 je imala više informativni karakter, ali je zbog svoje otvorenosti i nesigurnosti bila suočena sa blagim nepoverenjem u okviru poslovne mreže. Evaluacija u platformu web 2.0 je doprinela jačanju poverenja poslovnih subjekata i prihvatanje od strane šire mrežne zajednice, ne iziskujući veće tehničko znanje za njeno korišćenje.

Web 1.0 karakteriše ograničenost u komunikaciji, što je imalo uticaj na korisnost, a statičnost i pasivnost kroz ocenjivanje i procenu na motivaciju. Autoritativnost u donošenju i odluke i ocene je imala uticaj i na motivacione faktore i na obuku i razvoj. Klasifikovanje je direktno uticalo na obuku i razvoj, ali i direktan odabira kadrova tj.staffing.

Unapređenje tehnologije platforme na web 2.0 je doprinelo efikasnijem i optimalnijem korišćenju aktivnosti e-MLJR, omogučilo je bolji odabir resursa ne samo prilikom angažovanja već i prilikom obuke, što je doprinelo mogućnostima razvoju karijere. Uticaj na motivacione faktore gde je od pasivnosti u web 1.0 došlo do aktivnosti u web 2.0 doprinosi i povećanju performansi ne samo pojedinca kao zaposlenih već i performansi celokupne organizacione mreže svih zaposlenih.

ZAKLJUČAK

Savremene veb platforme nude tehnološka inovativna rešenja, koja mogu doprineti povećanju poverenja u e-menadžment ljudskih resursa.

Uticaj e-MLJR na efektivnost i efikasnost sistema upravljanja ljudskim resursima (Strohmeier, 2009) utiče na odnos zaposlenih i menadžmenta ljudskim resursima. Poverenje u radnom okruženju je interaktivni mehanizam stvaranja i održavanja poverenja u društvenim i mrežnim sistemima kao izvoru povećanja efikasnosti. (Bissoli, Imperatori, 2014)

Praksa e-menadžmenta ljudskih resursa ukazuje na to da informacioni sistemi omogućavaju ostvarivanje upravljanja ljudskim potencijalima. (Strohmeier, 2013)

Relaciona praksa e-MLJR prevazilazi tradicionalne aktivnosti menadžmenta ljudskim resursima kroz podršku zaposlenima. Informacione tehnologije omogućavaju upravljanje ljudskim resursima tako da su menadžeri ljudskih resursa u stalnom kontaktu sa zaposlenima, koji ga kao takvog virtualnog doživljavaju kao „bližeg“. (Bissoli, Imperatori, 2014) Nove tehnologije omogućavaju i direktan kontakt sa višim menadžerima, zaobilazeći one nižeg nivoa (linijske menadžere).

Implementiranje e-menadžmenta ljudskih resursa i stepena inovativnosti može doprineti poboljšanju njegovih aktivnosti, a različite kombinacije tih aktivnosti mogu doprineti poboljašanju prakse e-MLJR koji odgovara potrebama različitih ciljeva organizacije.

Nesporna je komplementarnost e-staffinga i e-obuke i razvoja u e-sistemima menadžmenta ljudskih resursa.

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PLANNING CAREER IN SERBIA: WHICH FACTORS ARE IMPORTANT FOR YOUNG PEOPLE

Jelena Stanišić[210]
Mladen Radulović[211]
Dragana Gundogan[212]
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Abstarct: *The beginning of the 21st century in Serbia was characterized by numerous social changes which overwhelmed economic and educational sphere. Transformation from socialist to capitalist mode of production brought with it uncertain economic situation, high unemployment rate, as well growing mismatch between educational system and labor market. Simultaneously with economic changes in Serbia, educational system reforms were implemented which concerned changes in curricula, introduction of new subjects in elementary and secondary education, as well as implementation of Bologne process in higher education. Taking into account this social context, we wanted to find out which factors young people in Serbia perceive as important for fulfillment of their career aspirations. Furthermore, we investigated to what extent perceived factors are connected with class position young people strive for. For the purpose of this paper, the data obtained in the research "Education and transition towards adulthood in young people's visions about future in Serbia and Slovenia" are used. In this research, 1946 final year students from 99 secondary schools in Serbia participated. More precisely, the used data are obtained by using Likert scale which tests the effect of every single factor (personal abilities, knowledge obtained during formal education; knowledge and experience obtained out of formal education; hard work and devotion; parents' expectations; expectations of peers and friends; parents' financial situation; parents' connections and acquaintances; economic circumstances in the country; employment prospects; luck) for fulfillment of young people's career goals. Research data show that young people in Serbia perceive personal abilities alongside with hard work and devotion as the most important factors which might influence their career. Additionally, the knowledge which students obtained during and out of formal education is proved to be very significant. However, it is important to note that 74% of respondents consider that knowledge obtained informally will have valuable asset on their career. Meanwhile, the smaller number of respondents thinks that the knowledge obtained in formal education (66%) will have significant impact. Concerning economic factors, around half of young people (51%) believe that parents' financial situation will affect fulfillment of their career goals, while slightly more than one third of respondents (37%) perceive economic circumstances in the country as important. Research affirmed that statistically significant differences exist between students which strive towards different class positions: young people who see themselves in professional occupations consider more factors related to personal abilities, hard work and devotion, as well as knowledge obtained in formal education, while students who expect to occupy positions of qualified workers appreciate more factors related to parents' connections and acquaintances, parents', peers' and friends' expectations as well as luck. Persons who strive to professional occupations believe more in their abilities which is in line with existing individualist values which are promoted in the contemporary labor market.*

Key words: *young people, Serbia, career, education.*

[210] Institute for Educational Research, Belgrade, Serbia
[211] Institute for Educational Research, Belgrade, Serbia
[212] Institute for Educational Research, Belgrade, Serbia

INTRODUCTION

The beginning of the 21st century in Serbia was characterized by numerous social changes which overwhelmed economic and educational sphere. Those changes have been affected by global economic crisis, flexible labor market and a mismatch between labor market and educational system. Besides those global factors, economic and educational sphere in Serbia are influenced by specific local factors. Starting from 1990s, Serbia has begun the process that is usually referred to as post-socialist transformation or transition. Post-socialist transformation can be defined as radical system change of society that is transforming from socialism to capitalism, i.e. as „series of changes in social system and social structure that marks crisis of reproduction of socialist mode of production" [1].

Social changes in Serbia: economic sphere

Most of the post-socialist societies have problems with reestablishing economy, institutions and value systems based on new grounds, and Serbian society is no exception. Furthermore, Serbian society had specific and slower path toward establishing new system, since it has been burdened with pauperization, wars, isolation, sanctions and state regulation of economy that prevented privatization. Some authors claim that transformation in Serbia differed from most of other post-socialist countries and that two phases can be distinguished. The first phase is called „blocked transformation" and during this phase multi-party system and market economy were introduced, but the full introduction of market economy was delayed by state interference. The second phase that has started from the year 2000 and is usually referred to as „unblocked transformation", is characterized by rapid introduction of market economy and its institutions[2].

During the second „unblocked" phase of transformation, Serbia opened up its economy and started the processes of integration into international organizations (Serbia rejoined UN in year 2000 and oriented towards joining EU). In this period GDP begun rising (up until 2008 and the start of global financial crisis) and inflation was restrained. Social structure started transforming towards typical capitalist social structure: new elites appeared (most of the members of the new elites used to be members of elite during socialist period as well, but the mode of production of elites changed), while middle class position was improved (which was very poor during the 1990s). On the other hand, material inequalities rose as well as cross-class differences[3]. In

Jelena Stanišić



Since 2006, Jelena Staniši, PhD has been employed as a Trainee Researcher, Researsh Assistent and Research Associate at the Institute for Educational Research in Belgrade. She was a contributor to the project of the Institute for Educational Research entitled „Education for the Knowledge Society" (2006-2010). From the beginning of 2011 Jelena Stanišić has been engaged in the following projects of the Institute for Educational Research, whose realization is financed by the Ministry of Education, Science and Technological Development of the Republic of Serbia: "Improving the Quality and Accessibility of Education in Modernization Processes in Serbia" and "From Encouraging Initiative, Cooperation and Creativity in Education to New Roles and Identities in Society"(2011-2017). Within the mentioned projects Jelena Stanišić deals with ecological education and upbringing. The problem of environmental education is studied from the aspect of importance and role of school, teachers and parents, with a special emphasis on the teaching process and the use of different methodical systems to handle environmental content.

these new conditions social mobility has decreased and social classes begun closing. [4]. The collapse of the economic sector has influenced the rise of unemployment which led to the impoverishment of the population. These structural changes are affecting the lives of youth as well (their educational chances, place in the labor market, lifestyle). Some of the consequences of these new conditions on the lives of youth are difficult transition from education to labor and severe competition in the labor market [5].

Social changes in Serbia: educational sphere

In the pedagogical literature, one can often come across Mladen Radulović, M.A in sociology, currently a Ph.D. candidate in the department of Sociology at the Faculty of Philosophy, University of Belgrade. Working as a Research Assistant at the Institute for Educational Research and being engaged in the organization of lectures at the Faculty of Philosophy on the subject Sociology of Education. Main interests are: Sociology of Education, educational aspirations of pupils, correlation between cultural capital and educational practices. the stand that education should respond to changes in the society. However, the question is whether that is really possible. Contemporary society is changing at high speed and education is a big system which is not always capable to respond to those rapid changes. Due to these changes in the system of production, Post-Fordism is characterized by: the rise of the service workers, new information technologies, and economies of scope. This kind of production requires different profile of workers in comparison to the Fordist production; therefore, when it comes to the education, it is usually argued that in order to achieve economic success, country must have highly educated and flexible labor force [6]. In the same vein, it is usually claimed that in order to be able to operate in ever-changing economy people must have high quality general education, and that development of intellectual abilities has much greater importance than deployment of competences for particular occupation [6].



***Mladen Radulović**, M.A in sociology, currently a Ph.D. candidate in the department of Sociology at the Faculty of Philosophy, University of Belgrade. Working as a Research Assistant at the Institute for Educational Research and being engaged in the organization of lectures at the Faculty of Philosophy on the subject Sociology of Education. Main interests are: Sociology of Education, educational aspirations of pupils, correlation between cultural capital and educational practices.*

In order to respond to the requirements created by economic changes in Serbia, from 2001 onwards a profound educational reform has been established. The educational system reforms have been implemented concerning changes in curricula, introduction of new subjects in elementary and secondary education, as well as implementation of Bologne process in higher education. The new curriculum has been introduced and old ones reformed, occupational/educational standards defined, the modular approach to education set up, the scope of practical education and professional practice increased. Furthermore, schools' buildings have been reconstructed and school workshops equipped, while more attention is being paid to teachers' training. Also, one of the important changes was the establishment of sturdier connection between secondary schools and social partners [7]. Moreover, in that period, the National framework of qualifications started to develop, but that document is still unfinished.

Dragana Gundogan (Stokanić) *received MA degree in Sociology and Social Anthropology at Central European University Budapest, and she is currently PhD student of sociology at Univesity of Belgrade. She works as a research assistant at the Institute for Educational Research in Belgrade and as a PhD student she was engaged in teaching at Faculty of Philosophy. Main research fields: sociology of education, economic sociology, political sociology.*



In Serbia today there is a big gap between what educational system offers to the students as future employees and the demand in the labor market. One of the important shortcomings of secondary education in Serbia is inadequate structure of enrollment quotas and a mismatch between educational profiles and economic structure on one hand and its needs on the other [8]. This means that students are educated for profiles for which there is no need or there are surplus workers in the labor market. At the same time, there is not enough enrollment for certain craft occupations which are needed in the labor market. Therefore, enrollment policy for secondary schools is not coordinated with conditions in the labor market. Concretely, the biggest enrollment rate is in the sectors of economy, law and administration, but this working area has very high unemployment rate. The number of students who wishes to enroll to the 4-year vocational schools is higher than the available capacities, while 3-year vocational schools have significantly higher capacities than the existing students' demand.

METHODOLOGY

Taking into consideration aforementioned social context which is characterized by uncertainty and young people's inability to plan their future, we are interested in analyzing in which ways this context influences career visions of students of the final year of secondary education in Serbia. Concretely, we investigated which factors young people in Serbia perceive as important for fulfilling their career aspirations. We were particularly interested in how young people estimate the importance of knowledge they obtained during formal education in relation to the other important factors. Furthermore, we explored to what extent perceived factors are connected with class position young people strive for.

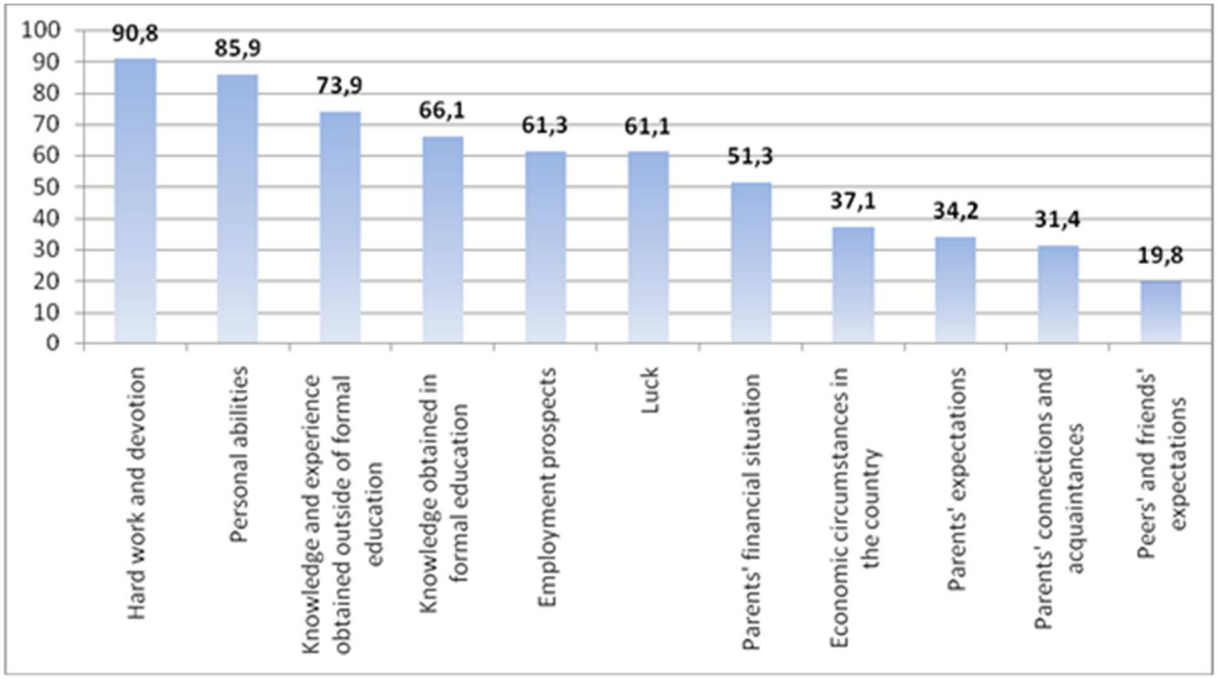
For the purpose of this paper, the data obtained in the research "Education and transition towards adulthood in young people's visions about future in Serbia and Slovenia" are used. In this research 1946 final year students from 99 secondary schools in Serbia participated. The used data are obtained by using Likert scale which tests the effect of every single factor (personal abilities, knowledge obtained during formal education; knowledge and experience obtained out of formal education; hard work and devotion; parents' expectations; expectations of peers and friends; parents' financial situation; parents' connections and acquaintances; economic circumstances in the country; employment prospects; luck) which is perceived as important for fulfillment of young people's career goals.

We observed young people's career plans through class position they strive for, which is operationalized by occupational structure. In order to determine class position young people strive for, we used responses on two open-ended questions which were in connection to desired occupation and its description, as well as closed-ended question which referred to desired educational level. Based on those responses, we classified respondents into one of the class position of the 7-digree scale: agriculturers, unqualified workers, qualified workers, technicians and clerks, professionals, lower-higher and upper-higher class [3]. Since the answers were

concentrated around the three middle class positions, for the analysis we used only answers of respondents who chose the most frequent answers. For data analysis, descriptive statistics and variance analysis (Bonferroni test) were used.

RESULTS

Investigating factors which young people in Serbia perceive as important for the fulfillment of their career aspirations, it is noticed that more than half of respondents observe the high influence of following factors: hard work and devotion, personal abilities, knowledge obtained during formal education, knowledge and experience obtained out of formal education, employment prospects, luck, parents' financial situation (in the Graph 1 factors are ranked according to the proportion of respondents which find them important).



Graph 1: Factors which influence fulfillment of career goals according to significance

Research data show that young people in Serbia perceive as the most important factors which might influence their career those related to their own personality such as hard work and devotion (91%) and personal abilities (86%). Additionally, the knowledge which students obtained during and out of formal education is proved to be very significant. However, it is important to note that 74% of respondents consider that knowledge obtained informally will prove to be valuable asset to their career. Meanwhile, the smaller number of respondents thinks that the knowledge obtained in formal education (66%) will have significant impact on their professional development. Concerning economic factors, around half of young people (51%) believe that their parents' financial situation will affect fulfillment of their career goals, while slightly more than one third of respondents (37%) perceive as important economic circumstances in the country. Nevertheless, even though, economic circumstances are not perceived as too important, the employment prospects are recognized as a factor which can significantly influence future career of youth (61%). Furthermore, young people in Serbia proved their independence in making decisions about their career, meaning that parents' and peers' expectations are seen as the least important factors. It is interesting to point out that 61% of respondents consider that the luck will affect the fulfillment of career goal to greater or lesser extent.

Therefore, findings show that young people mostly trust themselves and their abilities and they do not rely on parents' help and support. Furthermore, research data point out that, from the young people's perspective, formal education in Serbia loses its influence comparing to informal modes of education. The reason for that we can find in a mismatch between educational system and needs of the labor market, i.e. young people consider that educational system in Serbia does not offer functional knowledge which would be useful in building their career.

The second goal of our research was to investigate in which extent perceived factors are linked to the class position young people strive for. Using variance analysis, we affirmed that statistically significant differences exist between students which strive towards different class positions. This difference is observed within all factors except those which are related to parents' financial situation and economic conditions in the country (Table 1.).

Factors	F	Sig.
Personal abilities	18,100	,000
Knowledge and experience obtained outside of formal education	3,359	,035
Knowledge obtained in formal education	3,311	,037
Hard work and devotion	18,426	,000
Parents' expectations	17,447	,000
Peers' and friends' expectations	17,881	,000
Parents' financial situation	,318	,728
Parents' connections and acquaintances	21,906	,000
Economic circumstances in the country	,818	,441
Employment prospects	3,838	,022
Luck	5,634	,004

Table 1: Desired class position and perceived factors

Further comparisons showed that young people who see themselves in professional occupations regard more factors related to personal abilities, hard work and devotion, as well as knowledge obtained in formal education comparing to their peers who see their future class position among technical and working occupations. Therefore, on one side, young people who see themselves in professional occupations consider that their class position mostly depend on themselves, i.e. factors on which they have direct influence. On the other side, students who expect to occupy positions of qualified workers appreciate more factors related to parents' connections and acquaintances, as well as parents', peers' and friends' expectations and luck. Those results highlight the fact that young people who strive towards lower class positions state that factors on which they do not have influence are more important (luck, influence of immediate surroundings: parents, peers, friends).

CONCLUSIONS

Post-socialist transformation brings along uncertain economic situation, high unemployment rate and influence on aforementioned mismatch between educational system and the labor market. Young people are aware that formal education and knowledge is insufficient thus they value more knowledge obtained informally. Furthermore, skills related to the ability to adjust in the flexible labor market are also appreciated. Moreover, as previous analysis based on same data showed, as a consequence of uncertain context in which they take decision about their

career, around 20% of students is not sure which occupation they want to pursue [9]. Results also indicate that career and educational aspirations of young people are tightly connected with their current social position [10]. Having that in mind, it is significant to observe young people's career plans and relate class position they strive for with factors they consider important for the realization of those career plans. In that manner, the mechanism used to interpret and perceive career opportunities and ambitions in existing economic and social contexts is portrayed. Likewise, analyzed factors interfere with the reproduction of social stratification system. Persons who strive to professional occupations believe more in their abilities which is in line with the existing individualist values which are promoted in contemporary labor market. Hence, we can conclude that students who strive towards professional occupations (and whose parents presumably already occupy higher positions) accept better the existing ideological matrix of the emerging capitalist system in Serbia.

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SKLONOST STUDENATA PODUZETNIŠTVA TIMSKOM RADU

STUDENTS' ATTITUDES TOWARD TEAMWORK

Drago Pupavac[213]
Branka Alfreider[214]
Stjepan Kolačević[215]
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Apstrakt: *Timski rad jedna je od glavnih značajki suvremenih poslova, a sklonost timskom radu važna sposobnost i vještina u teoriji poduzetničkih dimenzija. U skladu s tim, temeljni cilj ovoga rada jest istražiti sklonost studenata poduzetništva timskom radu, odnosno utvrditi za koje uloge u timskom radu studenti poduzetništva pokazuju visoku sposobnost. Da bi se dokazala ili opovrgnula postavljena hipoteza o visokoj sklonosti studenata poduzetništva timskom radu korištene su brojne znanstvene metode od kojih se izdvajaju metoda anketiranja, metoda deskriptivne statistike i komparativna metoda. Empirijsko istraživanje provedeno je metodom anketiranja (N=98) na Veleučilištu u Rijeci akademske 2017/2018. godine. Anketiranjem su obuhvaćeni studenti stručnog i specijalističkog diplomskog stručnog studija Poduzetništva.*

Ključne riječi: *studenti poduzetništva, timski rad, sklonost timskom radu, uloge u timu*

Abstract: *Teamwork is one of the major features of contemporary business, and the positive attitudes for team work is an important ability and skill in the theory of entrepreneurial dimensions. Accordingly, the basic objective of this paper is to explore the students' attitudes for teamwork, and to determine what team roles students' prefer. In order to prove or refute the given hypothesis that students of entrepreneurship have high attitudes toward teamwork, various scientific methods were applied, including survey, descriptive statistics and comparison. Empirical study was conducted by survey (N=98) at Polytechnic of Rijeka throughout the academy year 2017/2018. Students of professional and specialized study of entrepreneurship were included in the poll.*

Key words: *entrepreneurship student, teamwork, team roles*

1. Uvod

Europski kvalifikacijski okvir predlaže 8 razina koje su opisane ishodima učenja, kroz složenost i doseg stečenih znanja (teorijska i činjenična), vještina (kognitivne i psihomotoričke) i kompetencija (odgovornost i autonomija). Kroz posljednje tri razine (6., 7. i 8. razina) prepoznavat će se razine kvalifikacija koje se predviđaju Bolonjskim procesom za visoko obrazovanje. U bitnim ishodima učenja razine 6 kvalifikacijskog okvira ističe se kompetencija preuzimanja **odgovornosti za upravljanje profesionalnim razvojem pojedinaca i skupine**, a u ishodima učenja razine 7 kompetencija preuzimanja odgovornosti za doprinos stručnim znanjima i praksama i/ili za **preispitivanje strateške izvedbe timova** (azzo.hr).

[213] Veleučilište u Rijeci, Vukovarska 58, Rijeka, Hrvatska
[214] Porezna uprava Rijeka, Riva 16, Rijeka, Hrvatska
[215] Porezna uprava Rijeka, Riva 16, Rijeka, Hrvatska

U skladu s tim, među očekivanim ishodima učenja studenata stručnog prijediplomskog studija poduzetništvo u Rijeci nalazi se i kompetencija efikasnog funkcioniranja u grupi odnosno timu. To je i razumljivo kada se ima na umu da je poduzetništvo kao i druge poslovne aktivnosti društvena aktivnost. Poduzetnici mogu biti više neovisnim nego drugi koji slijede pravila, ali oni uvijek trebaju poslovne partnere i društvenu mrežu da bi uspjeli. Primjeri: *Steve Jobs* i *Steve Wozniak* (*Apple*), *Bill Gates* i *Paul Allen* (*Microsoft*), *Sergey Brin* i *Larry Page* (*Google*), *Mark Zuckerberg*, *Dustin Moskovitz* i *Chris Hughes* (*Facebook*). Suvremeni fenomen poduzetništva je svakako i činjenica da poduzetništvo cvjeta u *clusterima* (Pupavac, 2015). U ishodima za specijalistički diplomski stručni studij poduzetništva stoje dvije kompetencije koje bi se mogle svesti pod timski rad: 1) koristiti socijalne vještine za iniciranje izgradnje odnosa, umrežavanje i komuniciranje kroz stjecanje povjerenja i uvažavanja i 2) primijeniti metode za prilagođavanje i rješavanje problema u funkcioniranju grupe, odnosno tima.



***Drago Pupavac** is a professor of Transport Economics and Human resource management at the Polytehnic of Rijeka and University of Applied Science Gospić. He received his B.S and M.S. in economics at University of Novi Sad and Ph.D in economics at the University of Rijeka. Professor Pupavac is author of five text books (in Croatian). His more than one hundred articles on a variety of transport and human resources topics have appeared in many relevant journals in the region. Dr. Pupavac has won public recognition from Croatian Scientific Society for Transport (HZDP) for his special contribution to the advancement of Traffic science and development of HZDP's.*

Sukladno tome, cilj ovoga rada jest istražiti sklonost studenata poduzetništva timskom radu, odnosno utvrditi za koje uloge u timskom radu studenti poduzetništva pokazuju visoku sposobnost. Ljudi u timovima imaju tendenciju da preuzimaju različite uloge. Ne postoje dobre ili loše uloge u timu, već samo one koje pojedincima više ili manje odgovaraju. Poznajući vlastitu ulogu u timu, studenti mogu i individualno razvijati svoje prednosti i upravljati svojim slabostima, te na taj način povećavati vlastiti doprinos timskom radu.

2. Teorijski okvir, problem i metodologija istraživanja

Katzenbah i *Smith* (1993.) definiraju **tim** kao **mali broj ljudi s komplementarnim vještinama koji su posvećeni zajedničkoj svrsi, realizaciji ciljeva i pristupu koji je za sve podjednako važan.** Osim pojedinačne odgovornosti, unutar tima postoji i zajednička timska odgovornost svih članova (Zubanov, 2012). Timovi se mogu klasificirati na brojne načine. Prema **trajanju**: stalni i privremeni timovi. Prema **veličini**: mali, srednji i veliki. Prema **zadatku**: timovi za unapređenje posla i radni timovi. Prema **stupnju homogenosti**: homogeni i heterogeni timovi. Vrlo slikovitu podjela timova u usporedbi sa sportom sačinio je *Peter Drucker* (1995): 1) bejzbol ekipa – svi igraju u sastavu ekipe, ali ne igraju kao ekipa; 2) nogometna ekipa – svaki član usklađuje svoj učinak sa ostalima, ali se nitko ne miješa u tuđi dio posla; 3) teniski par – igrači se prilagođavaju snazi i slabostima svakog člana para međusobno.

Suvremena klasifikacija timova prepoznaje sljedeće: **1) funkcijski/međufunkcijski timovi, 2) proizvodni/uslužni timovi, 3) samovođeni timovi, 4) savjetodavni timovi, 5) projektni timovi, 6) problemski timovi, 7) zajednice prakse, 8) timovi za istraživanje i razvoj. 9) timovi za upravljanje kvalitetom** i 10**) virtualni timovi**.

Za učinkovitost timova od odlučujuće je važnosti formiranje okružja koje potiče timski rad. To znači da je za učinkovitost timova od odlučujuće važnosti podrška koju ta grupa dobiva od organizacije. Da bi timovi bili učinkoviti nužno je: 1) **Postaviti cilj**. Timovi uvijek moraju raditi s nekim određenim ciljem. Specifičan, definiran cilj usmjerava nastojanja tima; 2) **Rezultate učinite mjerljivima**. Mora postojati način na koji se može vidjeti je li tim ispunio svoj cilj; i 3) **Pratiti rezultate**. Ponovno bi vrednovanje moralo biti ugrađeno u proces tima. Tim mora redoviti ispitivati vlastite rezultate.

Cilj formiranja timova jest objedinjavanje ljudi različitih sposobnosti u poseban kohezivni entitet koji može uspješno rješavati postavljene im zadatke. Nakon kreiranja okružja koje potiče timski rad u organizaciji, potrebno je obratiti pozornost na sljedeće elemente od važnosti za formiranje učinkovitog tima: **1) značajke zadatka, 2) veličina tima i 3) struktura tima**. Tim je efikasniji ako je sastavljen od ljudi različitih zanimanja (inženjera sigurnosti na radu, stručnjaka medicine rada, pravnika). Pored tehničkih, poželjno je da među članovima tima postoje i druge raznolikosti (spol, dob, osobnost). Razlike između homogenih i heterogenih timova prikazane su tablicom 1.

Tablica 1. Razlike između homogenih i heterogenih timova

Homogene timovi	Heterogeni timovi
Veće zadovoljstvo članova Manje sukoba Brži razvoj tima Efikasnija koordinacija Bolji učinak u rješavanju jednostavnih zadataka	Više sukoba Sporiji razvoj tima – zahtijeva više vremena oko dogovaranja normi, ciljeva Bolje znanje i resursi za rješavanje složenijih zadataka Kreativniji Veća mogućnost za potporu izvana (izvan tima)

Prigodom odabira članova tima, osim posjedovanja potrebnih kompetencija, bitno je da pojedinci žele raditi u timu i da pridonose održavanju unutarnjeg jedinstva tima. Među članovima tima trebaju vladati međusobne simpatije i naklonost te je poželjno poticati njihovo druženje i izvan radnog vremena.



Branka Alfreider *rođena je 1979. godine u Rijeci. Zaposlena je u Poreznoj upravi Rijeka na radnom mjestu više upravne savjetnice u Odjelu za poduzetnike. Diplomirana je ekonomistica. Ovlašteni je interni revizor, specijalist za gospodarstvo, te je članica Sekcije internih revizora pri Hrvatskoj zajednici računovođa i financijskih djelatnika. Aktivno govori engleski i talijanski jezik. Posebno područje interesa su financije i porezi.*

Po *Belbinu* (1981.) pod ulogom u timu podrazumijeva se: „Tendencija da se ponaša, pridonosi i međusobno se odnosi s drugim na određeni način“. Za dobro funkcioniranje tima neophodno je postojanje različitih, dobro usuglašenih i međusobno nadopunjujućih uloga. *Belbin* (2001) je identificirao devet timskih uloga:

Koordinator. Sposoban iskoristiti kvalitete tima. Dobro delegira, zreo, samopouzdan.

Kreativac. Kvaliteta mu je maštovitosti, nekonvencionalnosti, sklonosti rješavanju složenih problema, on predlaže nove ideje i često pronalazi prečice za rješavanje problema.

Timski radnik. Pomaže ostalim članovima tima. Održava moral tima, stvara timski duh i atmosferu povjerenja i suradnje.

Procjenjivač. Racionalno analizira probleme, procjenjuje ideje i prijedloge i nadgleda ciljeve. Pridonosi razmatranju svih mogućnosti. Strateg koji pridonosi da tim donosi dobro promišljene odluke.
Implementator. Osigurava provođenje zamisli u praktično djelovanje. Praktičan, pouzdan, efikasan.
„Finišer". Savjestan, pravodoban u izvršavanju zadataka, perfekcionist koji brine o detaljima. Istražuje i otklanja pogreške u radu.
Oblikovatelj. Oblikuje način rada tima, određuje prioritete i utvrđuje stupanj hitnosti rješavanja problema.
Istraživač. Koristi svoju radoznalu narav za pronalazak novih ideja kako bi ih predstavio timu. Ekstrovertiran, entuzijastičan. Istražuje mogućnosti i razvija kontakte koji mogu biti od koristi za tim.
Specijalist. Ima posebna specijalistička znanja i vještine koje su od temeljne važnosti za izvršenje zadatka tima. Usmjeren je prema cilju, orijentiran na jedno usko područje i posvećen tehničkim detaljima.
Ne postoje univerzalno dogovorene uloge koje svaki tim mora sadržavati (*Aritzeta, Swailes & Senior*, 2007; *Manning, Parker, & Pogson*, 2006). Međutim, kad god se pristupa formiranju timova dolazi do podjele uloga kako bi članovi tima što efikasnije radili na ostvarenju ciljeva tima (*Shani, Chandler, Coget, & Lau*, 2014). Različite su timske uloge potrebne za koordinaciju i funkcioniranje tima. Neke uloge mogu se klasificirati kao one koje su usmjerene na postizanje zadataka tima (uloge usmjerene na zadatke); druge uloge grade i održavaju povoljne odnose među članovima tima (uloge usmjerene na odnose); treće služe individualnim potrebama (samoorijentirajuće uloge). Svaki član tima ima mogućnost obavljanja svake od tih uloga (*Bales*, 1950., *Klein, Lim, Saltz i Mayer*, 2004). Učinkovite timove karakteriziraju uloge usmjerene za zadatke i odnose. Timovi u kojima dominiraju samoorijentirajuće uloge manje su učinkoviti jer zaboravljaju cilj radi kojega su formirani i ne uspijevaju ostvariti kohezivnost. Ova klasifikacija temelj je većine drugih modela uloga članova tima (*Humphrey, Manor, & Morgeson*, 2009; *Postrel*, 2009).

Predmet istraživanja od značaja za ovaj rad bit će pet najvažnijih uloga u timovima koje je u svojemu radu sa studentima poslovnih studija izdvojio *Steven L. McShane* (2000), a to su: 1) **hvalitelj** – hvali i ohrabruje ideje drugih članove tima, pokazuje srdačnost i solidarnost s grupom; 2) **vratar** – drži kanale komunikacije otvorenim, potiče sve članove tima da sudjeluju u diskusijama, može služiti kao filtar u pozitivnom i negativnom smislu; 3) **harmonizator** – posreduje, pomiruje; 4) **inicijator** - uvodi nove ideje ili nove pristupe, ima izraženu mogućnost identificiranja ciljeva za sastanke kao i načina za rad na ostvarenju istih; 5) **sažimatelj** – sažima sve ideje (rezultate) i brine se da tim ostane fokusiran na rad i učenje (memorija tima).

Kako bi se ostvario cilj istraživanja, riješio problem istraživanja i pronašao odgovor na pitanje za koje uloge u timskom radu studenti stručnog studija poduzetništvo pokazuju visoku sposobnost u radu se dokazuje glavna hipoteza: H_0: Studenti stručnog studija poduzetništva imaju izrazito visoku sklonost timskom radu. U radu se koriste uobičajene znanstvene metode: analize i sinteze, deskripcije, eksplanacije, komparacije, indukcije i dedukcije, dok su primarni podaci korišteni u ovom radu prikupljeni anketnim upitnikom. Anketiranjem su bili obuhvaćeni redovni studenti stručnog i diplomskog studija poduzetništva Veleučilišta u Rijeci (N=98; M=26,3; SD=8,4; min 18, max 50), i to tijekom akademske 2017./18. Od ukupnog broja anketiranih studenata njih 27 bilo je muškog spola (27,55%) i 71 ženskog spola (72,45%). Anketni upitnik je pripremljen prema *McShane* (2000). Za obradu, analizu i interpretaciju prikupljenih podataka korištene su upute prema *McShane & Von Glinov* (2010.).

3. Rezultati istraživanja i diskusija

U ovome radu korišten je samoprocjenjujući anketni upitnik sastavljen od 15 tvrdnji. Distribucija stupnja slaganja ispitanika s navedenim tvrdnjama prikazana je u tablici 2.

Tablica 2. Distribucija stupnja slaganja ispitanika s tvrdnjama koje opisuju razinu sposobnosti studenata stručnog studija poduzetništva za preuzimanje pojedine uloge u timu (n=98)

R. br.	Postavljena pitanja	Vrlo točan opis	Umjereno točan opis	Niti točan niti netočan	Umjereno netočan opis	Vrlo netočan opis
1.	Obično preuzimam odgovornost za to da se tim složi oko toga što bi se sastankom trebalo postići.	23	48	19	7	1
2.	Obično sažimam članovima tima što je tim do sada postigao.	20	43	21	11	3
3.	Obično sam osoba sam koja pomaže drugim članovima tima da riješe svoje nesuglasice.	30	50	12	4	2
4.	Trudim se svima dati priliku da iznesu svoje mišljenje o problemu.	67	27	4	0	0
5.	Obično sam ja ta osoba koja pomaže timu da utvrdi kako organizirati diskusiju.	17	36	34	10	1
6.	Više od ostalih na sastancima hvalim članove drugih timova za njihove ideje.	7	23	46	16	6
7.	Ljudi se često oslanjanju na mene da pratim što će na sastanku biti rečeno.	16	37	32	10	3
8.	Članovi tima računaju na mene da ću spriječiti da rasprave izađu iz okvira.	7	34	34	19	4
9.	Obično znam reći stvari koje čine da se grupa čini optimističnom u vezi izvršenja zadataka.	25	57	12	2	2
10.	Članovi tima obično računaju na mene da ću osigurati svima podjednaku šansu da govore.	22	33	36	7	0
11.	Na većini sastanaka sam osoba koja manje nego drugi kritizira ideje koje tim iznosi.	18	37	31	9	3
12.	Aktivno pomažem članovima tima da riješe međusobne nesuglasice na sastanku.	21	50	22	4	1
13.	Aktivno ohrabrujem tiše članove tima da iznesu svoje ideje o svakoj temi.	25	50	17	6	0
14.	Ljudi računaju na mene da razjasnim cilj sastanka.	12	40	33	10	3
15.	Volim biti osoba koja će voditi bilješke ili računa o vremenu na sastanku.	17	37	23	13	8

Izvor: vlastito istraživanje

Nakon što su ispitanici na Likertovoj skali izrazili svoj stupanj slaganja s ponuđenim nizom tvrdnji koje ih najbolje opisuju (Vrlo točan opis ..., Vrlo netočan opis) svakoj tvrdnji pridružen je odgovarajući broj bodova (od 1-Vrlo netočan opis,…, do 5-Vrlo točan opis).

Sposobnost za preuzimanje svake uloge procjenjuje se temeljem tri pitanja. Ukupan broj bodova za svaku od uloga dobiven je po sljedećem modelu:

Hvalitelj $\frac{}{(6)} + \frac{}{(9)} + \frac{}{(11)} = -$

Vratar $\frac{}{(4)} + \frac{}{(10)} + \frac{}{(13)} = -$

Harmonizator $\frac{}{(3)} + \frac{}{(8)} + \frac{}{(12)} = -$

Inicijator $\frac{}{(1)} + \frac{}{(5)} + \frac{}{(14)} = -$

Sažimatelj $\frac{}{(2)} + \frac{}{(7)} + \frac{}{(15)} = -$

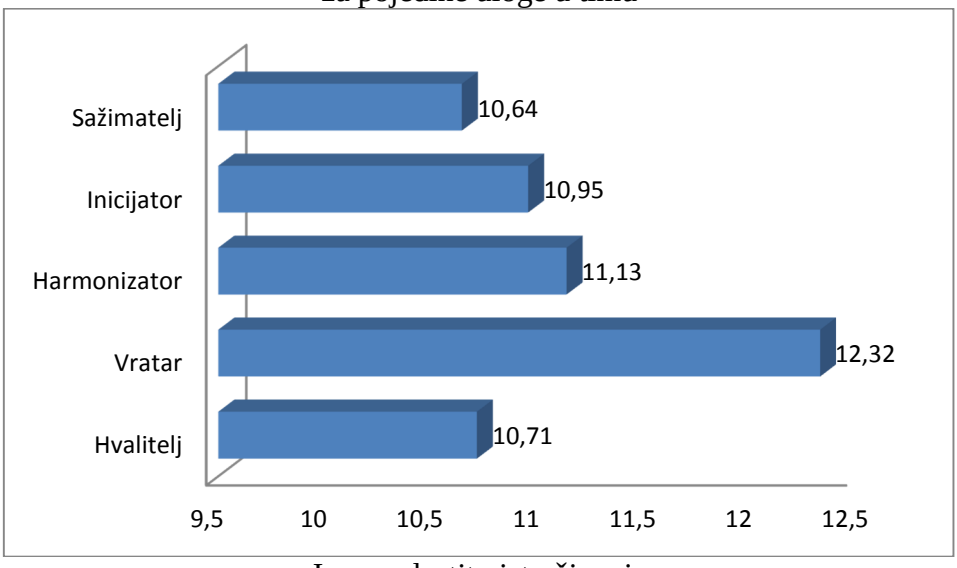
Broj mogućih bodova za svaku od uloga u timu kretao se u rasponu od 3 do 15. Svaki od studenata mogao je procijeniti vlastitu sposobnost za preuzimanja pojedine uloge u timu u odnosu na prosječnu razinu svojih kolega. Druga mogućnost bila je usporediti vlastiti ostvareni rezultat sa skalom ponuđenom u tablici 3.

Tablica 3. Interpretacija ostvarene razine sposobnosti studenata stručnog studija poduzetništva za preuzimanje pojedine uloge u timu

Ostvareni broj bodova	Interpretacija
12 i više	Visoka sposobnost za preuzimanjem uloge u timu
8 do 11	Prosječna sposobnost za preuzimanje uloge u timu
3 do 7	Niska sposobnost za preuzimanjem uloge u timu

Ostvareni prosječni broj bodova za procjenu razine sposobnosti studenata stručnog studija poduzetništva Veleučilišta u Rijeci za preuzimanje pojedine uloge u timu dat je grafikonom 1.

Grafikon 1. Prosječan broj ostvarenih bodova studenata stručnog studija Veleučilišta u Rijeci za pojedine uloge u timu

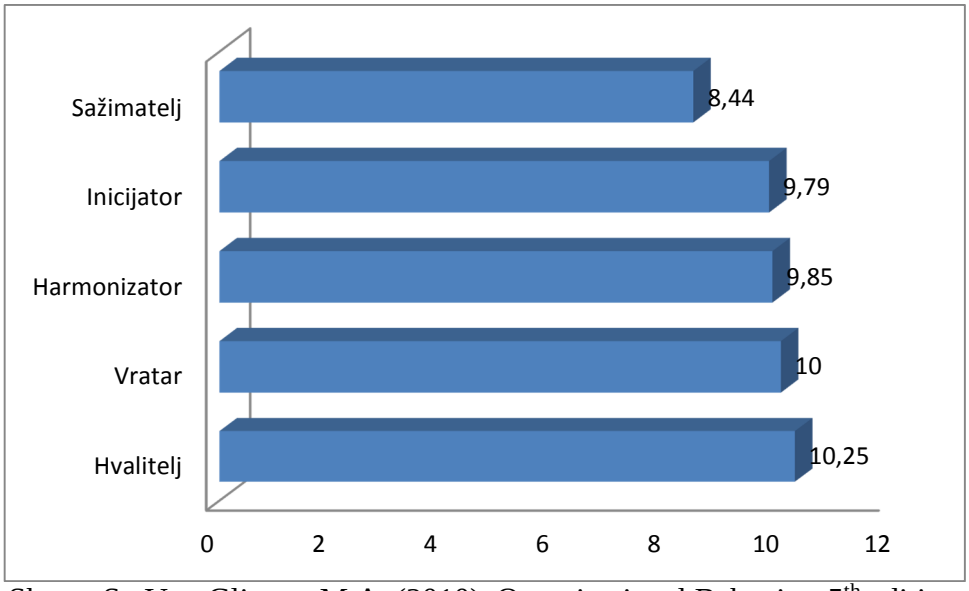


Izvor: vlastito istraživanje

Temeljem podataka iz grafikona 1 vidljivo je da studenti poduzetništva pokazuju relativno visoku razinu sklonosti timskom radu. Najvišu razinu pokazuje prema ulozi vratara 12,32, a potom prema ulozi harmonizatora 11,13. Najmanju razinu sposobnosti studenti pokazuju prema ulozi sažimatelja u timu (10,64).

Dobiveni rezultati značajno odstupaju od rezultata do kojih su na uzorku studenata poslovnih studija došli *McShane i Von Glinov* (cf. grafikon 2).

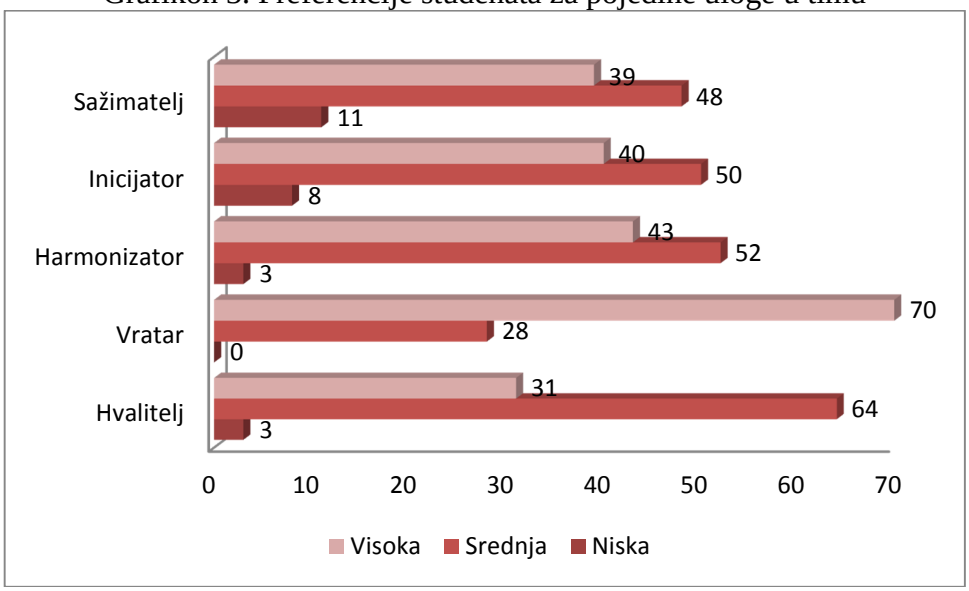
Grafikon 2. Prosječan broj ostvarenih bodova studenata poslovnih studija za pojedine ulogu u timu



Izvor: McShane, S., Von Glinow, M.A. (2010). Organizational Behavior, 5th edition, McGraw Hill / Irwin, New York.

Provedeno empirijsko istraživanje potvrdilo je da najveći broj studenata pokazuje visoku razinu sposobnosti za ulogu vratara u timu, njih 70, srednju razinu za ulogu hvalitelja, njih 64 te nisku razinu za ulogu sažimatelja, njih 11 (cf. grafikon 3).

Grafikon 3. Preferencije studenata za pojedine uloge u timu



Izvor: vlastito istraživanje

4. Zaključak

Među očekivanim ishodima učenja studenata stručnog prijediplomskog i diplomskog studija poduzetništvo ističu se kompetencije koje se odnose na timski rad. To je i razumljivo kada se ima na umu da poduzetnici uvijek trebaju poslovne partnere i društvenu mrežu da bi realizirali vlastiti poslovni pothvat. Empirijski rezultati istraživanja provedenog na uzorku od 98 studenata stručnog prijediplomskog i diplomskog studija poduzetništva Veleučilišta u Rijeci potvrdili su postojanje visoke sklonosti studenata timskom radu. Iznimno visoku razinu sposobnosti studenti poduzetništva pokazuju prema ulozi vratara u timu, ali su i za sve ostale uloge u timu: hvalitelja, harmonizatora, inicijatora i sažimatelja pokazali višu srednju razinu sposobnosti. Dobiveni rezultati o visokoj sklonosti studenata poduzetništva timskom radu ohrabrujući su i s motrišta da je timski rad jedna od glavnih značajki suvremenih poslova što povećavanja njihovu konkurentnost na tržištu rada.

Stjepan Kolačević *rođen je 1960. godine u Gospiću. Zaposlen je u Poreznoj upravi, Područni ured Rijeka na radnom mjestu voditelja Odjela za nadzor poreza na dobit, dohodak i doprinosa. Akademsku titulu magistra ekonomskih znanosti stekao je na Ekonomskom fakultetu u Rijeci. Autor je dvije knjige i više od trideset znanstvenih i stručnih radova. Ima nastavni izbor u višeg predavača. Posebno područje interesa je financijski menadžment, vrednovanje poduzeća, porez na dobit.*



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ŽENSKO PREDUZETNIŠTVO U SRBIJI

WOMEN ENTREPRENEURSHIP IN SERBIA

Nevenka Nićin[216]
Anka Bulatović[217]
Vojislava Grbić[218]
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Apstrakt: *Nakon Drugog svetskog rata društveni položaj žena se počeo drastično poboljšavati. Žene su počele da stiču ista prava kao i muškarci, što se odrazilo i na njihov ulazak u poslovni svet koji je do tada bio rezervisan samo za „jači pol“. Međutim, danas nisu ukinute sve predrasude koje postoje kada se govori o poslovnim ženama i rezultatima koje one mogu ostvariti. Žena je jako teško menjala već utvrđene modele društva koji su favorizovali ulogu muškarca u poslovnom svetu, a sem toga ona nije dobijala ni podršku okruženja u kojem živi upravo zbog tradicionalnih odnosa koji postoje u društvu. U našem društvu još uvek su dominantni stereotipi o ulozi polova, tradicionalna i zastarela verovanja o tome koju vrstu posla trebaju obavljati žene, a koju vrstu posla muškarci. Često je prisutna izreka da žena mora biti dva puta bolja od muškarca kako bi uspela, a poznata je izreka da su ljudi vrlo strogi prema neuspelim muškarcima i veoma velikodušni prema uspešnim ženama.*

Po pravilu, ženama je uvek davana neka manje istaknuta funkcija i time im je bilo onemogućeno da pokažu svoje talente u poslovnom svetu. Umesto toga, njihova uloga je bila marginalizovana i bilo im je onemogućeno da učestvuju u procesu donošenja odluka. Međutim, one su ipak odlučile da prokrče put, da se izbore za svoje mesto i da se dokažu u poslovnom svetu, koji je jako dugo važio kao isključivo „muški teren“ .Polako kreću da sa velikim uspehom rukovode kompanijama, i time razbiju stereotipna mišljenja o ulozi žena u biznisu. Između ostalog, koristeći upornost u radu i intuitivnost, žene stiču određene poslovne prednosti. Ako se pod preduzetništvom u najširem smislu reči podrazumeva preuzimanje rizika da se komercijalizuje nova ideja preko proizvodnje i prodaje proizvoda/usluga kroz osnivanje sopstvene firme, preduzetnik je svako ko ispunjava te uslove. Ovakva opšta definicija preduzetništva se dalje razrađuje: ko može biti preduzetnik i koji su kvaliteti uspešnog preduzetnika. Rasprave po pitanju ko može biti preduzetnik uključuju i rasprave po pitanju koje karakteristike imaju žene preduzetnici.

Tradicionalna teorija preduzetništva ističe „dualnu karijeru“ žene kao ograničenje koje umanjuje šansu ženama da budu uspešni preduzetnici, odnosno „karijera majke“ i karijera žene uspešnog preduzetnika su nespojive. Pošto u praksi ima uspešnih žena, onda se prepreke za žene postavljaju u obliku „staklenog plafona“. „Stakleni plafon“ je granica do koje žena uopšte, a pogotovo žene majke, mogu razvijati svoju poslovnu karijeru. Ovaj „plafon“ je oduvek postojao, samo u različitim oblicima: najpre u obliku patrijarhata, kada postoji shvatanje da je žena potčinjeno ljudsko biće u porodici, jer sve odluke donosi muškarac; zatim, preko podele zanimanja na „muška“ i „ženska“; preko podele poslova na „ženske“ (izvršne) i „muške“ (menadžerske); preko podele poslova na dobro plaćene („muške“ poslove) i slabije plaćene („ženske“ poslove); preko nižih (za žene) i viših primanja (za muškarce) za iste poslovne rezultate i sl.

[216] Univerzitet Union, Fakultet za poslovno industrijski menadzment i pravo, Beograd, Ekonomski fakultet, Evropski univerzitet Brčko, Brčko distrikt, BIH
[217] Evropski univerzitet Brčko distrikt, Brčko, BIH
[218] Visoka škola strukovnih studija za menadžment i poslovne komunikacije, Sremski Karlovci, Mitropolita Stratimirovića 110, Ekonomski fakultet, Evropski univerzitet Brčko, Brčko district, BIH

Ključne reči: *kompanija, stereotipi, preduzetnik, stakleni plafon, dualna karijera, diskriminacija*

Abstract: *After the Second World War, the social position of women began to drastically improve. Women began to get the same rights as men, which also reflected their entry into the business world, which had previously been reserved for "stronger sex". However, today all the prejudices that exist when dealing with business women and the results they can achieve are not abolished. The woman was very difficult to change the already established models of society that fevorized the role of a man in the business world, and besides, she did not receive the support of the environment in which she lives precisely because of the traditional relationships that exist in society. In our society, gender stereotypes are still dominant, traditional and obsolete beliefs about what kind of work women should do, and what kind of work are men. There is often a saying that a woman must be twice as good as a man to succeed, and the saying is that people are very strict about unsuccessful men and very generous towards successful women.*

As a rule, women were always given some less prominent function and thus were denied the opportunity to show their talents in the business world. Instead, their role was marginalized and prevented from participating in the decision-making process. However, they nevertheless decided to pave the way, to take their place and prove themselves in the business world, which has long been used exclusively as "the men's field." They are moving with great success to leading companies, thereby breaking stereotypical opinions on the role of women in business. Among other things, using perseverance in work and intuition, women gain some business benefits. If entrepreneurship in the broadest sense of the word implies taking over the risk of commercializing a new idea through the production and sale of products / services through the establishment of one's own firm, an entrepreneur is anyone who meets these requirements. This general definition of entrepreneurship is further elaborated: who can be an entrepreneur and who are the qualities of a successful entrepreneur. Discussions on who can be an entrepreneur include discussions about the characteristics of women entrepreneurs.

Traditional entrepreneurial theory expands women's dual career as a limitation that diminishes women's chances of being successful entrepreneurs, that is, "the mother's career" and the career of a successful entrepreneur's wife are incompatible. Since in practice there are successful women, then obstacles for women are placed in the form of a "glass ceiling". "Glass ceiling" is the limit to which women in general, and especially women mothers, can develop their business career. This "ceiling" has always existed, only in different forms: first in the close of patriarchy, when there is an understanding that a woman is a subordinate human being in the family, because all decisions are made by a man; then, by dividing occupations into "men" and "women"; through division of jobs into "women" (executive) and "men" (managerial); through division of jobs into well-paid ("male" jobs) and poorly paid ("female" jobs); through lower (for women) and higher earnings (for men) for the same business results, etc.

Key words: *company, stereotypes, entrepreneur, glass ceiling, dual career, discrimination*

UVOD

Tradicionalna teorija preduzetništva ističe ,,dualnu karijeru“ žene kao ograničenje koje umanjuje šansu ženama da budu uspešni preduzetnici, odnosno ,,karijera majke“ i karijera žene uspešnog preduzetnika su nespojive. Pošto u praksi ima uspešnih žena, onda se prepreke za žene postavljaju u obliku ,,staklenog plafona“. ,,Stakleni plafon“ je granica do koje žena uopšte, a pogotovo žene majke, mogu razvijati svoju poslovnu karijeru. Ovaj

„plafon“ je oduvek postojao, samo u različitim oblicima: najpre u obliku patrijarhata, kada postoji shvatanje da je žena potčinjeno ljudsko biće u porodici, jer sve odluke donosi muškarac; zatim, preko podele zanimanja na „muška“ i „ženska“; preko podele poslova na „ženske“ (izvršne) i „muške“ (menadžerske); preko podele poslova na dobro plaćene („muške“ poslove) i slabije plaćene („ženske“ poslove); preko nižih (za žene) i viših primanja (za muškarce) za iste poslovne rezultate i sl.

S obzirom da žene u praksi sve više probijaju ove „plafone“, mnoge velike kompanije, na različite načine, pomažu ženama koje su u njima zaposlene da lakše savladaju „dualnu karijeru“; preko fleksibilnog radnog vremena, agregiranog radnog vremena, alociranog radnog vremena, obavljanja rada kod kuće i sl. Ipak, istraživanja pokazuju da je veliki broj žena motivisan da postanu preduzetnici baš zbog želje da same sebi stvore uslove za uspešno obavljanje obe karijere („karijere majke“ i poslovne karijere). Pri tome koriste različite strategije, pa se, shodno tome, formiraju različiti tipovi žena preduzetnika.

Međutim, savremena teorija preduzetništva uspešnim preduzetnikom smatra onog preduzetnika koji uspeva da izbalansira tri karijere: poslovnu karijeru, „porodičnu karijeru“ i „karijeru komfornog života“, a stepen uspešnosti se meri stepenom izbalansiranosti. Ženi preduzetniku je, zbog njenih bioloških karakteristika, opet teže da postigne optimalan balans. U ovom radu se obrađuje tipologija žena preduzetnika prema stilu rada i prema personalnim karakteristikama, kao i neke strategije za postizanje ravnoteže između tri navedene karijere.

KARAKTERISTIKE ŽENSKOG MENADŽMENTA

Iako se pristup modernom poslovanju razlikuje kod muškaraca i žena, eksplozivan rast „ženskih preduzeća 90-ih godina potvrđuje uspeh njihovog netradicionalnog stila vođenja biznisa. Više od polovine žena vlasnica preduzeća naglašava ulogu intuicije ili „desne strane mozga“ umesto „leve“, koja stiče važnost analize, metodične obrade informacija i razvojnih procesa. Kroz intinuitivni proces često se može uočiti prilika koja nije baš očita i doneti ispravna odluka bez puno analiza.

Nevenka Nićin



Datum, mjesto i država rođenja: 11.07.1952., Novi Sad, SFRJ
Obrazovanje:
1. Završen fakultet (naziv fakulteta) Ekonomski fakultet, Subotica, Univerzitet u Novom Sadu
2. Magistratura (naziv fakulteta i teme) Ekonomski fakultet, Subotica, Univerzitet u Novom Sadu„Pozicioniranje i strukturiranje ciljeva u menadžmentu angrodetaljističkog trgovinskog preduzeća“
3. Doktorat (naziv fakulteta i teme)Fakultet za menadžment u Novom Sadu, Univerzitet Privredna Akademija „„Menadžment marketingom malih i srednjih preduzeća u funkciji postizanja konkurentnosti na domaćem tržištu“

Nastavnu aktivnost započinje 2003. godine na Univerzitetu Privredna akademija, Fakultetu za menadžment, Novi Sad kao asistent. Od 2008. godine zaposlena u punom radnom odnosu na Beogradskoj poslovnoj školi-visokoj školi strukovnih studija Beograd kao profesor na predmetima Ekonomija, Bankarstvo, Korporativne finansije na specijalističkim studijama. 2011. godine izabrana je u zvanje vanrednog profesora za užu naučnu oblast Ekonomija na Univerzitetu Union, Fakultet za poslovno industrijski menadžment Beograd. Od 2011. angažovana na Evropskom univerzitetu u Brčkom, gde je birana u zvanje redovnog profesora, za užu naučnu oblast "Računovodstvo" i užu naučnu oblast "Finansije" i na Evropskom Univerzitetu Brčko distrikt u Brčkom. Obavljala dužnost dekana Ekonomskog fakulteta na EUBD.

Žene vlasnice preduzeća razmišljaju o svojim odlukama i balansiraju opcije i rezultate pre preduzimanja akcije. One se ne ustručavaju da zatraže informacije od poslovnih savetnika i saradnika. Prednost je u deljenju mišljenja i znanja putem međusobnih interakcija i odnosa. One imaju sposobnost da direktno rasuđuju različite zadatke i prioritete. U poslu je danas fleksibilnost i prilagodljivost prednost kada se očekuje multifunkcionalnost u sprovođenju zadataka. Zadovoljstvo pronalaze u izgradnji uspešnih odnosa sa kupcima i zaposlenima, kontrolisanju lične sudbine i radu na nečemu što smatraju vrednim uloženog truda. Većinu svog života provedemo radeći. Ako naš posao nije u skladu sa ličnim vrednostima, pre ili kasnije doći će do unutrašnjeg konflikta. Žene menadžeri taj konflikt koriste kao motivaciju u cilju stvaranja odgovarajućeg načina života.

Što se tiče zemalja u razvoju u kojima u školu ide manje devojčica nego dečaka, ulaganje u obrazovanje žene moglo bi se višestruko vratiti na privrednom i društvenom planu. Ne samo da će obrazovane žene biti mnogo produktivnije, nego će i odgajati obrazovaniju i zdraviju decu.

Žene menadžeri, kako pokazuju istraživanja, mogu raditi različito. Na primer, u poređenju sa muškarcima menadžerima, žene više žele da rade u timovima, manje su usredsređene na sebe i lični ego im je manje važan od uspeha organizacije ili poslovne ideje koju slede. Međutim, treba naglasiti da žene mogu naići na mnoge prepreke kad pokušavaju da učestvuju u procesu transformacije. Naša sredina je tradicionalnija u pogledu polova. U toj sredini pol je obično puno jači faktor prepreke potencijalnim menadžerkama nego što je to slučaj u urbanim sredinama, njihovo je saopštavanje manje, njihove su rukovodeće sposobnosti manje u poređenju sa urbanim ženama. Prema tome, treba razviti posebne programe pomoći (tehničke i finansijske) za savladavanje tih prepreka, kako bi se udovoljilo potrebama žena, da bi one bile u stanju da započinju razvijanje svojih vlastitih poslova, da bi razvile već postojeće poslove, jer je njihov broj danas još uvek ispod potencijalnog.

Anka Bulatović



Datum, mjesto i država rođenja 12.05.1962., Donji Žabar, opština Orašje, SFRJ

Obrazovanje:

1. Završen fakultet (naziv fakulteta) Ekonomski fakultet, Brčko, Univerzitet u Tuzli

2. Magistratura (naziv fakulteta i teme) Fakultet za uslužni biznis Novi Sad „BAZEL II: Neophodna osnova upravljanja bankarskim biznisom“

3. Doktorat (naziv fakulteta i teme) Evropski Univerzitet Brčko „Revizijski izvještaj sa aspekta primjene međunarodnih računovodstvenih standarda“

Biografski podaci: Anka Bulatović je od 1988. – 1992. godine radila u OOUR „Nova Trgovina“ u Orašju kao šef računovodstva, a u periodu od 1992. – 1994. godine u Službi društvenog knjigovodstva Filijala Brčko kao viši inspektor. U periodu od 1994. – 1997. godine u Službi društvenog knjigovodstva Filijala Brčko kao šef inspekcije i kontrole, a u periodu od 1997. – 2001. godine u Razvojnoj banci AD Banja Luka, Filijala Brčko kao šef odjeljenja sredstava i plasmana. U periodu od 2001. – 2013. godine obavljala je poslove direktora Nove Banke AD, Filijala Brčko, a od 2013. – 2014. godine radila je kao šef agencije Nove Banke AD Banja Luka, Filijala Brčko i u periodu 2014. – 2015. godine obavljala poslove direktora Bobar Banke AD Bijeljina, Filijala Brčko. 2013. godine izabrana u zvanje docenta za naučnu oblast Računovodstvo i revizija na Evropskom Univerzitetu u Brčkom. Trenutno obavlja poslove v.d. dekana Ekonomskog fakulteta na EUBD. Obavlja dužnost predsjednika Skupštine Saveza računovođa i revizora Brčko Distrikta, član je Komisije za računovodstvo i reviziju BiH. Posjeduje Certifikat ovlaštenog računovođe od 1998.godine, zatim Certifikat za procjenjivača ekonomske struke i posjeduje licencu vještaka ekonomske struke.

Ženski menadžment u razvijenom svetu

Budući da postoji niz ograničenja za razvoj ženskog menadžmenta (ekonomska, socijalna, ravnopravnost polova, dr.), cilj je omogućiti njegovo unapređenje. Menadžerke u svetu žale se[219] na sledeće:

- manjak samopouzdanja i podršku od strane porodice;
- socijalne pritiske zbog tradicionalne podele uloga;
- zakonodavne okvire;
- žene iz siromašnih zemalja traže da deo međunarodnih sredstava namenjenih za razvoj preduzetništva bude usmeren na razvoj ženskog preduzetništva.

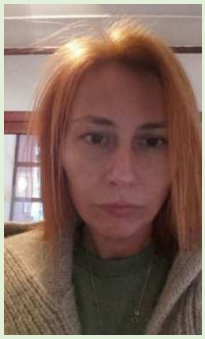
Prema analizi danske Agencije za trgovinu i industriju, žene čine trećinu preduzetničke populacije u Danskoj, a nailaze na niz barijera prilikom pokretanja poslova, od kojih su finansije najveća:

- žene se odlučuju za poslovne poduhvate (većinom uslužne delatnosti) koje banke smatraju manje atraktivnim za investiranje (mali iznos zatraženog kredita), tako da ih umesto na odeljenje za kreditiranje korporacija upućuje na odeljenje za kreditiranje fizičkih lica;
- preduzetnice koje se javljaju bankama sa malim projektima često trebaju da odgovore na pitanja iz privatnog života, koja se uglavnom ne bi postavila muškarcu;
- svojim savesnim pristupom i odmerenim načinom prezentovanja projekta žene se često doživljavaju kao osobe bez dovoljno samopouzdanja, što može predstavljati značajnu barijeru;
- žene nemaju dobro izgrađenu mrežu poslovnih poznanstava, nisu poznate bankarskom svetu, pa bankari ne pokazuju dovoljno poverenja.

Američke statistike pokazuju sledeće:

- firme čije su vlasnice žene čine 38% svih firmi u SAD-u;
- u poslednjih 12 godina godišnji promet koji su ostvarila ženska preduzeća porastao je za astronomskih 436%;
- danas u SAD-u ima preko 9 miliona firmi čije su vlasnice žene, što čini gotovo 40% ukupnog broja poslovnih subjekata.

Vojislava Grbić *rođ. Nićin, rođena je 10.02.1975. godine u Novom Sadu. Nakon završene Osnovne škole, upisuje Gimnaziju „Jovan Jovanović Zmaj“ u Novom Sadu, gde polaže maturu 1994. godine.*



Višu poslovnu školu „Megatrend“, u Beogradu, završava 2000. godine zvanjem Ekonomista u oblasti finansijskog, bankarskog i berzanskog menadžmenta, a Fakultet za menadžment u Novom Sadu završava 2006. godine sa prosečnom ocenom 8,12 i zvanjem Diplomirani menadžer.

2009. godine stiče zvanje Diplomirani menadžer u sportu-Master iz oblasti menadžmenta na Fakultetu za menadžment u sportu, pri „Alfa Univerzitetu“, Beograd sa temom „Menadžment sportskog događaja na primeru Novosadskog maratona“. 2012. godine brani magistarski rad na temu „Internet marketing u funkciji elektronskog poslovanja“, na Fakultetu za poslovno industrijski menadžment u Beogradu, Univerziteta „Union“, te stiče zvanje Magistar nauka industrijskog menadžmenta. 2013. godine brani doktorsku disertaciju na temu: ”Informatizovano okruženje u funkciji razvoja malih i srednjih preduzeća”, na Ekonomskom fakultetu Evropskog univerziteta Brčko distrikt u Brčkom.

[219] Čvoro Petar, Održivo poduzetništvo, Sveučilište u Zadru, Zadar 2007.godine

- zapošljavaju 27,5 miliona ljudi i ostvaruju promet od preko 3600 milijardi US$ godišnje;
- žene pokreću firme stopom dva puta bržom od ostalih;
- žene su vlasnice 34% firmi u Kanadi i pokreću četiri od pet firmi koje pokreću mladi ljudi.

Interesantna je politika kompanije Hewlett Packard koja je čuvena po tome što unapređuje položaj žena u tehnološkoj industriji. Jednu trećinu svih upravnih položaja u ovoj kompaniji zauzimaju žene. HP je postavio sebi za cilj da poveća broj žena na svim organizacionim nivoima, i prati procenat zaposlenih žena.[220] Jedna od glavnih prepreka sa kojima se suočavaju zaposlene žene jeste pronalaženje ravnoteže između posvećenosti poslu i svom domu. Studija koju je sačinila jedna grupa koja se zalaže za zapošljavanje žena[221] pokazuje da u Evropi žene na visokim upravnim položajima imaju još više problema sa usklađivanjem ličnog i porodičnog života nego njihove koleginice u Americi. HP shvata da postoji više načina da se neki posao obavi. Gde su poslovne potrebe takve, a lokalni zakoni to dozvoljavaju, HP nudi fleksibilne uslove rada svim svojim zaposlenima, uključujući:

- fleksibilno radno vreme: U većini zemalja, zaposleni mogu otpočeti svoj radni dan u bilo koje vreme između 06:00 i 20:30.
- smanjeno radno vreme: Tamo gde je to moguće, zaposleni mogu raditi između 20 i 40 sati nedeljno; radni sati mogu se grupisati u određene dane, ili ravnomerno rasporediti na čitavu sedmicu.
- deljenje posla: Moguće je da zadatke i odgovornosti jednog punog radnog mesta podele dva zaposlena radnika. Ovu mogućnost HP pruža i menadžerima na najvišim položajima.

Interesantan je podatak da je Italija jedina zemlja u Evropi koja ima Zakon o ženskom preduzetništvu. U Evropi žene se sve intenzivnije uključuju u preduzetništvo zadnjih 15 godina. U ovoj zemlji procenat žena koje ulaze u svet biznisa je jako velik, a ovaj zakon uveden je 1992. godine. Cilj je bio razviti žensko preduzetništvo, promovisati specifične obuke za žene menadžerke, okarakterisati profesionalne sposobnosti žena preduzetnica, omogućiti lakše dobijanje kredita ženama i voditi brigu o ženama u poslovnom svetu.[222]

Često čujemo kako žene zarađuju deo plate muškaraca, predstavljaju manjinu na najodgovornijim položajima unutar kompanije ili kako im je na bilo koji drugi način otežan put prema poslovnom uspehu zbog različitosti ličnosti, društvenog okruženja ili nedostatku podrške. Bez obzira koji je pravi razlog, žene bi trebale biti svesne svojih kvaliteta i trebaju znati da ih pokažu na radnom mestu. Sedam nepisanih pravila za žene u poslovnom svetu[223]:

1. **Izgradnja kvalitetnih odnosa**, Uspostavljanje i održavanje odnosa sa osobama iz poslovnog okruženja može se pokazati korisnim bilo da je reč o podacima vezanim uz neki projekat ili internom takmičenju za otvoreno radno mesto. Ovi odnosi u velikoj meri pomažu u isticanju.
2. **Razvijanje samopouzdanja.** Izuzetno je važno da drugi vide i cene sve predstavljene ideje. Kako bi se moglo uticati na druge i predstaviti im ideje, potrebno je znanje, pogotovo ono iz trenutnog područja rada. Što se više zna o poslu i raznim poslovnim

[220] www.hp.com/rs/sr/stories/Prie_iz_HP a_Raznolikost_i_prihvatanje_oktobar_2006.html

[221] „Lideri globalne ekonomije, studija o muškarcima i ženama na rukovodećim položajima“ koji su sproveli Institut za porodice i rad, Catalyst i Centar za rad i porodicu Bostonskog koledža.

[222] www.podjetnik.si/KatID=311&ClaneklD=3282

[223]http://msn.careerbuilder.com/custom/msn/careerdvice/viewarticle.asp?articleid=796&Siteld=cbmsn4796&sc_extcmp=JS_796_advice&cbRecursionCnt=3&cbsid=f4f9934ae6c942d4908940242e1331f2-252765747-VA-4

rešenjima, to je lakše da se raspravlja sa drugima o tome ili da im se ponude postojeća gledišta.

3. **Preuzeti inicijativu.** Ukoliko postoji interesovanje za saradnju sa važnim klijentom, potrebno je preuzeti inicijativu, saznati kako je moguće uključiti se u rad na nekom velikom projektu. Još bolje je krenuti sa proučavanjem nekog posebnog segmenta poslovanja kako bi se ostručili za to područje.
4. **Upravljati teškim razgovorima.** Iako žene po pravilu ne vole sukobe, preporučljivo je savladati upravljanje teškim razgovorima. Ukoliko se savlada ova veština i nauči kako da se izbegnu nezgodne situacije, stvara se izgled snažne osobe koja ne popušta pred pritiscima.
5. **Promovisati se.** Ukoliko postoji svest o količini znanja koja se poseduje, promocija je i više nego poželjna. Jedino na šta se mora obratiti pažnja jeste da i osobe pred kojima se nastupa treba da budu svesne postignutih poslovnih rezultata.
6. **Znati kako da se zatraži ono šta se želi.** Kako bi znali da zatražite ono što želite, najpre morate savladati umeće upravljanje teškim razgovorima i znati kako se promovisati. Ne bi se trebali osećati neugodno da zatražite nešto što vam je potrebno, pogotovo ako ste sami svesni da ste to zaslužili.
7. **Uspešno funkcionisati i u poslovnom i privatnom životu.** Kako bi se uspešno funkcionisalo i u poslovnom i u privatnom životu, najpre je potrebno uspostaviti ravnotežu između posla i privatnog života. Često smo svesni kako dan ne traje dovoljno dugo da bi uspeli zadovoljiti ova oba dela života. Zbog toga treba težiti uspostavljanju harmonije.

Žene i liderstvo

Do sredine osamdesetih godina prošlog veka mnoge literature su izjednačavale pojmove menadžmenta i liderstva, međutim između ova dva pojma postoje jasne razlike. Menadžer je funkcija, liderstvo je stav koji nastaje onog trenutka kada se odlučimo da nas slede. Unutar organizacija vrlo malo ljudi su stvarni lideri, upravo iz razloga jer nisu spremni da preuzmu odgovornost za sebe. Unutar jedne kompanije funkcija lidera zavisi od njegove mogućnosti da zadrži integritet kompanije. Unutar te iste kompanije obično menadžer nije u stanju da kompaniju prilagođava zahtevima tržišta i tog trenutka se javlja potreba za liderima koji će moći da reše probleme i pomognu kompaniji da poboljša svoju poziciju na tržištu. Lider predstavlja lice koje je u stanju da utiče na grupu i koji je odgovoran za rešavanje konflikata i obezbeđenja saglasnosti među zaposlenima o mnogim pitanjima.[224] Takođe, veoma često se pojam liderstva poistovećuje sa uspehom, međutim liderstvo je daleko širi pojam. Liderstvo predstavlja čitav put ka uspehu, dileme sa kojim se suočavamo, prepreke koje prevazilazimo, poraze koje podnosimo, odluke kojima težimo ka ostvarivanju tog cilja. Postoji mnogo faktora koji oblikuju, ali i definišu kvalitet liderstva. Nijedan od njih ne može postojati bez ostalih. Naravno, zdrav osećaj za smisao i viziju i dalje je osnova koja doprinosi efikasnosti lidera. Lideri ne mogu uticati na okolinu ako ne poseduju sledeće:

- Samoodgovornost,
- poštovanje drugih,
- poverenje,
- brigu i
- empatiju.

[224] Radović-Marković M.,, Žene i mali biznis“, Poslovni biro, Beograd, 2005.

Profil žena lidera

Na osnovu teorijskih proučavanja i korišćenja primera iz prakse mogu se javno izdvojiti kvaliteti i specifičnosti onih žena lidera, koje su se po svojoj uspešnosti izdvojile i na taj način formirale svoj „profil“:

- One po pravilu imaju između 40 i 60 godina života, mada dominiraju one između 45 i 50 godina;
- Većina njih ima završene studije nekog od društvenih fakulteta (menadžmenta, ekonomije, prava i dr.)
- Dominiraju žene koje imaju podršku u porodici, naročito one koje svoje uzore traže i nalaze u superiornim kreativnim majkama;
- Obično su bile jedino dete u porodici ili najstarije dete;
- Pored neophodnih znanja i iskustava koja imaju u vođenju velikih i uspešnih firmi, najviše im pomažu intuicija i dobra komunikacija, kao i razumevanje saradnika i zaposlenih;
- Spremne su na brze promene poslovne strategije u kompaniji;
- Imaju emocionalnu stabilnost, tj. poseduju sposobnost da tolerišu stres i frustraciju;
- Dobro su organizovane i uživaju u tome da prevazilaze različite poslovne prepreke. Iznad svega, one su dominantne ličnosti i posebne u svom stilu i načinu mišljenja;
- Ispunjavaju entuzijazam u poslu i veoma su aktivne i pune radne energije;
- Uvek rade najbolje što mogu i teže visokom nivou samodiscipline;
- Služe se intuicijom, jer brze promene u savremenom svetu poslovanja kombinovane su da se „sve zna“. Drugim rečima, intelekt i logika ne mogu da se koriste u svim situacijama, zato najuspešnije žene lidere krasi visok stepen intuitivnosti.
- Sve uspešne žene lidere krasi i posedovanje lične harizme. Reč je o osobini koja im omogućava da izvrše jak uticaj na zaposlene, prenoseći na njih njihovu jasnu viziju posla i istovremeno ih motivišući da dostignu postavljene ciljeve;
- Uspešne jake žene lideri ispoljavaju i visok stepen samokontrole i jaku volju. Vrlo su pažljive kod donošenja odluka ili uporne da se one do kraja sprovedu u praksi;
- Veoma su odvažne, što se ogleda u njihovoj spremnosti da brzo i lako preuzmu rizik u poslu, a pri tome ne zaborave na vlastitu odgovornost prema svim zaposlenima u firmi;
- Njima odgovara timski rad, jer su pokazale izuzetne sposobnosti za saradnju sa ostalim zaposlenima, da ih podržavaju i usmeravaju u obavljanju aktivnosti;
- One grade stil liderstva, koje se zasniva na modelu porodice i tako ujedinjuju novi duh u organizaciju poslovanja njihovih firmi;
- Odlikuju se visokim vizionarskim sposobnostima. One moraju da imaju jak smisao za etiku u društvu i rade na homogenizaciji ljudi i ideja u njihovim organizacijama.

Sem ovih karakteristika, neophodno je permanentno raditi na sebi i lično se usavršavati, kako bi se razvili aspekti ličnosti koji doprinose postizanju nadprosečnih rezultata. Pored ovoga, važno je imati i volju za profesionalnim uspehom.

Prepreke prilikom zapošljavanja i pojam „staklenog plafona“

Žene u Srbiji do rukovedećih pozicija u kompanijama stižu znatno sporije od muškaraca. U Srbiji trenutno je skoro jedna trećina kvalifikovanih žena nezaposlena. Na osnovu podataka Ministarstva rada i zapošljavanja od ukupno 1,4 miliona radno sposobnih žena, samo 900.000 ima posao. Od njih 57% je zaposleno u privatnom sektoru, a od pola miliona nezaposlenih žena 20.000 njih ima univerzitetsku diplomu, dok 32,6% nema kvalifikacije.

Prilikom procesa zapošljavanja žene veoma često bivaju upitane o godištu, izgledu, što je zabranjeno Zakonom o radu iz 2001. godine. Žene obično nisu obaveštene da su takva pitanja zabranjena i da imaju pravo da podnesu prijavu protiv poslodavca koji ih postavljaju. Poslodavci prilikom intervjua za posao postavljaju ženama neprikladna pitanja, kao na primer, pitanja o bračnom statusu, planovima za udaju, ostajanje u drugom stanju i slično. Među preprekama sa kojima se žene suočavaju su takođe i nepostojanje strategija za napredak žena, obrazovni sistem u kome još uvek vlada polna segregacija, nesprovođenje zakona kojim se štite prava žena i razvojna politika, a kojom se ne uzima u obzir jednakost polova.

Kako bi se prevazišle barijere sa kojima se žene suočavaju prilikom zapošljavanja neophodno je unaprediti mere za postizanje jednakosti polova, okončavanje diskriminacija zaposlenih na polu.

Termin ,,stakleni plafon“ (eng. Glass ceiling) se prvi put pojavio 1985. godine, uveo ga je list Wall Street Journal gde navodi da su to ,,nevidljive prepreke koje sprečavaju žene u dostizanju čelnih pozicija korporacijskog vođstva,,. U proseku, žene zarađuju trećinu manje od svojih muških kolega obavljajući isti posao. Kao primer mogu sa navesti Sjedinjene Američke Države, gde žene čine 46,5% radne snage, a među najvišim menadžerima američke firme samo ih je 8% (kao poređenje može sa reći da je 1995, taj broj iznosio 5%), tako da u proseku zarađuju samo 72% iznosa plate koje dobijaju njihove muške kolege (1995.68%). Slično je stanje u Evropi, gde među 25 najbolje plaćenih izvršnih direktora nema ni jedne žene.

Prema pisanju svetskog magazina Economist, tri su glavna razloga do kojih dolazi do pojave staklenog plafona. **Prvi razlog** je isključivanje žena iz neformalnih mreža unutar firme, koje su jako važne za napredovanje. **Drugi razlog** je nepremostiva prepreka zbog koje još uvek preovladavaju predrasude o nesposobnosti žena za vođstvo, zbog čega muškarci, koji inače čine većinu u upravnim odborima firme, nisu skloni postavljanju žena na više i odgovornije pozicije. Kao **treći razlog** navodi se nedostatak uzora. Naime, na visokim položajima u firmama je premalo žena koje bi ostalima mogle pokazati kako raditi određeni posao.

Jedan od važnijih razloga zbog kojih žene odustaju od razvoja svoje karijere je porodica. Većina žena tokom karijere naprave pauzu za decu i porodicu, nakon čega je, prvenstveno zbog velike konkurencije, jako teško vratiti se u kompaniju i nastaviti karijeru na istom mestu na kojem su je prekinule. Zbog toga se sve više žena umesto nastavka karijere u određenoj kompaniji odlučuje za započinjanje vlastitog biznisa, što im svakako ostavlja više vremena za porodične obaveze.

Na koji način kompanije i država mogu uticati na smanjenje staklenog plafona?

Postojeći jaz između žena i muškaraca u osvajanju visokih pozicija u hijerarhiji nikako neće nestati sam od sebe, tako da bi kompanije, ali i država morale da preduzmu promene kako bi ih zadržali sa svojim radnim mestima i kako bi im omogućile dalje napredovanje.

Kao poželjna mera je omogućavanje ženama fleksibilno radno vreme, kako bi mogle uskladiti posao sa porodičnim obavezama, zatim pomoć pri povratku na posao nakon nužnih pauza u karijeri. Takođe, sem kompanije koja svakako mora uticati na smanjenje staklenog plafona, veliku odgovornost ima i država. Kao primer može se navesti Norveška u kojoj procenat žena na najvećim pozicijama u firmi je najveći u svetu i iznosi 22%. U ovoj skandinavskoj zemlji donesen je zakon koje je sve kompanije obavezao da do kraja 2007. godine imaju dve žene u svojim upravnim odborima.

Kad je reč o načinu na koji se jedna kompanija odnosi prema svojim zaposlenima, čak i najmanja predrasuda može napraviti razliku između zaposlenih. Ovo su otkrili istraživači kada su konstruisali kompjuterski model fiktivne kompanije. Ova kompanija je imala osam poslovnih nivoa, broj muškaraca i žena na najnižem rangu je bio isti, i imala je, takođe, i standardnu politiku unapređivanja svog osoblja. U ovaj sistem naučnici su ugradili jedan procenat predrasuda o favorizovanju davanja unapređenja muškaraca. Na osnovu ovog su simulisali niz unapređenja i dobili rezultat gde su muškarci zauzimali 65%, a žene 50% na najvišem nivou.

Diskriminacija žena na poslu

Kod mladih i obrazovanih žene često je prisutno shvatanje da ih diskriminacija ne pogađa. Nakon zapošljavanja na prvi pogled im se čini da žena šefova ima koliko i muškaraca, međutim kada se dalje pogleda situacija nije takva. Na osnovu rezultata istraživanja tima portala CareerBulider[225], jedna od četiri žena biva diskriminisana na radnom mestu, a od svih koji su učestvovali u ovom istraživanju, 31% ispitanih žena priznalo je da su doživele seksualno uznemiravanje od strane svojih nadređenih ili svojih kolega muškaraca. Iako je broj ispitanih žena u okviru ove internet ankete koje su bile žrtve seksualnog uznemiravanja na poslu iznosio 31%, čini se da stvari ipak idu na bolje ukoliko se postojeće stanje uporedi sa onim od pre pet godina. Naime, Rosemary Haefner, jedna od radnica na portalu CareerBuilder izjavila je da je pre pet godina broj žena koje su doživele ovakav vid uznemiravanja na poslu bio mnogo veći.

U navedenom istraživanju ispitanice su u svojim izjavama naglasile da osećaju da ih njihovi nadređeni na poslu, a koji su u većini slučajeva muškarci, ne shvataju ozbiljno, da ne uvažavaju njihove ideje, i da ih nikada ne uzimaju u obzir za unapređenje iako ispunjavaju sve zahteve. U zaključku je naglašeno da je problem diskriminacije žena ozbiljan u poslovnom okruženju, ali takođe je naglašeno da je problem diskriminacije žena ozbiljan u poslovnom okruženju, ali takođe je naglašeno da radnice trebaju pokazivati više inicijative i boriti se za svoj položaj. Istaknuto je da su mnoge žene pasivne, i da su stidljivog ponašanja za šta nema mesta ukoliko žele da izgrade ozbiljnu karijeru. Takođe je interesantan podatak da više od polovine žena koje su doživele seksualno uznemiravanje na poslu nisu preduzele nikakve zakonske mere smatrajući da to ne bi ništa promenilo ili su smatrale da bi time stvorile dodatne probleme, kao i zbog straha od eventualnog otpuštanja.

U celom našem regionu, a posebno u Crnoj Gori, pokazalo se da žene uglavnom ne prepoznaju postojanje diskriminacije kao takve. Ali, kada im se postavi konkretno pitanje o obliku diskriminacije onda počnu da je prepoznaju na ličnom iskustvu i u okruženju i to na vrlo konkretnim pitanjima.

Oblici diskriminacija na poslu

Prvi oblik nejednakosti muškaraca i žena je tzv. indirektna diskriminacija koja nastaje kada se osoba zbog svog ličnog svojstva stavlja u nepovoljan položaj preduzimanjem radnji koji su privredno zasnovane na nediskriminaciji. Ovaj vid diskriminacije je uobičajen pre svega u privatnom sektoru, kod velikih kompanija. Drugi vid nejednakosti je direktna diskriminacija koja nastaje ako se određena osoba stavlja u podređeni položaj zbog nekog svog ličnog svojstva, npr. stanje kada žena za isti rad prima manju platu od svog muškog kolege. Ovaj drugi vid

[225] www.careerbuilder.com

nejednakosti je teže otkloniti, jer je uzrokovan nizom različitih faktora, posebno materinstvom i porodičnim obavezama koje smanjuju radnu mobilnost žene.

Najčešće diskriminacije na poslu su: seksualno uznemiravanje, prinudni odmori bez pravne osnove, ,,savetovanje" ili prisiljavanje na otkaz u slučaju trudnoće i premeštanje na lošije radno mesto.

Problem diskriminacije postoji oduvek. Ona je prisutna u svim vrstama preduzeća, bilo da je reč o javnim, privatnim ili državnim ustanovama, ali pojedine statistike pokazuju da je diskriminacija prisutna najčešće u privatnim preduzećima. Kako bi se pomoglo osobama koje na poslu trpe bilo koji vid diskriminacije u našoj zemlji otvoren je SOS telefon za žene žrtve diskriminacije na radnom mestu, koji predstavlja projekat Ujedinjenih građanskih sindikata ,,Nezavisnost" za zaštitu prava žena na poslu. Ovaj sindikat pomaže ženama savetima i pravnom pomoći. Do sad je dobijeno desetak takvih sporova, a više desetina je u toku. Takođe će objaviti ,,Crnu listu poslodavaca" koji najčešće diskriminišu žene.

Istraživanje je pokazalo da postoji diskriminacija žena u svim radnim segmentima, i pri zapošljavanju i pri otpuštanju, pri napredovanju i stručnom usavršavanju. Dobijaju različite plate za rad iste vrednosti, rade na lošijim radnim mestima. Najčešće diskriminisane su mlade žene, zatim starije žene i invalidi, najčešće u sektoru sive ekonomije, a zatim u malim i srednjim preduzećima i multinacionalnim korporacijama i drugo. Pojedine statistike pokazuju da su najčešće diskriminisane žene sa srednjom stručnom spremom. Diskriminacija žena je vidljiva i kroz zarade. Za isti posao i nivo obrazovanja plaćene su manje od muškaraca.

U našem društvu problem diskriminacije na poslu je tabu tema, a ovaj problem je toliko rasprostranjen da je postao potpuno ,,normalna" pojava. U strahu da će ostati bez posla, žene obično prijavljuju ovakve slučajeve, ali čak i kada se žale veoma često ostaju bez odgovora i pomoći zato što je teško dokazati slučajeve koji se obično dešavaju u četiri oka.

Žene preduzetnice u Srbiji

Poslednjih decenija u Srbiji se povećava broj žena koje se odlučuju za započinjanje sopstvenog biznisa. Žene su vlasnice ili suvlasnice 16 hiljada firmi u Srbiji. To je petina od ukupnog broja domaćih preduzeća. Kada se ta dva podatka uporede, Srbija već ima evropski prosek, na primer u Švedskoj, nema više od 22% preduzetnica. Nažalost, veliki broj preduzeća u Srbiji samo je registrovan na žensko ime. Precizniji podatak se dobija kada se vidi u koliko firmi je žena i vlasnik i direktor, jer je tada veća verovatnoća da u firmi nisu prisutne samo imenom i prezimenom. Po tom kriterijumu, prema podacima iz Agencije za privredne registre, žene upravljaju sa 6.700 malih i srednjih i 16 velikih preduzeća u Srbiji.

Istraživanja o ženskom preduzetništvu pokazuju da se žene za samostalan rad odlučuju u različitim životnim dobima, a ranije počinju one koje potiču iz porodica u kojima je postojala zanatlijska ili tradicija slobodne profesije, pa su osnovne obrasce preduzetničke kulture usvojile kroz socijalizaciju. Poslovnih žena ima najmanje u seoskim područjima, pokazuju istraživanja. Često se kao jedna od prednosti žena u biznisu još može smatrati (ono što im se obično zamera) ,,brbljivost". Jer, dobar menadžer većinu vremena provodi komunicirajući. Tu bi žene, smatra se, trebalo da su u prednosti u odnosu na muškarce, jer bolje koriste svoju veštinu komuniciranja, sposobnost slanja i primanja informacija, misli, osećaja i stavova putem verbalnih i neverbalnih signala.

Inicijativa da se istakne važnost ženskog preduzetništva, nije samo lokalnog karaktera. Početkom 2007. godine na konferenciji koju je organizovalo nemačko Ministarstvo spoljnih poslova, a koju je otvorila kancelarka Angela Merkel, istaknuto je opredeljenje evropskih zemalja da promovišu žene u ekonomiji, jer je njihov radni doprinos privrednom rastu veći od 50%, a vidljivost i uticaj znatno potcenjen. I zato se situacija menja. U Evropskoj uniji teško je pronaći preduzeće, koje drži do svog ugleda, bez žena u vrhu menadžmenta. Irci su najažurniji po tom pitanju, pa u toj zemlji 70% preduzeća u top menadžmentu ima bar jednu ženu. U Americi, problem polne ravnopravnosti u biznisu gotovo da je prevaziđen, sudeći po činjenici da 17 žena na sat ulazi u biznis, konkretnije – žene otvaraju 420 kompanija svakog dana, usled čega je znatno prevaziđeno mačo poimanje poslovanja.

ZAKLJUČAK

Ženama u Srbiji skoro su nedostupne rukovodeće pozicije u preduzećima, a njihova primanja za poslove iste težine niža su od zarade muškaraca, rezultat je različitih istraživanja na temu položaja žena u preduzetništvu. Samo jednu petinu direktorskih pozicija u preduzećima u Srbiji zauzimaju žene, u svojstvu zastupnika preduzeća žene su zastupljene sa 23% dok se na čelnim pozicijama upravnih odbora nalazi tek 14% žena“. Plate žena za obavljanje poslova iste težine, uz iste kvalifikacije i kvalitete su niže od primanja muškaraca. Od 2000. godine do sada poraslo je učešće žena u političkom životu i obrazovanju, ali je pogoršan njihov položaj na tržištu rada. Procenat nezaposlenosti žena u Srbiji je 24%, naspram 16% nezaposlenih muškaraca. Stopa nezaposlenosti žena u Srbiji znatno je veća nego u zemljama Evropske unije. Naročito je težak položaj žena u ruralnim područjima, pošto one predstavljaju neplaćenu radnu snagu. Na tržištu rada u Srbiji naročito je prisutna diskriminacija mlađih žena „od kojih se u oglasima zahteva da izgledaju atraktivno“. Prema istraživanju Saveta za ravnopravnost polova i Fonda za razvoj Ujedinjenih nacija često oblik diskriminacije žena je i to što im poslodavci prilikom razgovora za posao postavljaju i pitanje da li planiraju rađanje dece. Za poboljšanje položaja žena na tržištu rada neophodno što skorije donošenje Antidiskriminacionog zakona, kao i Zakona o ravnopravnosti polova.[226]

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CONTROL VS COORDINATION – A WAY TO CORPORATE GOVERNANCE PERFORMANCE

Tamara Stojanovic[227]

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Abstract: *This paper is the result of the analysis of the key characteristics of 'good corporate governance', its 'best practices' and case studies of corporate scandals in attempt to identify why controls are not enough. The theoreticians and practicioners put great effort in to overcome weaknesses in corporate governance, though these efforts are not a guarantee of a corporations' survival or success. New variations of old remedies (more rigid controls and supervision) were not just unsuccessful but turned out to be counterproductive. The solution which is just emerging requires a completely new approach – a new paradigm. A new paradigm does not rely on corporate 'governance' focused on more control and supervision but rather on 'leadership' based on 'spiritually intelligent' responsibility. In this context it is not about 'control' but a 'coordination' that reconcile various interests, expectations and goals in order to empower the whole system (the corporation together with all the stakeholders) to achieve its goals and realize its raison d'être. This apporach puts a human being and his/her deepest motivational factors, i.e. human nature in the first place since he/she is a creator and carrier of all the processes and systems.*

Key words: *corporate governance, control, organizational culture, coordination, human nature.*

1. INTRODUCTION

The goal of this paper is to determin a reason why control as a dominant tool of corporate governance does not bring the desired results and to find out which prerequisties should be in place in order to provide good performance of corporate governance. The main assumption of this paper is that current and previous theory and practice of corporate governance does not pay enough attention to the needs and goals of other stakeholders such as customers, managers, employees, society, the public etc. The fact is that problems are generally solved by focusing on their consequences, instead of looking into causes which lead to those undesired results.

The evolution of corporate governance practices over time implied more controls and more rigid monitoring of executive management, but it did not provide a guarantee that performance would be created ([1], [4]). Although there is some evidence that good corporate governance results in direct economic benefits for an organization ([2] and [3]), case studies of great corporate collapses ([4], [5]) shows that formal satisfaction of all requirements of good corporate governance is not a guarantee of success.

Many authors (such as[19], [20], [21], [22], [23]) agree that the use of control theory in the field of organizational behavior is inadequate. Also, motivational incentives as a tool of governance can be rather counterproductive ([29], [30], [31], [32],) [33], [34]).

[227] University of Banja Luka, Faculty of Agriculture, Bosnia & Herzegovina

By analysing the lessons learned from the past we suggest a new way to performance - a concept of 'coordinate governance' which would be based on comprehension of and respect for human nature and its driving forces (as suggested by [37], [38], [39], [40], [41]). This new synergy/power would enable to face both the micro and macro challanges more effectively. Finally, reality confirms and scientists agree that such an approach brings results ([42], [43], [44], [45], [46], [47], [48], [49], [50], [51]).

Therefore, the aim of this paper would be to move the focus away from *controls and supervision* which are generally seen as foundations of good corporate governance, onto a *coordination* based on comprehension of basic factors affecting this process such as human nature and its driving forces (motivational factors). Being aware of, understanding and respecting human nature as well as coordinating human energy and potential (through 'coordinate governance') would lead to higher efficiency and effectivness in doing business.

2. METHODS AND MATERIALS

In the process of testing the established hypotheses the author of this paper has applied standard scientific methods such as: description, analysis and synthesis, inductive and deductive methods, abstraction and concretization and the method of comparation.

During the research conducted for the purpose of this paper, the author has analysed relevant literature from the field of corporate governance, expert articles, official documents, reports and regulations, relevant scientific research and studies, as well as other sources which are directly or indirectly related to the subject of the paper. Based on comparative analysis of all collected sources, the author managed to reach common indicators and general conclusions regarding the defined hypotheses and goals.

3. RESULTS AND DISCUSSION

3.1 Characteristics of Good Corporate Governance

Depending on the type of the organization the expectations of its stakeholders regarding corporate governance vary. However, they all have something in common, as they are all expected to meet the same characteristics of *good* coroprate governance. Literature from this field usually considers seven basic characteristics of corporate governance (see [1]), such as: *discipline*, *independence*, *accountability*, *responsibility*, *fairness* and *social responsibility*.

According to [2] a study, conducted by Georgia State University, published in December 2004, revealed that public companies with independent boards of directors enjoyed higher returns on equity, higher profit margines, higher dividend returns and higher stock repurchase. Similar results were reached by another study, conducted by MIT Sloan Shool of Managemnt of over 250 companies (see [3]). This study concluded that when companies had advanced information technology, on average, *governance practices* (good governance) generates 25% higher profits than is the case with companies with weak governance with the same strategic goals.

If considering only the formal aspect of good corporate governance, its characteristics sound like something which would guarantee business success. However, according to [1] there are some aspects that may stand in the way of corporate governance. The fact is that even good corporate governance is subject to consideration of cost-benefit analysis.

3.2 A Few Facts of Corporate Scandals in USA

In order to identify laches of good corporate governance it is necessary to understand the triggers for modern corporate scandals, especially those escalating at the beginning of 21st century as they created modern corporate governance as we know it today.

As [4] noted, despite the recommendations of the Blue Ribbon Committee and the Securities and Exchange Commission's (SEC) strong assurances that such recommendations would enhance the reliability and credibility of financial statements, corporate scandals and flagrant abuses continued at an accelerating rate. If we look at the conclusions and comments of the analysts of these scandals it is easy to see that they all agree it was all about *human greed, ego, and arrogance* (e.g. see: [5], [6]). As [4] noticed, companies such as Enron, WorldCom, Adelphia, Tyco and Global Crossing were *in full compliance, formally at least, with all applicable requirements for board and audit committee independence***.** However, it would be hard to find any corporation in the 1970s whose management behaved with comparable piracy.

Throughout the last 30-40 years monitoring mechanisms (controls) were more and more rigid and obligatory, but yet, they did not prove to be effective. The reason is in their formality (e.g. regarding directors' independence...), and finding a unique remedy that would fit all sizes (*set of standards*) without deeper analysis of actual causes of problems. For example, according [7], in the case of Enron, it was not a strategy which Enron used that led it to the end, but the way Enron used that strategy. The causes of all corporate scandals can be found in: *human greed, ego, arrogance, irresponsibility, negligence, ignorance but also in an enormous creativity which can be used in both ways – ethically and unethically*.

3.3 The Role of Code of Conduct

It is generally known that the modern literature on corporate governance places more and more emphasis on company behaviour and ethics. In some cases, a code of conduct is not just recommended but it is required to be adopted, implemented and disclosed in public (e.g. Report of the National Commission on Fraudulent Financial Reporting, 1987; COSO Report, 1992; 'Sarbanes-Oxley Act of 2002').

Codes of conduct are concerned with several aspects of 'desired' behaviour including moral aspects of human behaviour inside the organization. Ethics is just another aspect of corporate governance which gets more attention. In last couple of years, many organizations have paid attention to corporations' ethics and social responsibility. Since all 'hard' aspects of corporate governance, i.e. controls are/will be regulated by the law, these 'soft' aspects will make the difference. As [8] concluded, 'soft', subjective factors in corporate governance attract less attention from scientists and journalists but they are of key importance in the real world of corporate behaviour. These soft factors include social issues and issues of morality and health and safety.

3.4 Reasons Behind Controls Ineffectiveness

Through close examination and estimation of 'corporate governance best practices' (see [9], [10]) it is impossible to disregard the fact that vast number of recommendations, including the introduction of a number of policies, procedures, rules, codes, i.e. controls and monitoring in the broader sense, actually conceal the essence of good corporate governance (*responsibility,*

independence, ethics and integrity, fairness and objectivity, all-inclusiveness, disclosure, efficient communication, knowledge and information, remuneration, other forms of capital).

Aligning individual behaviour with organizational goals is a critical concern of management, i.e. corporate governance. However, [11] idendify several studies providing empirical evidence that individual behaviour can often deviate from organizational goals which can lead to suboptimal performance, inefficiency and organizational dysfunction (e.g. [12], [13], [14]).

Management uses planty of tools to make people do what they have to do in order to reach the goals of the organization, but all of them can be classified in two basic groups: controls and motivational incentives. Control theorists (e.g., [15], [16], [17], [18]) applied the basic model of a mechanical control system to humans. However, the use of control theory in the field of organizational behavior has been repeatedly criticized by many authors such as [19], [20], [21], [22], [23]. The assumption underlying control theory as well as other goals approaches (see [24]) is that all purposeful behavior follows a 'goal→behavior' sequence. However, [25] pointed out that organized collective action, as well as individual behavior in organizations, often *precedes* goal definition. Thus, specific formal and informal aspects of the organization such as evaluation and reward systems, decision rules, the dominant logic or rationality (see [26]), organizational interpretation modes (see [27]), norms, values, and culture and the social context, among others, can have profound effects on goal-setting, changing and retrospective goal inferences. In other words, goal-setting and change is not just an individual process in which people develop goals and sub goals in a hierarchical order according to means-ends relationships. It is also, as [28] point out, a social process in which individuals develop goals in order to make their (in)actions rationally accountable to themselves and to others.

Tamara Stojanovic *received her Ph.D. in Accounting and Auditing from the University of East Sarajevo (Bosnia and Herzegovina) in 2010. She also has a Masters degree in Financial Management with the Internal Auditing emphasis from the University of Banja Luka (2006) and a Bachelor of Science degree in Economics from Banja Luka State University (1999). She is currently serving as assistant professor in accounting, finance and auditing at the Faculty of Agriculture, Banja Luka State University. Before the University, she had worked as an auditor and consultant for several auditing companies, Institute of Economics, EU projects and Insurance Agency of the Republic of Srpska.*



Her publications include: Financial Position Analysis of the Agricultural Industry of the Republic of Srspka, an e-book published by Lambert Academic Publishing; Internal Auditing – Support to the Corporate Governance, a monograph published by Akademska Misao Beograd (2015), and many other papers considering issues of internal auditing, internal controls, good corporate governance and financial analysis.

She is certified public accountant and internal auditor and a member of the Accounting and Auditing Association of the Republic of Srpska and the Internal Auditors Association of Bosnia and Herzegovina.

Corporate governance uses incentives as means of aligning goals and motivating an individual's best possible performance. However, research presented by [29], [30] and [31] indicates that incentives can also reinforce or even establish a misalignment of goals. Corporate scandals such as at Enron, as well as the recent economic crisis, suggest that the misalignment of goals as a consequence of incentives can even lead to the collapse of established firms. When considering

financial incentive, the reliance on such incentives is based on the underlying assumption of expectancy theory [see 32] and more specifically that individual behavior is mostly motivated by expected money rewards. However, [33] identified several studies (e.g. [31], [34]) concluding that financial incentives can lead to myopic behavior and ultimately precipitate organizational failure.

This leads us to the concept of organizational culture, which is defined by [35] (see also [36]), as *a system of shared values (that define what is important) and norms that define appropriate attitudes and behaviors for organizational members (how to feel and behave).* From small groups to entire societies, organizations are composed of individuals. [37] argue that if we are to have a science of such organizations, it will have to be founded on building blocks that capture as simply as possible the most important traits of humans. According to these authors, understanding human behaviour is fundamental to understanding how organizations function. Humans are creative beings who respond creatively both to the opportunities the environment presents and constraints that prevent them from doing what they wish. They care about money, but also about other things such as respect, honour, power, love and the welfare of others. Therefore the real question is how to coordinate human energy in ways that increase rather than reduce the effective use of such creative and uncontrollable resource (see [38]).

According to [39], meaning, creativity and purpose are the three deepest motivational factors of every human being. They are not psychological processes, but spiritual contents constituting the foundation of spiritual intelligence. Thus, the basic challenge of governance is to enable all actors to participate in a creative process, make them feel significant and understand clearly the value of their contribution. Professor Drucker [40] in his book Management in Next Society suggests that all groups should work closely, in one company, in order to produce the desired result.

Therefore, a basic reason why controls are not effective results form the fact that corporate governance best practices are missing leadership based on spiritual intelligence (see [41]). All key terms, included in corporate governance best practices, actually point out the importance of bringing all interests, goals and needs on the same coordinate. This could be the basis of a new paradigm and a new approach to governance, named ’coordinate governance’. *Coordinate governance* would be the governance focused on *common vision, integrity, mutual trust and respect, true values, state of spirit and energy in the organization, organizational culture, recognition and satisfaction of needs and expectations of all stakeholders.* While corporate governance is mainly based on supervision and control, *coordinate governance* should be based on comprehension of human nature and all inner potentials constituting human being – intelectual, emotional, creative, spiritual.

3.5 Real Life and Science Confirms

Coordination based on managing human behaviour can have a powerful influence on the attitudes and behaviours of individuals within organizations. But the real question is whether it also has an impact on an organization’s effectiveness? [42] revealed that in a study of the best companies to work for in Canada that they were also the most successful companies in terms of shareholder return and sales growth. Fast Company magazine reported how the Gallup Organization undertook an exercise to process 30 years’ worth of data on worker attitudes to try and answer one simple but crucial question: ‘‘What does a strong and vibrant workplace look like?’’ (see [43]). According this research, the most ‘‘engaged’’ workplaces were 50% more likely to have lower turnover, 56% more likely to have higher-than average customer

loyalty, 38% more likely to have above-average productivity and 27% more likely to report higher profitability.

[44] argues that organizations can no longer achieve a competitive advantage through the traditional sources of success, such as technology, regulated markets, access to financial resources and economies of scale. Today, the main factor that differentiates organizations is the workforce and the most successful organizations are those that effectively manage their employees. [45] showed in his research work that there is a strong correlation between management style and staff satisfaction, and that both of them are positively affected by organizational culture. Also, [46] identified even 55 scientific papers that study the relationship between organizational culture and performance and indicate their direct interrelation.

According to [47], one of the priorities of strategic leaders in 21. century will be establishment and maintenance of healthy organizational culture that focuses on key values such as innovation, learning and valuation of human capital and team work. Unlike the previous ones, modern researchers believe that organizational culture can be used in achieving competitive advantage, effective work and staff productivity (see [48]). Many other researches as well, such as [49], [50], [51] confirm that the strong organizational culture is the prerequisite in creating better organizational performance and sustainable competitive advantage.

4. CONCLUSION

Over the recent years we have been witnesses to escallating and unexpected ’business disasters’. Such disasters were not confined to the USA, but have encompassed the whole corporate world. A number of measures have been taken in order to overcome these crises. However, common opinion is that, even where there are laws and regulations, auditors, securities commissions etc., stakeholders and public are still the vicitms of frauds and corporate scandals. For this reason, corporate governance is under more and more preassure. One of the issues it is faced with relates to the number of codes implying voluntary implementation of recommendations on good corporate govrnance. One of the anaswers to the collapse of large corporations was to make recommendations and rules more obligatory. Nevertheless, even if corporations stick to such rules 100%, they can still ’deceive’ their stockholders and stakeholders. Enron serves as an example for this but, unfortinately, it is not the only one. For this reason, instead of supporting rigid, defined frameworks, business should rely more on ’ethics and values’, ’fair-play’, integrity, sincerity etc., since companies simply cannot let themselves make the same mistakes again - just one more is enough to lead to an unhappy ending.

If modern corporations wish to survive and fulfill their ’raison d'être’ they have to start behaving responsible and in a ’spiritually intelligent’ way. Corporate governace should transcend into ’coordinate governance’ which task would be to enable all stakeholders to approach the same coordinate in order to produce the desired result. Therefore, financial results (profits) cannot be the only goal. It should be placed in the same coordinate with the goals of all stakeholders involved in the business process. This requires: ethics existing on a higher level, comprehension and respect of human nature and thinking ’out of the box’. Solving problems in a business world will not be possible without an integral overview of what lies ’beneath the surface’. The top of iceberg is only 1/10 of its total size. This means that theoreticians and the academic world should begin with a behavioral approach which perceives problems in the broader context and encompasses all scientific and practical areas, including comprehension of human nature and coordiantion of human creative energy.

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URBANI MARKETING – INSTRUMENT ZA TRANSFORMACIJU GRADOVA U TURBULENTNOM VREMENU

URBAN MARKETING AS TOOL FOR TRANSFORMING CITIES IN DISRUPTED TIMES

Mirjana Miljanović[228]
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Sadržaj: *Efekti globalizacije izazivaju promjene u ekonomskom, kulturnom i društvenom pogledu u gradovima, regijama i državama, vodeći povećanoj konkurenciji među gradovima, kroz takmičenje za resurse, prodaju proizvoda i usluga, investicije, posjetioce, stanovništvo. Traganje za adekvatnim odgovorom na aktivnosti konkurencije i privlačenje ciljnih grupa učinilo je da menadžeri postanu svjesni značaja marketinga u vremenu turbulencije i da moraju pokazati najviši stepen „elastičnosti" u kreiranju novih marketinških modela i strategija. Cilj ovog rada jeste ukazati na značaj usredsređenosti na ključne vrijednosti i „ono što je sigurno" kod korisnika gradskih usluga – u turbulentnim vremenima. Kao kriterij identifikacije perspektive mjesta korišten je Saffron-ov barometar brendova evropskih gradova.*

Ključne riječi: *urbani marketing, grad, korisnici gradskih usluga, Saffron-ov barometer, turbulentno vrijeme*

Abstract: *The effects of globalization cause changes in economic, cultural and social context in cities, regions and states, leading to increased competition among cities, through resource competitions, sales of products and services, investment, visitors, population. Searching for an adequate response to competition activities and attracting target groups has led managers to become aware of the importance of marketing in disruptive times and to show the highest degree of 'elasticity' in creating new marketing models and strategies. The aim of urban marketing is to combine the basic factors of city development. The aim of this paper is to point to the significance of focus on key values for city service users - in turbulent times. The Saffron European City Brand is used as a criteria for identifying the perspective of the place.*

Key words*: urban marketing, city, end users of city services, the Saffron city brand criteria, distrupted times*

1. MARKETING U TURBULENTNIM VREMENIMA

Svjedoci smo velikih i ubrzanih promjena koje se dešavaju na tržištima. Pogrešne reakcije menadžmenta na turbulencije mogu biti opasne a najveću štetu kako Kotler i Caslione [1] smatraju, prouzrokuju smanjenje ulaganja u marketing, istraživanje i razvoj, te ulaganja u ljudske resurse. Najviši stepen fleksibilnosti u kreiranju novih marketinških modela i strategija trebalo da pokažu marketing stručnjaci zbog prirode i brzine promjena na tržištima. Kotler je identifikovao četiri ključne promjene u marketinškom okruženju [1]:

1. Kupci su danas najinformisaniji, gotovo da mogu sve podatke o proizvodu ili usluzi pronaći na internetu.

[228] Fakultet za proizvodnju i menadžment, Trebinje, Univerzitet u Istočnom Sarajevu, Stepe Stepanovića bb, Trebinje

2. Potrošači su više raspoloženi da kupuju jeftinije proizvode (njima dobro poznate) za razliku od skupo reklamiranih (nad)nacionalnih robnih marki i proizvoda.
3. Konkurentske prednosti imaju kraći vijek trajanja iz prostog razloga što je konkurencija sposobna da sve brže kopira ili imitira bilo koji novi proizvod ili uslugu.
4. Novi medij koji služi za izvor informacija kao i nove mogućnosti za direktnu kupovinu, odnosno prodaju kupcima su internet i društvene mreže.

Ove promjene nalažu i nove pristupe i rješenja menadžera i marketinških stručnjaka. Ono na šta treba usmjeriti fokus u turbulentnim vremenima, kako Kotler i Caslione sugerišu odnosi se na nekoliko ključnih elemenata poslovanja [1]:

1. Potrebno je njegovati i održavati odnos sa postojećim kupcima i zaštititi se od pokušaja konkurencije da preuzmu najprofitabilnije i najlojalnije, kako bi kompanija zaštitila svoj tržišni udio sa ključnim segmentima kupaca.
2. Potrebno je prepoznati onu konkurenciju koja se podudara sa sopstvenim ključnim segmentima korisnika kako bi se usmjerilo na preuzimanje većeg tržišnog udjela od konkurencije.
3. Želje i potrebe potrošača danas se mnogo brže mijenjaju nego ranije, tako da je potrebno dodatno se posvetiti istraživanju tržišta i potrošača.
4. Budžet predviđen za marketing treba pokušati povećati ili barem održavati postojeći.
5. U turbulentnim vremenima, kupci žele osećaj sigurnosti a zadatak kompanije je da im to i pruže. Rječju, akcenat treba da bude na fokusiranju ključnih vrijednosti i „ono što je sigurno“.
6. Treba se osloboditi neefektivnih programa (onih koji nisu isplativi).
7. Marke i proizvodi koji su prepoznati i priznati trebaju zadržati cijenu koju su imali (ne snižavati je).
8. Na turbulentnom tržištu treba ukinuti neuspješne i neisplative marke i proizvode, još više ojačati najbolje proizvode i brendove, te se osloboditi slabih proizvoda i marki a sačuvati jake.

Mirjana Miljanović, Ph.D*. is assistant professor, at department Production and Management Faculty, University of East Sarajevo. She obtained her MSc and PhD in the field of engineering management. She has years of experience in project management and successfully writing project proposals. She has experiance in development of small and medium enterprises. Her particular field of interest is an industrial marketing and development of entrepreneurial.*

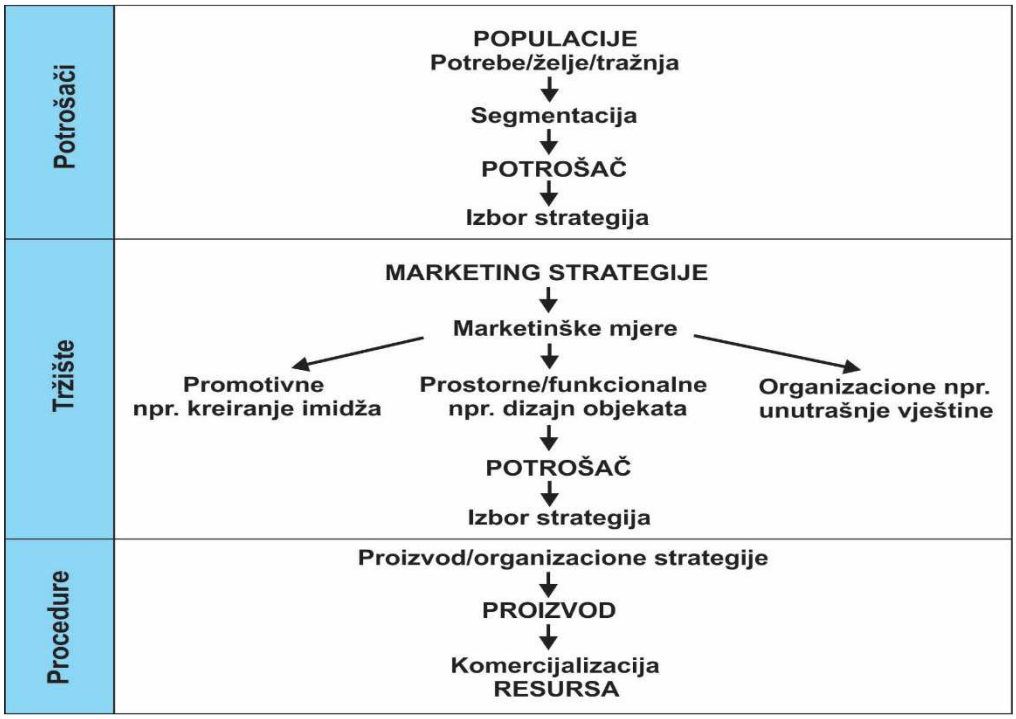


2. PROCES URBANOG MARKETINGA GRADOVA

Prema Paliagi (2007), „grad je urbanizovan prostor, dugoročan, dugog vijeka trajanja, proizvod koji se ne 'troši' odjednom već kroz dugi niz godina, i proizvod koji se ne proizvodi u cijelosti odjednom; on stalno nastaje, stalno se mijenja, širi ili sužava, povećava ili smanjuje; proizvod koji je u stalnom procesu transformacije, skup socijalnih, društvenih, geografskih i prirodnih datosti“. [2] Urbani marketing ima za cilj da objedini osnovne faktore razvoja grada i obuhvata:

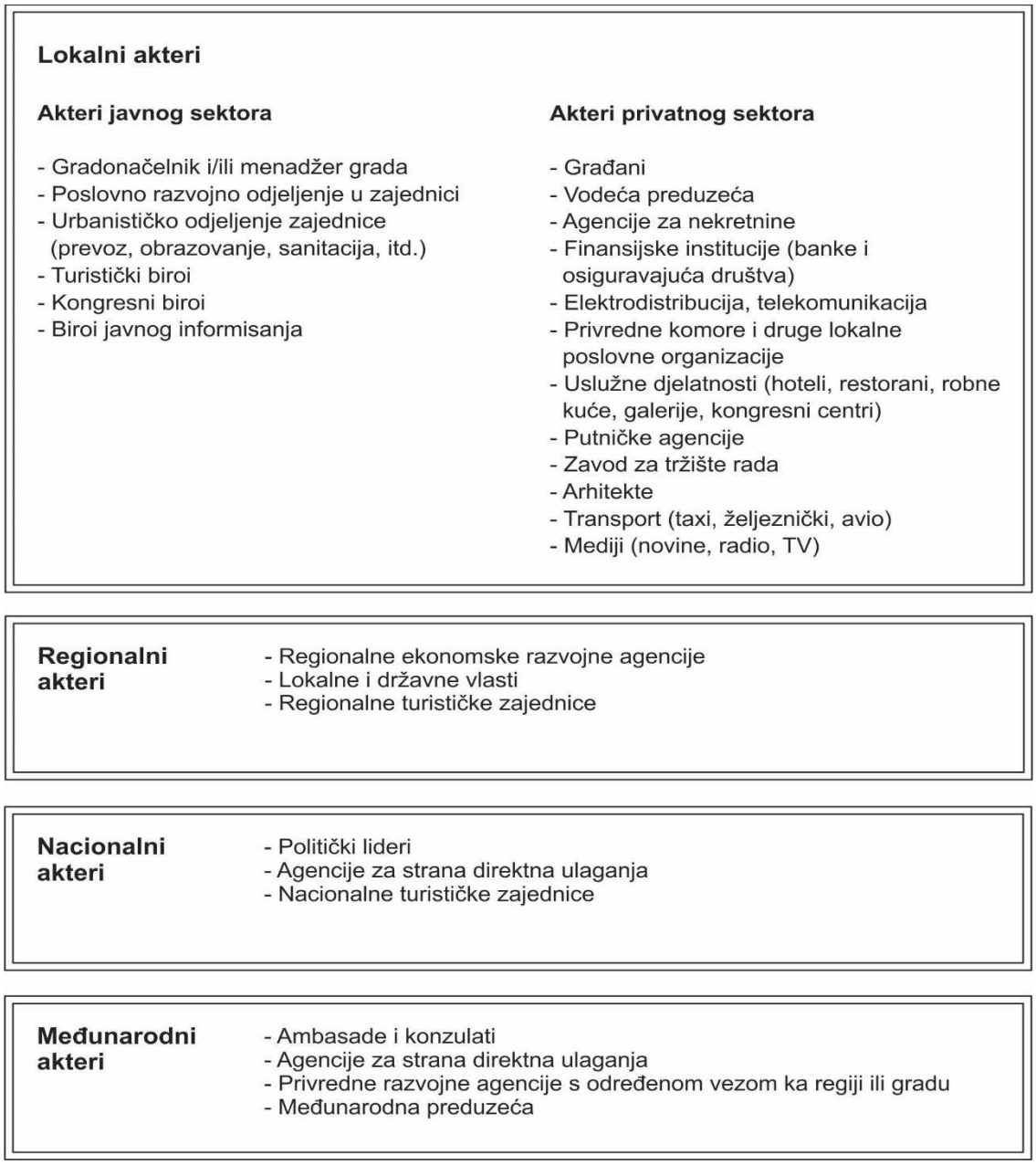
- marketing prostora grada ili marketing lokacije grada,
- marketing rezidenata ili stanovnika,
- marketing posjetioca, odnosno turista,
- marekting gradske uprave.

Urbani marketing poima grad kao seriju tematskih atributa od kojih svaki nudi određenu posebnost povezanu s odgovarajućom slikom i urbanom formom. *Cilj stvaranja branda grada u okviru urbanog marketinga jeste porast atraktivnosti mjesta*. [2] Za urbani marketing može se reći da predstavlja instrument za razumijevanje i djelovanja unutar gradova prilikom njihove transformacije. On je na određeni način nosilac znanja i informacija prilikom rasta i razvoja grada a sve u interesu korisnika gradskih usluga. ”Uvođenjem urbanog marketinga, gradske administracije mijenjaju način razmišljanja, prelazi se iz svojevrsne faze “proizvoda” u fazu “kupca odnosno fazu klijenta”, odnosno iz faze birokratije u fazu tržišne efikasnosti koja odjednom postaje mjerljiva”.[3] To je proces koji započinje iznutra (unutar administracije) u cilju izgradnje korporativnog identiteta.[2] Komunikacija se zatim razvija u dva smjera, prema unutra i prema van. Sistem djeluje jedinstveno, kao zajednička mreža svih odjeljenja gradske administracije. Na ovaj način komunikacija se odvija u dva smjera, prema unutra i prema vani. [2] Proces urbanog marketinga gradova predstavlja seriju lančanih aktivnosti koje *ulaz* pretvaraju u *izlaz* stvarajući dodanu (novu) vrijednost sa ciljem zadovoljenja potreba potrošača i drugih zainteresovanih strana. Na (Slici 1) predstavljeni su Elementi u procesu urbanog marketinga grada: proizvođači, tržište i potrošači. [4]



Slika 1: Elementi u procesima urbanog marketing grada

Svaki element je drugačiji u odnosu na elemente u procesu tradicionalnog marketinga. Cijena grada obično je indirektna, nematerijalna i često nemonetarna. Oglašavanje i promocija je samo jedan od mnogih mogućih nizova marketinških mjera. Izbor mjera zavisi od izbora marketinških strategija i ciljeva organizacije. Svaka strategija će zahtijevati drugačiju kombinaciju marketinških aktivnosti a brojne strategije mogu se koristiti istovremeno. [4] Akteri urbanog marketinga grada su: lokalni, regionalni, nacionalni i međunarodni akteri (Slika 2). [4]



Slika 2: Glavni akteri u procesu urbanog marketinga grada

3. MJERENJE VRIJEDNOSTI BRENDA GRADA I NJIHOVE POZICIJE U SVIJESTI KORISNIKA GRADSKIH USLUGA (INVESTITORA) NA PRIMJERU GRADA TREBINJA

Cilj stvaranje branda grada u okviru urbanog marketinga jeste porast atraktivnosti mjesta. Sektorsko brendiranje ili brendiranje lokacija novi je način promocije nacionalne privrede pri čemu se ciljanom komunikacijom određenog sektora ili investicijske lokacije povećava njihova atraktivnost za privlačenje novih investicija i ljudskih resursa.

Mjerenje vrijednosti brenda grada i pozicije koje imaju u svijesti korisnika gradskih usluga (stanovnici, turisti, privrednici i investitori), obavljeno je po osnovu *Safronov-og barometra brendova evropskih gradova* i ovom radu prikazano na slučaju investitora.[5]

Kriterij identifikacije perspektive mjesta, ***Saffron*-ov barometar brendova evropskih gradova** (*The Saffron European City Brand*) se utvrđuje na osnovu *znamenitosti i istorijske baštine grada, gastronomije i kvaliteta gradskih restorana, lakoće razgledanja grada pješice i javnim prevozom, nivou cijena, mogućnostima za kupovinu, klimatskim faktorima, ekonomskom značaju i stepenu razvoja grada.* Saffron tvrdi da postoji deset kvalitativnih faktora na kojima grad treba raditi ukoliko želi poboljšati svoj položaj u svijetu.

Ponos i osobenost stanovnika/rezidenata, odražava stepen slaganja sa stavom da stanovnici određenog mjesta, u našem slučaju grada Trebinja, žive na najboljem mjestu na Zemlji.

Poseban/drugačiji osjećaj za mjesto se vezuje za prepoznatljive karakteristike grada Trebinja koje utiču da se posjetilac osjećaja kao da se nalazi na posebnom mjestu. Ova posebnost se može odnositi na kulturu i ljude, arhitekturu i sl.

Ambicija/vizija (politika) i poslovna klima predstavlja kriterijum koji uključuje poslovnu klimu, pivlačne razvojne politike i razvojne vizije, privredne podsticaje i sl. Mjesta koja su se 'pokrenula', koja iskazuju poslovni dinamizam, obično postižu bolje rezultate, bilo da su povezana s velikim ulaganjima i/ili nude prijateljsko okruženje za funkcionisanje kompanija.

Trenutna prepoznatljivost i percepcija. Prepoznatljiva i široko rasprostranjena percepcija mjesta stvara impuls gradu da nastavi rasti u značajnu atraktivnost. Ostvarenju ovog cilja svakako doprinosi neki veliki događaj ili sajam o čemu zna veliki broj ljudi. Da li Trebinje ima preduslove za ispunjenje ovog cilja?

Da li je vrijedno vidjeti ga? Gradovi sa najboljim rezutatima nemaju samo pogled koji vrijedi vidjeti, nego sami po sebi su *vrijedni truda* da se ode tamo i vide te znamenitosti.

Jednostavnost, pristup i udobnost. Lak i udoban pristup gradu predstavljaju vidne faktore. Najbolji u ovoj kategoriji su oni gradovi do kojih se lako putuje. Da li se lako putuje, odnosno stiže do Trebinja?

Vrijednost konverzacije ('koktel parti' faktor). 'Koktel faktor' predstavlja društvenu vrijednost djeljenja iskustava posjete gradu Trebinju.

Lokalni kontekst/objašnjenje i vrijednost (koliko je isplativo/vrijedno što se Trebinje nalazi na mjestu na kom se nalazi). Prednost se ovdje ogleda ili u ekonomskoj moći grada, i/ili činjenici da je neki grad glavni grad, ili je u neposrednoj blizini drugih zanimljivih mjesta. Grad Trebinje u značajnoj mjeri ispunjava zahtjeve ovog kriterijuma.

Egzotičnost i atrakcije predstavljaju kriterijum kojim se uzima u obzir stepen u kojem je grad Trebinje 'drugačiji' u odnosu na druga mjesta. Brojnost i posebnost ovih razlika doprinosiće uticaju ovog kriterijuma na brend grada Trebinja.

Barselona efekat, (oh, mogao bi živjeti ovdje) razmatra sublimaciju iskustva koje grad Trebinje pruža. To je stepen u kojem su ljudi izrazili želju da žive u gradu nakon što su ga posjetili. Neka mjesta nesumnjivo imaju ovaj 'X-faktor' koji ima snažan efekat na ljude.

Ispitanici (stanovnici, turisti, privrednici i investitori) su izrazili svoj stepen (ne)slaganja sa konstatacijama iz upitnika preko *desetostepene* Likertove numeričke skale koji se kretao se od najmanje ocjene 1 do najveće ocjene 10.

Empirijsko istraživanje je obavljeno na primjeru grada Trebinja i imalo je za cilj provjeru stanovišta da snažan gradski brend projektuje stvarne, mjerljive koristi za grad i širu društvenu zajednicu. Istraživanja o vrijednosti, odnosno snazi brenda grada obuhvatilo je 505 ispitanika podijeljenih u četiri grupe: stanovnici (37.43%), turisti (49.11%), privrednici (10.30%) i **investitori (3.17%)**. Struktura ispitanika prema polu i ispitivanim grupama je prikazana u Tabeli 1.

Pol ispitanika	**Grupa**									
	Stanovnici		Turisti		Privreda		Investitori		**Ukupno**	
	n	*%*	n	*%*	n	*%*	n	*%*	**n**	***%***
Muški	87	*46.03*	113	*45.56*	37	*71.15*	13	*81.25*	**250**	***49.50***
Ženski	102	*53.97*	135	*54.44*	15	*28.85*	3	*18.75*	**255**	***50.50***
Ukupno	**189**		**248**		**52**		**16**		**505**	

χ^2	*Df*	*p*
18.652	3	< **0.001**

Tabela 1: Učestalost i procentualna zastupljenost ispitanika prema polu i ispitivanim grupama

Za upoređivanje srednjih vrijednosti različitih obilježja unutar istih grupa ispitanika korišten je neparametarski *Wilcoxon*-ov *W* test (ukoliko posmatrana obilježja nemaju normalnu raspodjelu). Kao statistički značajne uzimane su vrijednosti u kojima je $p<0.05$. Statistički značajne *p* vrijednosti su označene "podebljanim" fontom.

Rezultati testiranja značajnosti razlika u ocjenama ispitivanih investitora između svake dvije tvrdnje koje se odnose na *Saffron*-ov barometar su prikazani u Tabeli 2.

Investitori	Safron 1								
Safron 2	**Wilcoxon: p = 0.032**	Safron 2							
Safron 3	**Wilcoxon: p = 0.004**	**Wilcoxon: p = 0.001**	Safron 3						
Safron 4	Wilcoxon: p = 0.778	**Wilcoxon: p = 0.049**	**Wilcoxon: p = 0.032**	Safron 4					
Safron 5	**Wilcoxon: p = 0.001**	**Wilcoxon: p = 0.001**	**Wilcoxon: p < 0.001**	**Wilcoxon: p = 0.001**	Safron 5				
Safron 6	Wilcoxon: p = 0.339	Wilcoxon: p = 0.407	**Wilcoxon: p = 0.011**	Wilcoxon: p = 0.636	**Wilcoxon: p = 0.003**	Safron 6			
Safron 7	Wilcoxon: p = 0.269	**Wilcoxon: p = 0.012**	Wilcoxon: p = 0.107	Student: p = 0.635	**Wilcoxon: p < 0.001**	Wilcoxon: p = 0.155	Safron 7		
Safron 8	**Wilcoxon: p = 0.001**	Wilcoxon: p = 0.061	**Wilcoxon: p = 0.001**	**Student: p = 0.009**	Wilcoxon: p = 0.070	**Wilcoxon: p = 0.032**	**Student: p < 0.001**	Safron 8	
Safron 9	**Wilcoxon: p = 0.001**	**Wilcoxon: p = 0.042**	**Wilcoxon: p < 0.001**	**Wilcoxon: p = 0.007**	**Wilcoxon: p = 0.013**	Wilcoxon: p = 0.069	**Wilcoxon: p = 0.001**	Wilcoxon: p = 0.668	Safron 9
Safron 10	**Wilcoxon: p = 0.002**	Wilcoxon: p = 0.296	**Wilcoxon: p = 0.001**	**Student: p = 0.002**	**Wilcoxon: p = 0.009**	Wilcoxon: p = 0.103	**Student: p = 0.002**	Student: p = 0.588	Wilcoxon: p = 0.654

Safron 1 - Ponos i osobenost stanovnika/rezidenata: *M = 6.31, Me = 7.00*
Safron 2 - Poseban/drugačiji osjećaj za mjesto: *M = 7.50, Me = 8.00*
Safron 3 - Ambicija/vizija (politika) i poslovna klima: *M = 4.31, Me = 3.00*
Safron 4 - Trenutna prepoznatljivost i percepcija: *M = 6.13, Me = 6.00*
Safron 5 - Da li je vrijedno vidjeti ga?: *M = 9.31, Me = 10.00*
Safron 6 - Jednostavnost, pristup i udobnost: *M = 6.81, Me = 8.00*
Safron 7 - Vrijednost konverzacije: *M = 5.69, Me = 5.50*
Safron 8 - Lokalni kontekst/objašnjenje i vrijednost: *M = 8.44, Me = 8.50*
Safron 9 - Egzotičnost i atrakcije: *M = 8.31, Me = 9.00*
Safron 10 - „Barselona efekat“: *M = 8.13, Me = 8.00*

Tabela 2: Rezultati statističkog poređenja ocjena investitora za različita pitanja koja se odnose na Saffron-ov barometar

Iz tabelarnog prikaza ocjena tvrdnji koje se odnose na *Saffron*-ov barometar, primjetno je da su ispitivani *investitori* najbolje ocjenili tvrdnju (9.31) *da li je vrijedno vidjeti ga*, zatim tvrdnje: (8.44) *lokalni kontekst/objašnjenje i vrijednost,* (8.31) *egzotičnost i atrakcije,* (8.13) *„Barselona efekat"*, (7.50) *poseban/drugačiji osjećaj za mjesto,* (6.81) *jednostavnost, pristup i udobnost,* (6.31) *ponos i osobenost stanovnika/rezidenata,* (6.13) *trenutna prepoznatljivost i percepcija,* (5,69) *vrijednost konverzacije i* (4.31) *ambicija/vizija (politika) i poslovna klima.*

Možemo zaključiti da su investitori najviši značaj dali *fizičkom izgledu grada*. Najveći kvaliteti grada Trebinja kako istraživanje pokazuje nalaze se u odlikama mjesta, te s obzirom na pokazatelje o odlikama u turističkoj grani privrede, Trebinje ima dobre osnove da svoju strategiju brendiranja zasniva na turizmu.

Investitori su najmanji značaj dali poslovnoj klimi što ukazuje očigledno da je *ambicija/vizija (politika) i poslovna klima* nedovoljno razvijena i da predstavlja ***prioritet*** na putu izgradnje brenda pa samim tim i željenog privrednog razvoja.

ZAKLJUČAK

Istraživanje koje je u radu tretirano, predstavlja sintezu teorijske i empirijske analize i govori o koncepciji urbanog marketinga posmatranog kroz prizmu zadovoljstva korisnika gradskih usluga. Urbani marketing može se smatrati instrumentom za upravljanje gradovima, u čemu se ogleda njegov poseban značaj. Razlog ovome jeste činjenica da koncepcija urbanog marketinga obuhvata cjelokupno područje djelovanja grada, uključujući gradsku upravu, lokalno stanovništvo, turiste, privrednike i privlačenje potencijalnih investitora.

Najveći izazovi urbanog marketinga su promjene u strukturi i dinamici tržišta, koji prevazilazi kapacitet reakcije gradova. Gradovi bi trebali razmišljati kao profitno orijentisana kompanija, te razvijati i primjenjivati metodologiju marketinškog planiranja. Ne bi trebali planirati samo kad se suoče s teškom situacijom, već bi se trebali planirati da do takve situacije ne dođe.

Cilj ovog rada jeste ukazivanje na značaj preduslova koje bi grad trebao razviti kako bi porasla atraktivnost mjesta a sve u cilju privlačenja investitora koji bi omogućili bolji razvoj grada u budućnosti, kako bi ga modernizovali I stručno osposobili. Ovakvo istraživanje pruža mogućnost da se istaknu odlike grada koje mogu biti osnova za njegovo brendiranje i naznače osnove na kojima, prema njegovim komparativnim prednostima, može počivati njegov budući razvoj.

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DISRUPTIVNI MARKETING: PREGLED LITERATURE IN NEKAJ DROBTINIC

DISRUPTIVE MARKETING: LITERATURE REVIEW AND TAKEAWAYS

Armand Faganel[229]
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Povzetek: *Moderni potrošniki so tisti, ki dejansko upravljajo današnje trge. Vedno obstajajo določene spremembe v širšem okolju, najsibodo to preference potrošnikov, tehnologije ali podpornih ekosistemov. To so razlogi, zakaj morajo organizacije prilagajati svoje procese in ravno tu se prične disruptivni marketing. Če smo odkriti predstavlja disruptivni izziv bolj poslovni model, kot pa marketinški pristop. Tiste organizacije, ki skušajo uporabiti disruptivni marketing, bi morale spremeniti tudi svoje izdelke, komunikacijo, morda prodajno pot. Disruptivno marketinško strategijo bi lahko definirali kot proces, kjer se vse spremembe zgodijo najprej v organizaciji, šele na koncu pa je vrednostna ponudba predstavljena potrošniku. Spremembe vedno predstavljajo določeno stopnjo tveganja, obdržati obstoječe stanje pa je lahko še bolj tvegano. Disruptivne inovacije vsebujejo potencial za ustvarjanje močne rasti, vendar zahteva visoka stopnja neuspešnosti pazljivo načrtovanje in sprejemanje odločitev. Rezultati razprave prispevajo k razumevanju področja z obširnim pregledom aktualne literature očrtujejo možne smeri nadaljnjega razvoja discipline. Poglavitna metoda je bila vsebinska analiza dostopne literature, z razlago določenih novejših terminov, kot so ambidexterity, managerska kognicija, sodelovalna potrošnja.*

Ključne besede: *disruptivni marketing, marketinška strategija, poslovni model, potrošniški trg, tveganje, organizacije ki širijo meje*

Abstract: *Modern consumers are in charge of today's market and there is always something changing in the larger environment, be it consumers preferences, technology or the supportive ecosystem. These are the reasons why organizations have to adapt their processes and this is where disruptive marketing takes its cue. To be honest disruptive challenge represents more a business model than a marketing approach. Those organizations that attempt to employ disruptive marketing should change also their product, communication, maybe delivery. Disruptive marketing strategy could be defined as a process where all the changes take place inside the organization first, until finally the value proposition is presented to the consumers. Changes always present a certain dose of risk, but keeping status quo could be even riskier. Disruptive innovations have potential to generate high growth but huge failure frequency requires careful planning and decision-making. The study outcomes contribute to the understanding of the field delivering extensive literature review of the recent and rising scholar attention, and outlines possible directions for the future development of discipline. Content analysis of available literature is the main methodological approach, clarifying some upcoming terms like ambidexterity, managerial cognition, collaborative consumption.*

Key words: *disruptive marketing, marketing strategy, business model, consumer market, risk, boundary-spanning organisation*

[229] Head of Marketing Department, Faculty of Management, University of Primorska, Cankarjeva 5, 6000 Koper, Slovenia

Uvod

V tradicionalnem marketingu podjetja razvijajo izdelke in nato izvajajo marketinške strategije, da bi pritegnili stare in nove odjemalce. Vendar pa se časi spreminjajo, danes so odjemalci tisti, ki upravljajo s trgi. Zato se morajo podjetja še bolj potruditi, da razvijajo takšne izdelke, ki ustrezajo specifičnim potrebam določenih odjemalcev. Marketinška naravnanost podjetij [1], [2] in marketinški koncept [3], [4] seveda nista ni nič novega, pojavljata se že od petdesetih let 20. stoletja. Marketinška naravnanost je bila opredeljena že zelo zgodaj kot tista lastnost podjetja, kjer marketing prežema celotno podjetje [5]. Felton [6] je opredelil marketinški koncept kot organizacijsko naravnanost, ki vztraja pri integraciji in koordinaciji vseh marketinških funkcij, ki se tako premešajo z ostalimi organizacijskimi funkcijami, s temeljnim ciljem proizvajanja maksimalnega dolgoročnega dobička organizacije. Bennett in Cooper [7] trdita, da je marketinški koncept prvi uvedel v prakso General Electric po drugi svetovni vojni, Levitt [8] pa ga je s člankom *Marketing myopia* vpeljal kot organizacijsko filozofijo za poslovno načrtovanje.

Na osnovi Schumpetrove teorije kreativne destrukcije [9] je Christensen leta 1997 sestavil teorijo disruptivnih inovacij [10], kjer je disrupcijo opisal kot process, ko lahko tudi tržno manjša organizacija izziva uveljavljene organizacije in ustvarjajo nove trge. Da jim to uspe, lahko predstavijo nove tehnologije ali pa vzpostavijo nove poslovne modele, s pomočjo katerih

obstoječe tehnologije izkoriščajo na drugačen način. Novi izdelki pričnejo na dnu trga, nakar se neustavljivo premikajo proi vrhu in sčasoma povsem nadomestijo obstoječe konkurente. Organizacije sicer vedno poskušajo inovirati hitreje kot se razvijajo potrebe njihovih odjemalcev, zato se večinoma zgodi da proizvajajo inovativne izdelke, ki so preveč zapleteni, predragi in preveč sofisticirani za številne odjemalce na njihovih trgih. Zato poskušajo prodajati te izdelke najzahtevnejšim odjemalcem po najvišjih cenah, za doseganje najvišje dobičkonosnosti. Ob tem pa nehote odpirajo vrata za disruptivne inovacije na dnu trga tistim odjemalcem, ki si niso mogli ali želeli privoščiti dragih izdelkov. Tako so značilnosti disruptivnega poslovanja, vsaj ob začetnih korakih, nižje marže, manjši ciljni trg ter enostavnejši izdelki, ki morda ne izgledajo tako privlačni kot obstoječi izdelki, ko jih primerjamo po običajnih merilih. Zaradi nižjih marž so takšni ciljni trgi za velike proizvajalce nezanimivi in tako ustvarjajo prostor za disruptivne konkurente.

Pregled literature

Seveda ni vsakršno inoviranje rezultat evolucije zaradi novih tehnologij in potreb trga. Inoviranje označujejo gradniki odličnosti, ki so jih že mnogi raziskovalci skušali predstaviti skozi svoje opredelitve in modele; od že omenjenega Shumpetra [9] do Baumola [11] kot predstavnika najbolj znanih avtorjev, se vsi strinjajo, da je lahko narava inovacije zelo različna. Ko ne govorimo o inkrementalni inovaciji imamo opravka z radikalno, prebojno in disruptivno inovacijo. Radikalno inovacijo so uvedli v terminologijo management ob študiju procesov razvoja novih izdelkov, da bi defnirali tipologije inovacij, ki zahtevajo velika tehnološka tveganja ter tržne negotovosti in za definiranje značilnosti organizacij, ki lahko prenesejo takšna tveganja. Običajno se izraz radikalna inovacija, v smislu noveg in spreminjajoče inovacije, postavlja nasproti inkrementalni inovaciji, ki temelji na tehnologijah in že obstoječih procesih [12]. Stopnja radikalnosti določene inovacije je merljiva z ustvarjanjem novega znanja, ki omogoča diskontinuiteto [13], divergenco med že obstoječimi tehnološkimi stezami [14], [15] in z vpeljanimi praksami, tako da je omogočen razvoj novih proizvodov, temelječih na novih tehnologijah.

Najpogosteje uporabljana definicija radikalne inovacije vsebuje dimenzije tehnoloških novosti in vpliva na trg: "nov izdelek, ki vključuje pomembno različno tehnološko bit in ponuja višje koristi odjemalcem glede na dotedanje izdelke v panogi" [16]. Primeri radikalnih inovacij so: "prehod z letalskih motorjev z bati na turbojet motorje, prehod s parnih na električne locomotive, prehod spominskih enot z magnetnega traku na polprevodniške" [15].

Izraz prebojna (breakthrough) inovacija pa prihaja iz organizacijske terminologije, z namenom evidentiranja vpliva diskontinuitete na upravljanje inoviranja. Kasneje se je izraz uporabljal v zvezi s spremembami revolucionarne narave [17], [18]. V takšnem smislu je inovacija nepričakovana, ustavarjalna in pomembno prekinja s tehnološkimi trendi preteklosti. Pogosto je najpomembnejši napredek na tehnološkem nivoju (torej radikalen) rezultat časovno programiranih strateških raziskovalnih in razvojnih dejavnosti; prebojne inovacije pa težko predvidimo. Če nosi radikalna inovacija vedno vzorec tehnološke diskontinuitete, je pridevnik prebojna vedno uporabljan za opis inovacij, ki izhajajo iz industrijskih in tržnih dimenzij [19], [20], [21], [22], [23]. Nedavno poročilo Evropske unije *Lamy*, z naslovom Fab Lab App, prvi pravi strateški dokument EU za načrtovanje prihodnjih investicij v obsegu 100 milijard eur v raziskave in inoviranje, uporablja izraza prebojno in disruptivno skorajda kot sinonima [24].

Izraz disruptivna inovacija izhaja s Harvardske univerze [25], avtorja sta ga sestavila da bi označila posebno dinamiko vezano na vstop novih izdelkov na trg, sposobnih za povzročanje globoke krize vodilnih organizacij na trgu. V tem smislu stopnja preloma disruptivne inovacije ni nujno vezana na radikalno tehnološko spremembo ali močno prebojno dikontinuiteto. Element ki razlikuje disruptivno inovacijo je njena sposobnost prestrezanja tržnega segmenta na nov način, ker ta ni ravno zadovoljen s trenutnim razmerjem med ceno in izvedbo obstoječih izdelkov. V začetku morda ne dosegajo kakovosti izdelkov, ki trenutno

Armand Faganel *is Head of marketing department at the University of Primorska, Faculty of Management since 2004, teaching also Non-profit marketing course. He is also a visiting lecturer at the University of Applied Sciences in Mikkeli, Finland, since 2009. Before joining academia he gained working experience in the field of commerce, he was a marketing director, sales director and a business unit manager in different international companies for 13 years. Some of the relevant projects he was responsible for: Socrates / Erasmus Intensive Project: Creating New Synergies between Businesses and Community Life through Corporate Sponsorship, 2006, Paris- France; Cultural incubator: educating disadvantaged minority members in the Workshop Cultural manager, at the Association for Culture and Education PiNA Koper, Slovenia, November 2013 – April 2014; Teamwork & communication workshop: Tolyatti - Russia, Slovenian-Russian Club, 19.-20.12.2014. Relevant publications: Recognized values and consumption patterns of post-crisis consumers. Managing global transitions, Summer 2011, 9 (2) 151-170; Marketing communication strategy of salt-making museum situated in nature park. In: Grbac, B., Meler, M. (eds.). Marketing in a knowledge based society. Rijeka: Faculty of economics, 2008, pp. 223-238; Exploring cultural differences for the motivations to finance a humanitarian organization. In: Intercultural dialogue and management , University Centre for Euro-Mediterranean Studies, Slovenia, and European Institute of the Mediterranean, Spain, 26-29 November 2008, Barcelona, Spain. Intercultural dialogue and management. Koper: Faculty of Management. In 2018 he received university award for teaching excellence. He has been working on several EU projects and authored many papers, chapters and scientific books.*

prevladujejo na trgu, vendar pa ponujajo trgu drugačno vrednost za denar [10]. Tako so prenosne telefone sčasoma zamenjali pametni telefoni, ki nudijo veliko več kot le telefoniranje, velikani kot je npr. Nokia pa so se znašli v hudih težavah. Tudi proizvajalci prenosnih navigacijskih naprav kot je npr. Garmin se morajo spopadati s hudo konkurenco pametnih telefonov. Prvi računalniki, ki so sčasoma spodrinili pisalne stroje, niso nudili enake hitrosti pisanja kot je bil navajen izkušen daktilograf na pisalnem stroju. Nadvlada osebnih računalnikov in opustitev pisalnih strojev je bila mogoča šele kot rezultat tehnološkega napredka in kasnejšega uvajanja prvih računalnikov organizacije. Trenutno vodilne organizacije torej tvegajo nezaznavanje vpliva disruptivne inovacije in se še naprej osredotočajo na obrambo odličnosti svojih izdelkov. Sčasoma pa uničevalna moč erozije disruptivne inovacije načne temelje konkurenčne prednosti vodilnih organizacij na trgu.

Koncept disruptivnosti je požel veliko zanimanja med raziskovalci, precej so se osredotočali na procese disrupcije [26] in na modele poslovne disrupcije [27]. Izraz disruptivna inovacija je bil postopno povezan z radikalno inovacijo na nivoju industrije, ko določen disruptivni dogodek prizadene celotno panogo: cela vrsta raziskav se ukvarja s strategijami preživetja organizacij, ki so se znašle v težavah zaradi disruptivnih tehnologij [28], [29]. Vendar pa je tudi avtor izraza pred kratkim zapisal, da so bili znotraj prevladujoče vizije disrupcije temeljni koncepti pogosto zlorabljeni in narobe razumljeni, da bi lahko postala teorija žrtev svojega uspeha ter da npr. koncept Uberja sploh ne ustreza modelu disruptivne inovacije [30].

Diskusija

Časi sprememb prinašajo tudi veliko bojazni glede vsega kar je predmet disrupcije, vendar pa predstavljajo tudi veliko priložnost za repozicioniranje znotraj novega konteksta. Vendar pa je potrebno zaznane priložnosti zasledovati z veliko odločenostjo in usmerjanje virov na mesta, kjer predvidevamo prihodnost in jih ne trošimo neracionalno. Izjemna razširjenost pametnih telefonov, ki lahko v povezavi z novimi aplikacijami ponujajo številne nove funkcionalnosti na najrazličnejših področjih, majhne investicije potrebne za ustvarjanje aplikacij, razpoložljiva infrastruktura v oblaku, širokopasovna dostopnost ter potreba po nenehni povezanosti odjemalcev so najpomembnejši dejavniki nastajajoče nove ekonomije [31].

Disruptivni marketing se lahko približa tudi nizkoproračunskemu marketingu, ko se načrtuje nove oblike marketinških pristopov z izjemno nizkim oglaševalskim proračunom. Disruptiven pristop se lahko uporablja podobno kot gverilski marketing. Izkoristi se lahko tudi prekinitvene pristope s komponentami vsebinskega marketinga. Dejansko ni nekih jasnih pravil, kako naj bi se disruptivni marketing izvajal, nasploh pa gre ravno zato, da ne sledimo trdno določenim in uveljavljenim pristipom. Prav tako lahko tržniki uporabljajo preizkušene tehnike marketinga od ust do ust, marketinga s pomočjo družabnih medijev, viralnega marketinga, tehnike iz nevromarketinga itn.

Ugotovimo torej lahko, da tehnološki napredek ne vodi nujno k disruptivnim strategijam in inovacijam, tudi če ponujajo radikalne inovacije na osnovi tehnoloških izdelkov. Uspešnost disruptivne strategije je lahko razultat voste številnih inkrementalnih inovacij in sprememb in ne nujno uvajanja radikalne ali prebojne inovacije. Strategija organizacije, ki je usmerjena k zaščiti pred disruptivnimi inovacijami ali za sledenje razvoju, ponuja pogosto drugačne usmeritve kot tista, ki je usmerjena na obrambo vodilne pozicije na trgu [32]. Politika inoviranja usmerjena k spodbujanju razvoja številnih majhnih disruptorjev ni nujno enaka politiki inoviranja, ki je usmerjena k znanstvenemu in tehnološkemu napredku, kot novim virom konkurenčne prednosti.

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ZADOVOLJSTVO KORISNIKA MOBILNIH MREŽA U SRBIJI (REZULTATI ANKETNOG ISTRAŽIVANJA)

SATISFACTION OF USERS OF MOBILE NETWORKS IN SERBIA

Marko Pavlović[230]
Milijanka Ratković[231]
Živan Bajić[232]
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Sadržaj: *Telekomunikaciono tržište mobilne telefonije u Srbiji je liberalno i na njemu posluju tri mobilna operatera. Korisnici više nisu vezani samo za jednog operatera, već imaju mogućnost izbora, kod kog operatera žele da koriste usluge. Kako određeni broj korisnika ne bi otišao iz jedne mreže, operateri koriste određene programe kojima nagrađuju svoje verne korisnike. Mobilni operateri koriste i druge marketing aktivnosti kako bi privukli korisnike iz konkurentskih mreža. Kvalitet telekomunikacionih usluga postaje područje istraživanja telekomunikacionih kompanija, kao bitan element konkurentske prednosti. Kako bi zadržali konkurentnost na tržištu Srbije, mobilni operateri moraju da prepoznaju i ispune zahteve svojih korisnika.* ***Predmet istraživanja ovog rada je:*** *utvrđivanje zadovoljstva korisnika mobilnih operatera u Srbiji.* ***Hipoteze:*** *H_0: Korisnici usluga mobilnih operatera nisu zadovoljni uslugama koje pružaju mobilni operateri u Srbiji.* ***Posebne hipoteze:*** *H_1.Kod odabira mobilnog operatera korisnicima je važna mogućnost kupovine željenog mobilnog uređaja- hipoteza nije potvrđena. H_2. Kod odabira mobilnog operatera korisnicima je važna cena usluge- hipoteza je potvrđena.H_3. Kod odabira mobilnog operatera korisnicima je važna brzina interneta koju nudi operater- hipoteza je delimično potvrđena. H_4. Postoje razlike u zadovoljstvu korisnika mobilnih operatera u odnosu na pol, stepen stručne spreme, socijalni status, visinu mesečnih prihoda i mesto prebivališta ispitanika - hipoteza je delimično potvrđena.* ***Cilj istraživanja:*** *jeste identifikacija ključnih kriterijuma pri odabiru mobilnog operatera u Srbiji. Dodatni cilj ovog rada jeste otkrivanje mogućnosti unapređenja usluga kao i prikaz nedostataka koje operateri u Srbiji pružaju. U nastavku rada korišćen je upitnik koji sastavljen od strane autora prilagođen za ovo istraživanje. Ukupan broj anketiranih korisnika je 128. Obrada je izvršena pomoću SPSS programa. Prikazanu su rezutati i dalji pravci istraživanja.*

Ključne reči: *mobilni operateri, zadovoljstvo korisnika, zadržavanje korisnika, kvalitet usluga i cena.*

Contents:*Mobile telephones telecommunications market in Serbia is liberal and three mobile operators do business on it. Users are no longer connected to just one operator, but they have the possibility of choice, what operator they would like to use services from. To prevent a certain number of users from leaving from one network, operators use certain programs by which they reward their loyal users. Mobile operators use other marketing activities in order to attract users from competitive networks. Quality of telecommunications services is becoming the area of research of telecommunications companies, as an important element of competitive advantage. In order to remain competitive on the market of Serbia, mobile operators have to recognize and meet the requirements of their users. The subject of research of this study is:*

[230] Univerzitet Union Nikola Tesla, Staro Sajmište 29, Beograd, Srbija
[231] Univerzitet Union Nikola Tesla, Staro Sajmište 29, Beograd, Srbija
[232] Univerzitet Privredna Akademija Novi Sad, Cvećarska 2, Srbija

Establishing customer satisfaction of users of mobile operators. Hypotheses: H0: Users of mobile operators services are not satisfied with services mobile operators in Serbia provide. Special hypotheses: H1 With the choice of mobile operators, a possibility of buying a desired mobile telephone is important for users- the hypothesis has not been confirmed, H2. With the selection of mobile operator, what is important for users is the price of service- the hypothesis has been confirmed. H3 With the choice of mobile operators, what is important for users is the speed of the internet the operator offers – the hypotheses is partially confirmed. H4 There are differences in satisfaction of users of mobile operators in relation to gender, degree of education, social status, the amount of monthly income and the place of residence of the examinee – the hypothesis is partially confirmed. The aim of the research: is identification of key criteria at the choice of mobile operators in Serbia. An additional aim of this study is discovering the possibilities of improvement of services as well as demonstration of shortcomings operators provide in Serbia. In continuation of this study, a questionnaire has been composed by the authors and adjusted to this research. The total number of questioned users is 128. Processing has been done with the assistance of the SPSS program. Results have been demonstrated including the further directions of research.

Key words: *mobile operators, customer satisfaction, keeping users, quality of services and prices.*

1. UVOD

Uključenje novih tehnologija u različitim područjima poslovanja je postalo imperativ u današnjem okruženju [12]. U Srbiji imamo tri mobilna operatera - MTS, Telenor i VIP. Svedoci smo da se broj korisnika mobilnih mreža zadnjih desetak godina povećao. Telekomunikacioni operatori se danas suočavaju sa vrlo velikom konkurencijom, eksplozijom kapaciteta infrastrukture, zahtevima koje postavlja Internet saobraćaj, mogućnostima velikog broja servisa i stalno rastućim zahtevima korisnika [9]. Mobilni operateri u Srbiji trude se da svakodnevno pružaju i poboljšaju usluge. Nije dovoljno korisniku omogućiti samo kupovinu novog uređaja po povoljnim uslovima, već je potrebno pružiti i internet pristup u svim delovima zemlje.

Razvoj dugoročnih odnosa sa potrošačima podrazumeva stalnu interakciju između potrošača i preduzeća, i na bazi dobijenih informacija, prilagođavanje ponude. Nove korisnike telekomunikacione kompanije u Srbiji moraju pretvoriti u lojalne, ali to zahteva dosta vremena i uloženog truda.

Ukoliko uporedimo tržište telekomunikacija pre dvadesetak godina sa sadašnjim, možemo videti da je to jedna od najbrže rastućih industrija. Danas je nezamislivo da postoje pojedinci koji ne koriste mobilnu tehnologiju. Tržište telekomunikacija je bitan segment svake države i često se shvata kao snaga razvoja, te je samim tim njegova uloga naglašena [5]. Telekomunikacione mreže danas povezuju sve zemlje sveta zahvaljujući novoj savremenoj tehnologiji. Pokazatelji razvijenosti telekomunikacionog tržišta zasnivaju se na metodologiji koja se primenjuje u Evropskoj uniji i mogu se kategorizovati u nekoliko grupa: finansijski pokazatelji, pokazatelji rasprostranjenosti mreža i usluga, broj operatera i pružaoca usluga, mogućnost odabira operatera ili pružaoca usluga, pokazatelji primene novih tehnologija [6].

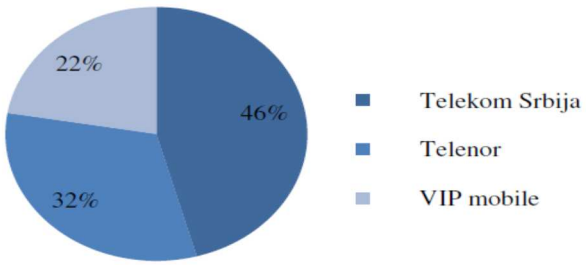
Mobilni operateri koji posluju u konkurentskom tržišnom okruženju koje karakterišu procesi liberalizacije i globalizacije, nužno se moraju suočavati sa problematikom kvaliteta usluga, a

zadovoljstvo korisnika usluga postaje jedan od preduslova, ne samo rasta profitabilnosti nego i opstanka kompanije na tržištu [1]. Konkurentni operateri pored pružanja kvaliteta usluge, korisniku moraju pružiti i veće zadovoljstvo prilikom korišćenja njihovih usluga. Zadovoljni korisnici postaju lojalni i na taj način mobilni operateri postižu sigurniji i bolji rezultat poslovanja.

Kompanija "Telekom Srbija" osnovana je 1997. godine u postupku restruktuiranja PTT sistema. Karakteriše je trend rasta i razvoja, briga o korisnicima, kvalitet usluge kao i širok asortiman IT usluga [2]. Broj korisnika mobilnog telefona u EU je mnogo veći od broja fiksnih priključaka, s obzirom na to da 93% domaćinstva ima mobilni telefon [10]. Situacija u ostalim evropskim zemljama je vise od 90% domaćinstva poseduje mobilni telefon, sa izuzetkom su Bugarska i Grčka gde je taj procenat zanemarujući u odnosu na EU. Ukupan broj korisnika mobilne telefonije u Telekomu Srbija u 2016. godini bio je 5,9 miliona [11]. Od toga broj prepaid korisnika iznosi 3,2 miliona i čini 57% ukupnog broja korisnika, dok broj postpaid korisnika iznosi 2,8 miliona i učestvuje sa 43% u ukupnom broju korisnika [11].

Drugi operater, Telenor, čije je glavno sedište u Norveškoj, osnovan 1994. godine pod imenom Mobtel u Srbiji, kao preduzeće BK Trejd iz Moskve sa vlasništvom 51% kapitala BK i JP PTT saobraćaja Srbije 49% [3].

Prikaz tržišnog učešća operatera prema broju korisnika u 2016. godini



Izvor: Ratel

Pojavom konkurencije, marketinški alati dobijaju na većem značaju. Polako se prihvata koncept marketing odnosa između kupca i prodavca. Marketing kao poslovna strategija sadrži niz aktivnosti koje omogućavaju uspešno približavanje kompanija tržištu, a sve to radi zadovoljavanja potreba korisnika. To se pre svega odnosi na identifikaciju potreba korisnika, razvoj usluga, zadovoljenje potreba korisnika, utvrđivanje cena, distribucija usluga i komunikacija sa tržištem [5]. Marketing je danas važan za mobilne operatere i ne može se smatrati samo jednom od funkcija, već je on sveukupan deo poslovanja, sa krajnjim ciljem zadržavanja i pridobijanja novih korisnika. Marketing menadžment se smatra umetnošću i naukom izbora ciljnih tržišta i sposobnošću pridobijanja, zadržavanja i povećanja broja kupaca putem stvaranja, isporuke i komuniciranja superiorne vrednosti za kupce [7]. Istraživanje marketinga reaguje na problem, ili na određenu priliku, što ovaj proces svrstava u reaktivne, za razliku od marketing informacionog sistema koji kontinuirano prikuplja, obrađuje, analizira i distribuira podatke, u cilju sprečavanja problema, ili smanjenja efekata određene neželjene situacije [8]. CRM treba da svaku komunikaciju i interakciju sa korisnikom, i dobijene informacije iskoristi kako bi u pravom trenutku ponudio odgovarajući proizvod ili uslugu. Savremeni procesi, ogromna konkurencija i smanjena kupovna moć ukazuju na mogućnost pada prihoda mobilnih operatera ne samo u Srbiji već i u okruženju. Težnja za održivim nivoom profitabilnosti generiše konstantne zahteve za smanjenjem troškova što može imati negativne posledice po kvalitet usluga. Upravo iz navedenog dolazimo do značaja CRM. Naime, CRM je

sredstvo koji će omogućiti da se u datim okolnostima stabilizuju prihodi i smanje troškovi. Drugim rečima, CRM je poslovna strategija dizajnirana sa ciljem da smanji troškove poslovanja i poveća profitabilnost koja se oslanja na povećanje lojalnosti korisnika.

2. METODOLOGIJA ISTRAŽIVANJA I UZORAK ISPITANIKA

Hipoteze istraživanja

U skladu sa ciljevima istraživanja koji proističu iz teorijskih postavki rada, ali i u skladu sa prethodnim istraživanjima na temu zadovoljstva korisnika komercijalnim uslugama, između ostalog i zadovoljstva korisnika usluga mobilnih operatera, formulisana je jedna **opšta hipoteza** i pet posebnih:

H_0: Korisnici usluga mobilnih operatera nisu zadovoljni uslugama koje pružaju mobilni operateri u Srbiji.

Posebne hipoteze:

H_1.Kod odabira mobilnog operatera korisnicima je važna mogućnost kupovine željenog mobilnog uređaja- hipoteza nije potvrđena.

H_2. Kod odabira mobilnog operatera korisnicima je važna cena usluge- hipoteza je potvrđena.

H_3. Kod odabira mobilnog operatera korisnicima je važna brzina internet koju nudi operater- hipoteza je delimično potvrđena.

H_4. Postoje razlike u zadovoljstvu korisnika mobilnih operatera u odnosu na pol, stepen stručne spreme, socijalni status, visinu mesečnih prihoda i mesto prebivališta ispitanika- hipoteza je delimično potvrđena.

Msc ***Marko Pavlović****, dipl.ecc*



Rođen 1982. godine u Beogradu. Završio Fakultet za Uslužni biznis 2006. godine a 2008. godine master studije na Spoljnotrovinskom fakultetu u Novom Sadu. Takođe završio je i Ekonomski fakultet smer: marketing, menadžment i preduzetništvo. 2017. godine završio master studije na Fakultetu za ekonomiju i inženjerski menadžment u Novom Sadu, smer poslovna ekonomija. Treća je godina doktorskih studija Univerziteta Union Nikola Tesla iz Beograda, gde je prijavljena doktorska teza pod nazivom: "Istraživanje zadovoljstva individualnih korisnika bankarskih usluga u razvijenim zemljama i mogućnosti unapređenja u Srbiji "

Zaposlen je u Pošti Srbije od 2001. godine na poslovima glavnog saradnika u Službi za usluge prodaju i marketing. Do sada ima preko trideset naučnih radova. Tri školske godine biran i radio kao asistent na Fakultetu za ekonomiju i inženjerski menadžment iz Novog Sada.

Oblast istraživanja: marketing, penzijski fondovi, menadžment ljudskih resursa, bankarstvo i odnosi sa kupcima.

Ograničenja pri istraživanju: prosleđeno je više od 1500 e-mailova. Pojedini ispitanici nisu popunili upitnik do kraja, a pojedini ispitanici su se izjasnili da nemaju dovoljno vremena. Nisi ispitivani ispitanici sa osnovnom i srednjom školom i ako su oni korisnici. Nije reprezentativan uzorak korisnika VIP mreže svega 9,4%. Ukupan broj ispitanika su doktori nauka jer su takvi ispitanici spremni da učestvuju u istraživanju za razliku od drugih pa je i za očekivati da je u rasponu zarade i njihova plata veća.

Varijable u istraživanju

Zavisna varijabla:

- Zadovoljstvo korisnika uslugama mobilnih operatera (ZUMO)

Nezavisne varijable:

- Vrsta mobilne mreže (Telekom (MTS), Telenor, VIP).
- Dužina korišćenja usluga mobilnog operatera (1-6 meseci, 6-12 meseci, 1-2 godine, duže od 2 godine).
- Da li ispitanici koriste usluge drugog mobilnog operatera (Da, Ne).
- Da li su ispitanici menjali svog primarnog mobilnog operatera (Jednom, Dva i više puta, Nisam menjao/la).
- Razlozi menjanja mobilnog operatera (Previsoka cena, Loša pokrivenost mrežom, Nezadovoljstvo pruženom uslugom...).
- Da li ispitanici smatraju da je potreban još neki mobilni operater u Srbiji (Da, Ne, Nisam siguran/a).

Sociodemografske varijable:

- Pol, Stručna sprema ispitanika, Socijalni status, Visina mesečnih prihoda i Mesto prebivališta ispitanika.

Uzorak istraživanja

Ukupan uzorak istraživanja čini 128 ispitanika, oba pola, korisnika usluga mobilnih mreža u Srbiji. Istraživanje je sprovedeno u periodu od početka decembra 2017. godine - do prve polovine januara 2018.godine, na taj način što je ispitanicima putem i-mejla poslat upit za učestvovanje u istraživanju uz objašnjenje u koju svrhu se vrši istraživanje, kao napomenu da su svi dobijeni podaci anonimni i da će biti korišćeni isključivo u cilju ovog istraživanja.
Prema polu ispitanika uzorka je približno ujednačen. Naime, od 128 ispitanika, 68 (53,1%) čine ispitanici ženskog pola a 60 (46,9%) čine ispitanici muškog pola (Tabela 1).

Tabela 1. Struktura uzorka prema polu ispitanika

Pol	**F**	**%**
Ženski	68	53,1
Muški	60	46,9
Ukupno (∑)	128	100,0

Kada je u pitanju stručna sprema ispitanika (Tabela 2), najviše ispitanika u uzorku ima zvanje doktor nauka (46,9%). Zatim po brojnosti slede ispitanici sa završenim fakultetom (28,1%) i ispitanici sa zvanjem master/magistar (21,3%). Najmanje ispitanika iz istraživanja ima više ili visoko obrazovanje (3,1%) a u istraživanju nisu zastupljeni ispitanici sa osnovnim i srednjim obrazovanjem.

Tabela 2. Struktura uzorka prema stručnoj spremi ispitanika

Stručna sprema	**f**	**%**
Viša/Visoka	4	3,1
Fakultet	36	28,1
Master/Magistar	28	21,9
Doktor nauka	60	46,9
Ukupno (∑)	128	100,0

U odnosu na socijalni status ispitanika (Tabela 3), uzorak je neujednačen. Najveći deo ispitanika obuhvaćenih ovim istraživanjem je u radnom odnosu (93,8%). Znatno manji procenat

ispitanika je nezaposleno (3,1%) ili studira (3,1%). Istraživanjem nisu obuhvaćene druge kategorije socijalnog statusa - penzioner, poljoprivrednik..

Tabela 3. Struktura uzorka prema socijalnom statusu ispitanika

Socijalni status	**f**	**%**
Zaposlen/a	120	93,8
Nezaposlen/a	4	3,1
Student	4	3,1
Ukupno (∑)	128	100,0

Kada je u pitanju struktura uzorka prema visini mesečnih prihoda ispitanika (Tabela 4), najveći deo ispitanika, nešto više od trećine uzorka, ima mesečne prihode preko 65.000 rsd (37,5%). Na drugom mestu po brojnosti nalaze se ispitanici sa prihodima od 50-65.000 rsd (21,9%) a u znatno manjem procentu su zastupljeni ispitanici sa nižim prihodima, od 25-50.000 rsd (3,1%) i do 25.000 rsd (3,1%). Pored toga, približno jedna trećina uzorka ne želi da otkrije visinu svojih mesečnih prihoda (34,4%).

Tabela 4. Struktura uzorka prema visini mesečnih prihoda ispitanika

Mesečni prihodi	**f**	**%**
do 25.000 rsd	4	3,1
25-50.000 rsd	4	3,1
50-65.000 rsd	28	21,9
Više od 65.000 rsd	48	37,5
Ne želim reći	44	34,4
Ukupno (∑)	128	100,0

U odnosu na mesto prebivališta ispitanika (tabela 5), najviše ispitanika u istraživanju ima prebivalište u regionu Vojvodine (37,5%). Pored toga, 28,1% ispitanika je iz Južnog regiona a 15,6% iz regiona Beograda. U znatno manjem procentu su zastupljeni ispitanici iz Zapadnog regiona (6,3%), Centralnog regiona (6,3) i regiona Kosova i Metohije (6,3%). Istraživanjem nisu obuhvaćeni ispitanici iz Istočnog regiona Srbije.

Tabela 5. Struktura uzorka prema mestu prebivališta ispitanika

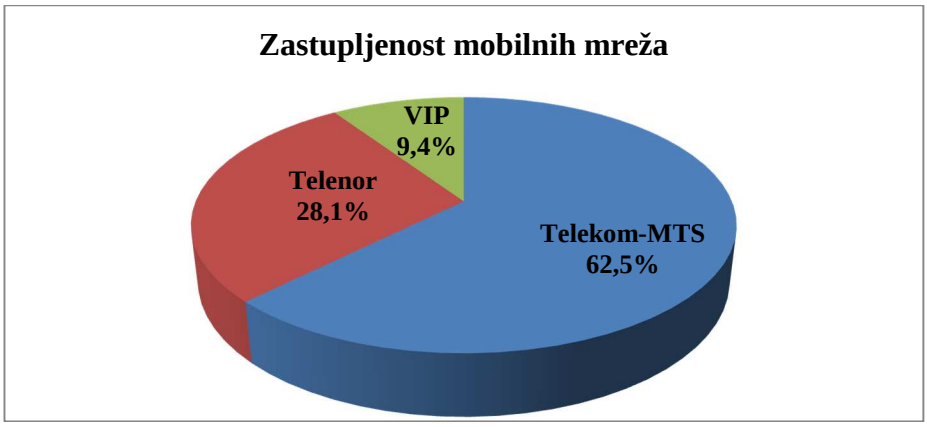
Prebivalište	**f**	**%**
Vojvodina	48	37,5
Beograd	20	15,6
Zapadni region	8	6,3
Centralni region	8	6,3
Južni region	36	28,1
Kosovo i Metohija	8	6,3
Ukupno (∑)	128	100,0

3. REZULTATI ISTRAŽIVANJA

Mobilne mreže

Kada je u pitanju zastupljenost mobilnih operatera u Srbiji, od 128 ispitanika koji su obuhvaćeni istraživanjem (Grafikon 1), nešto manje od dve trećine koristi usluge Telekoma -MTS-a

(62,3%). Na drugom mestu po zastupljenosti nalazi se Telenor mobilna mreža, koju koristi 28,1% ispitanika a ispitanici najmanje koriste VIP mobilnu mrežu (9,4%).



Grafikon 1. Zastupljenost mobilnih operatera

U odnosu na dužinu korišćenje usluga određenog mobilnog operatera (Tabela 1), ubedljivo najviše ispitanika koristi usluge svog mobilnog operatera duže od dve godine (93,8%). U znatno manjem procentu ispitanici koriste usluge svog mobilnog operatera od 1 do 2 godine (3,1%) ili od 1 do 6 meseci (3,1%). Ovakav rezultat ukazuje na to da kada se korisnici usluga mobilnih operatera u Srbiji odluče za nekog od operatera to uglavnom podrazumeva dugoročnu posvećenost.

Tabela 1. Dužina korišćenja usluga trenutnog mobilnog operatera

Dužina korišćenja usluga MO	**f**	**%**
1 do 6 meseci	4	3,1
1 do 2 godine	4	3,1
2 godine i više	120	93,8
Ukupno (∑)	128	100,0

Kada je u pitanju korišćenje usluga još nekog od mobilnih operatera pored svog primarnog, najveći deo ispitanika ne koristi usluge drugih mobilnih operatera (81,3%) a znatno manji procenat ispitanika koristi i usluge drugih mobilnih operatera (18,8%) (Tabela 2). Ovaj nalaz u skladu je sa nalazom iz prethodne tabele (Tabela 1) i ukazuje na dugoročnu posvećenost koju korisnici usluga gaje prema svojim mobilnim operaterima. Podatak da jedan deo ispitanika (18,7%) ipak koristi i usluge drugih operatera ne mora da ukazuje na to da postoji nezadovoljstvo, već se druga mreža koristi iz praktičnih razloga (npr. službeni telefon).

Tabela 2. Usluge drugog mobilnog operatera

Drugi MO	**f**	**%**
Da	24	18,7
Ne	104	81,3
Ukupno (∑)	128	100,0

U tabeli 3 dat je prikaz strukture odgovora ispitanika u odnosu na to da li, i ako jesu koliko puta su ispitanici menjali mobilne operatere. Dobijeni nalaz u skladu je sa prethodnim nalazima i pokazuje da veći deo uzorka nije menjalo svog primarnog mobilnog operatera (68,8%). Pored

toga jedna četvrtina ispitanika (25,0%) je svog mobilnog operatera menjala jednom a samo 6,3% ispitanika je svog mobilnog operatera menjala dva ili više puta.

Tabela 3. Menjanje mobilnog operatera

Menjanje MO	**f**	**%**
Da, jednom	32	25,0
Da, dva i više puta	8	6,3
Nisam menjao/la	88	68,8
Ukupno (∑)	128	100,0

Kada su u pitanju razlozi za promenu mobilne mreže (Tabela 4), od ukupno 56 ispitanika koji su dali odgovor na ovo pitanje, po 14,3% ispitanika je kao razlog navelo *Previsoku cenu* ili *Nezadovoljstvo pruženom uslugom* a 7,1% ispitanika je kao razlog navela *Lošu pokrivenost mrežom.* Najveći deo uzorka, više od polovine, odabralo je odgovor *Drugo* (Tabela 4).

Tabela 4. Razlozi menjanja mobilnog operatera

Razlozi menjanja MO	**f**	**%**
Previsoka cena	8	14,3
Loša pokrivenost mrežom	4	7,1
Nezadovoljstvo pruženom uslugom	8	14,3
Drugo	36	64,3
Ukupno (∑)	56	100,0

Pored toga, nešto više od polovine uzorka (59,4%) ispitanika izjavilo je da je u Srbiji potreban još neki mobilni operater u cilju poboljšanja cene i kvaliteta usluga a 21,9% ispitanika nije sigurno. Protiv uvođenja još jednog mobilnog operatera u ponudu mobilnih mreža u Srbiji bilo ja 18,8% (Tabela 5).

Tabela 5. Da li je u Srbiji potreban još koji mobilni operater

Novi MO u Srbiji	**f**	**%**
Da	76	59,4
Ne	24	18,8
Nisam siguran/a	28	21,9
Ukupno (∑)	128	100,0

Pouzdanost instrumenta

U cilju sprovođenja istraživanja kreiran je upitnik kojim se meri zadovoljstvo ispitanika uslugama mobilnih operatera u Srbiji (ZUMO). Upitnik se sastoji od 11 tvrdnji, tipa Likerta, sa rasponom odgovora od 1- uopšte se ne slažem do 5- u potpunosti se slažem. Veći skor na upitniku označava veće zadovoljstvo ispitanika uslugama mobilnih operatera u Srbiji.

Pre prikaza rezultata dobijenih primenom upitnika ZUMO, potrebno je izvršiti proveru pouzdanosti upitnika korišćenjem Kronbahovog alfa koeficijeta (α). Rezultati istraživanja pokazali su visoku pouzdanost upitnika (Tabela 6). Dobijen je Kronbahov alfa koeficijent α=0,852.

Tabela 6. Pouzdanost instrumenta

Upitnik	Kronbahov alfa koeficijet (α)	Broj tvrdnji (N)
ZUMO	0,852	11

Zadovoljstvo uslugama mobilnih operatera

Rezultati istraživanja pokazali su da kada je u pitanju zadovoljstvo uslugama mobilnih operatera u Srbiji, mereno upitnikom ZUMO, na nivou celokupnog uzorka (N=128) postoji visoko, iznad prosečno zadovoljstvo. Prosek skorova na upitniku je AS=3,70, SD=0,780, empirijski raspon dobijenih odgovora kreće se od minimalnih 1 do maksimalnih 5 (Tabela 7).

Tabela 7. Izraženost zadovoljstva uslugama mobilnih operatera

Upitnik	MIN	MAX	AS	SD
ZUMO	1	5	3,70	0,780

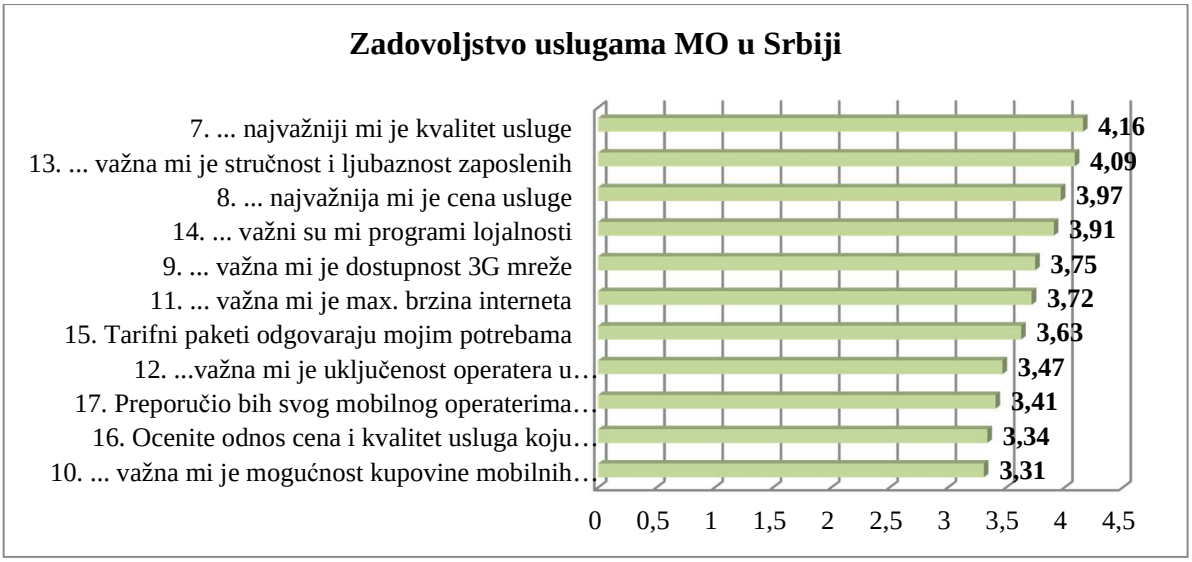
Gledano u odnosu na teorijski raspon upitnika (1 do 5), na uzorku ispitanika u ovom istraživanju postoji iznad prosečno zadovoljstvo uslugama koje nude mobilni operateri u Srbiji. Na nivou pojedinih ajtema upitnika (Tabela 8), najveća izraženost dobijena je na ajtemima *7. Kod odabira mobilnog operatera najvažniji mi je kvalitet usluge* (AS=4,16, SD=1,068) i *13. Kod odabira mobilnog operatera važna mi je stručnost i ljubaznost zaposlenih* (AS=4,09, SD=1,264).

Tabela 8. Izraženost skorova na ajtemima upitnika ZUMO

Tvrdnja (ajtem)	AS	SD
7. Kod odabira mobilnog operatera najvažniji mi je kvalitet usluge	4,16	1,068
8. Kod odabira mobilnog operatera najvažnija mi je cena usluge	3,97	1,108
9. Kod odabira mobilnog operatera važna mi je dostupnost 3G mreže	3,75	1,255
10. Kod odabira mobilnog operatera važna mi je mogućnost kupovine mobilnih uređaja po povoljnim cenama	3,31	1,385
11. Kod odabira mobilnog operatera važna mi je max. brzina interneta	3,72	1,357
12. Kod odabira mobilnog operatera važna mi je uključenost operatera u programe društveno odgovornog poslovanja	3,47	1,279
13. Kod odabira mobilnog operatera važna mi je stručnost i ljubaznost zaposlenih	4,09	1,264
14. Kod odabira mobilnog operatera važni su mi programi lojalnosti	3,91	1,289
15. Tarifni paketi odgovaraju mojim potrebama	3,63	1,322
16. Ocenite odnos cena i kvalitet usluga koju dobijate	3,34	1,023
17. Preporučio bih svog mobilnog operaterima drugima	3,41	1,090

Na trećem mestu po izraženosti nalazi se tvrdnja *8. Kod odabira mobilnog operatera najvažnija mi je cena usluge* (AS=3,97, SD=1,108) a na šestom mestu odnosno na samoj sredini raspona odgovora ispitanika nalazi se tvrdnja *11. Kod odabira mobilnog operatera važna mi je max. brzina interneta* (AS=3,72, SD=1,357) (Grafikon 2).

Najmanja izraženost dobijena je na ajtemu *10. Kod odabira mobilnog operatera važna mi je mogućnost kupovine mobilnih uređaja po povoljnim cenama* (AS=3,31, SD=1,385) ali je i izraženost na ovoj tvrdnji daleko iznad teorijskog proseka (1-5).



Grafikon 2. Najvažniji aspekti usluga mobilnih operatera

Odnos zavisne i nezavisnih varijabli

Kada je u pitanju odnos zadovoljstva korisnika uslugama mobilnih operatera (ZUMO) u odnosu na vrstu mreže koju ispitanici koriste (Tabela 9), najveće zadovoljstvo dobijeno je kod korisnika Telenor mobilne mreže (AS=4,07, SD=0,304), zatim kod ispitanika koji koriste Telekom (MTS) mobilnu mrežu (AS=3,67, SD=0,842) a ubedljivo najmanje zadovoljstvo uslugama mobilnih operatera dobijena je kod ispitanika koji koriste VIP mobilnu mrežu (AS=2,85, SD=0,627). Iako je kod ovih ispitanika dobijena najmanja izraženost, ovaj skor nalazi se iznad teorijskog proseka upitnika (1 do 5) pa možemo reći da su i ispitanici koji koriste VIP zadovoljni uslugama ali u znatno manjoj meri nego ispitanici koji koriste druge mobilne operatere.

Milijanka Ratković *je redovni profesor na Fakultetu za poslovne studije i pravo, Univerziteta „UNION – Nikola Tesla“ u Beogradu i na Fakultetu za sportski menadžment, Univerziteta Donja Gorica u Podgorici.*



Predaje predmete Marketing, Ponašanje potrošača i Marketing u sportu.

Autor je preko sedamdeset članaka u domaćim i međunarodnim časopisima, zbornicima radova, uključujući poglavlja u monografijama i monografske publikacije kao i recenzent više naučnih časopisa kako u Srbiji tako i van.

Tabela 9. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od vrste mobilne mreže

Vrsta mreže	N	AS	SD	F	p
Telekom- MTS	80	3,67	0,842	13,497	0,000**
Telenor	36	4,07	0,304		
VIP	12	2,85	0,627		

*df=2; p<0,01**;*

Proverom značajnosti dobijenih razlika u izraženosti zadovoljstva ispitanika uslugama mobilnih operatera (Tabela 9), dobijena je statistički značajna razlika (F=13,497, p=0,000). Dobijena razlike značajna je na nivou p<0,01 a naknadna analiza pokazala je da ispitanici koji koriste VIP mobilnu mrežu imaju značajno niže zadovoljstvo uslugama mobilnih operatera u odnosu na ispitanike koji koriste Telenor i Telekom (MTS) mobilne mreže. Razlika postoji i kod ispitanika MTS mreže koji imaju značajno niže skorove u odnosu na ispitanike koji koriste Telenor mobilnu mrežu.

Tabela 10. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od dužine korišćenja mreže

Dužina korišćenja	**N**	**AS**	**SD**	**F**	**p**
1 do 6 meseci	4	3,18	0,000	3,282	0,041*
1 do 2 godine	4	2,91	0,000		
> 2 godine	120	3,75	0,786		

df=2; p<0,05;*

Kada je u pitanju zadovoljstvo korisnika usluga mobilnih operatera u odnosu na dužinu korišćenja usluga trenutnog mobilnog operatera (Tabela 10), dobijena je statistički značajna razlika u izraženosti zadovoljstva ispitanika (F=3,282, p=0,041). U pitanju je razlika značajna na nivou p<0,05 a naknadna analiza pokazala je da ispitanici koji koriste usluge mobilnog operatera duže od dve godine pokazuju značajno veće zadovoljstvo tim uslugama u odnosu na ispitanike koji usluge koriste od 1 do 2 godine. Ovakav nalaz treba pažljivo tumačiti i generalisati jer u kategorijama od 1 do 6 meseci i od 1 do 2 godine imamo samo 4 ispitanika a standardna devijacija je 0,000.

Tabela 11. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od koriste još nekog operatera

Drugi operater	**N**	**AS**	**SD**	**t**	**p**
Da	24	3,50	1,205	-1,431	0,155
Ne	104	3,75	0,644		

df=128;

U odnosu na to da li ispitanici koriste usluge još nekog mobilnog operatera ili ne nije dobijena statistički značajna razlika u izraženosti skorova na skali ZUMO (t=-1,431, p=0,155) (Tabela 11). Nešto veća izraženost dobijena je kod ispitanika koji ne koriste usluge drugih operatera (AS=3,75, SD=0,644) a manja kod ispitanika koji koriste i usluge drugih mobilnih operatera (AS=3,50, SD=1,205).

Tabela 12. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od toga da li su ispitanici menjali MO

Menjanje MO	**N**	**AS**	**SD**	**F**	**p**
Da, jednom	32	3,39	1,105	12,539	0,000**
Da, dva i više puta	8	2,82	0,097		
Nisam menjao/la	88	3,90	0,551		

*df=2; p<0,01**;*

Kada je u pitanju zadovoljstvo uslugama mobilnih operatera u odnosu na to da li su ispitanici do sada menjali svog primarnog mobilnog operatera ili ne (Tabela 12), dobijena je visoka,

statistički značajna razlika u izraženost skorova na skali ZUMO (F=12,539, p=0,000). Razlika je značajna na nivou p<0,01 a naknadna analiza pokazala je da ispitanici koji nisu menjali mobilnog operatera imaju značajno veće zadovoljstvo uslugama u odnosu na ispitanike koji su primarnog operatera menjali jednom ili dva ili više puta. Takođe, značajna razlika postoji i kod ispitanika koji su mobilnog operatera menjali jednom u odnosu na ispitanike koji su mobilnog operatera menjali dva ili više puta. Nameće se zaključak da su ispitanici koji su više puta menjali mobilnog operatera (dva i više puta) ujedno i najmanje zadovoljni uslugama trenutnog mobilnog operatera.

Tabela 13. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od razloga za menjanje MO

Menjanje MO	**N**	**AS**	**SD**	**F**	**p**
Previsoka cena	8	2,95	0,243	4,805	0,005**
Loša pokrivenost mrežom	4	4,73	0,000		
Nezadovoljstvo pruženom uslugom	8	2,91	0,777		
Drugo	36	3,72	1,083		

*df=3; p<0,01**;*

Statistički značajna razlika u zadovoljstvu uslugama koje pružaju mobilni operateri u Srbiji, dobijena je i u odnosu na to koji su bili razlozi ispitanika za menjanje mobilne mreže (F=4,805, SD=0,005). Dobijena razlika je visoka i značajna na nivou p<0,01 (Tabela 13) a naknadna analiza pokazala je da ispitanici koji su kao razlog za menjanje mobilnog operatera naveli Lošu pokrivenost mrežom imaju značajno veće skorova na skali ZUMO u odnosu na ispitanike koji su kao razlog naveli Previsoku cenu usluga, Nezadovoljstvo pruženom uslugom ili neki Drugi razlog. Ovaj nalaz treba pažljivo generalizovati i tumačiti jer u kategoriji Loša pokrivenost mrežom ima samo 4 ispitanika a SD je 0,000. Pored toga, ispitanici koji su kao razlog naveli nešto Drugo, imaju značajno više skorove u odnosu na ispitanike koji su kao razlog naveli Previsoku cenu usluga i Nezadovoljstvo pruženom uslugom.

Tabela 14. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od toga da li je potreban još neki MO

Potreban još neki MO	**N**	**AS**	**SD**	**F**	**p**
Da	76	3,72	0,858	1,660	0,194
Ne	24	3,47	0,810		
Nisam siguran/a	28	3,86	0,428		

df=2;

Kada je u pitanju mišljenje ispitanika da li je potreban još neki mobilni operater u Srbiji u cilju konkurentnosti cena i kvaliteta usluga (Tabela 14) nisu dobijene statistički značajne razlike u izraženosti skorova na upitniku ZUMO (F=1,660, p=0,194). Najveća izraženost zadovoljstva uslugama mobilnih operatera dobijena je kod ispitanika koji nisu sigurni da li potreban još neki operater (AS=3,86, SD=0,428), zatim kod ispitanika koji imaju pozitivno mišljenje (AS=3,72, SD=0,858) a najmanja izraženost na skali ZUMO dobijena je kod ispitanika koji imaju negativno mišljenje (AS=3,47, SD=0,801).

Odnos zavisne i sociodemografskih varijabli

Pored prikazivanja odnosa zavisne i nezavisnih varijabli u istraživanju, radi boljeg razumevanja istraživane tematike ispitan je i odnos zadovoljstva uslugama mobilnih operatera i sociodemografskih varijabli (pol, stepen stručne spreme, socijalni status...). Kada je u pitanju pol ispitanika (Tabela 14) dobijena je statistički značajna razlika (t=-2,596, p=0,011). Razlika je značajna na nivou p<0,05 i ukazuje da ispitanici muškog pola (AS=3,89, SD=0,520) imaju značajno veće zadovoljstvo uslugama mobilnih operatera u odnosu na ispitanike ženskog pola koji su manje zadovoljni uslugama MO (AS=3,54, SD=0,926).

Tabela 14. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od pola ispitanika

Pol	N	AS	SD	t	p
Ženski	68	3,54	0,926	-2,596	0,011*
Muški	60	3,89	0,520		

df=128; p<0,05;*

U odnosu na stepen stručne spreme ispitanika (Tabela 15) nisu dobijene statistički značajne razlike u izraženosti skorova na upitniku ZUMO (F=0,355, p=0,786). Najveća izraženost na skali zadovoljstva ispitanika uslugama mobilnih operatera dobijena je kod ispitanika koji su završili višu ili visoku školu (AS=4,00, SD=0,00), zatim kod ispitanika sa zvanjem master/magistar (AS=3,78, SD=1,128) a zatim kod ispitanika sa završenim fakultetom (AS=3,70, SD=0,796). Najmanji skor na skali ZUMO dobijena je kod ispitanika koji imaju zvanje doktor nauka (AS=3,65, SD=0,584). Kao što je već pomenuto u pitanju su minimalne razlike u izraženosti skorova koje nisu pokazale statističku značajnost.

Tabela 15. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od obrazovanja ispitanika

Stepen stručne spreme	N	AS	SD	F	p
Viša/Visoka	4	4,00	0,000	0,355	0,786
Fakultet	36	3,70	0,796		
Master/Magistar	28	3,78	1,128		
Doktor nauka	60	3,65	0,584		

df=3;

Kada je u pitanju socijalni status ispitanika (Tabela 16), dobijena je visoka statistički značajna razlika u izraženosti zadovoljstva uslugama mobilnih operatera (F=57,141, p=0,000). Dobijeni nalaz treba posmatrati obazrivo ako se ima u vidu da postoji neujednačenost u strukturi uzorka prema socijalnom statusu ispitanika (93,8% ispitanika je zaposleno). Naknadna analiza pokazala je da ispitanici koji su zaposleni pokazuju značajno veće zadovoljstvo uslugama mobilnih operatera kako u odnosu na nezaposlene ispitanike, tako i u odnosu na studente. Takođe, ispitanici koji studiraju imaju značajno veće zadovoljstvo uslugama mobilnih operatera u odnosu na nezaposlene osobe.

Tabela 16. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od socijalnog statusa ispitanika

Socijalni status	N	AS	SD	F	p
Zaposlen/a	120	3,84	0,582	57,141	0,000**
Nezaposlen/a	4	1,18	0,000		
Student	4	2,18	0,000		

*df=2; p<0,01**;*

U odnosu na visinu mesečnih prihoda ispitanika (Tabela 17), dobijena je visoka statistički značajna razlika u izraženosti zadovoljstva uslugama mobilnih operatera (F=5,536, p=0,000). Dobijena razlika je značajna na nivou p<0,01 a naknadna analiza pokazala je da ispitanici koji nisu želeli da otkriju visinu svojih mesečnih prihoda imaju značajno niže skorove od ispitanika sa prihodima od 50-65.000 rsd i preko 65.000 rsd. Takođe, značajna razlika dobijena je i kod ispitanika sa prihodima preko 65.000 rsd koji imaju značajno veće skorove u odnosu na ispitanika sa prihodima od 50-65.000 rsd.

Tabela 17. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od visine mesečnih prihoda ispitanika

Mesečni prihodi	**N**	**AS**	**SD**	**F**	**p**
do 25.000 rsd	4	3,64	0,000	5,536	0,000**
25-50.000 rsd	4	4,00	0,000		
50-65.000 rsd	28	4,16	0,463		
Više od 65.000 rsd	48	3,75	0,688		
Ne želim reći	44	3,35	0,934		

*df=4; p<0,01**;*

Kada je u pitanju mesto prebivališta ispitanika (Tabela 18), nisu dobijene statistički značajne razlike u izražesnosti zadovoljstva uslugama mobilnih operatera (F=0,642, p=0,668). Najveća izraženost dobijena je kod ispitanika iz Beograda (AS=3,82, SD=1,001) i iz Vojvodine (AS=3,79, SD=0,936) a najmanja izraženost na skali ZUMO dobijena je kod ispitanika koji imaju prebivalište na Kosovu i Metohiji (AS=3,36, SD=0,000). Kao što je već pomenuto, u pitanju su minimalne razlike u izraženosti koje nisu pokazale statističku značajnost.

Tabela 18. Zadovoljstvo uslugama mobilnih operatera u zavisnosti od mesta prebivališta ispitanika

Mesto prebivališta	**N**	**AS**	**SD**	**F**	**p**
Vojvodina	48	3,79	0,936	0,642	0,668
Beograd	20	3,82	1,001		
Zapadni region	8	3,50	0,632		
Centralni region	8	3,73	0,000		
Južni region	36	3,65	0,592		
Kosovo i Metohija	8	3,36	0,000		

df=5;

4. DISKUSIJA REZULTATA I ZAKLJUČAK

Cilj ovog istraživanja bio je da se ispita zadovoljstvo uslugama mobilnih operatera u Srbiji, kao i pojedini aspekti tih usluga. Rezultati istraživanja pre svega, pokazali su da najveći deo ispitanika koristi usluge Telekom (MTS) mobilne mreže, zatim usluge Telenor mobilne mreže, dok najmanji procenat ispitanika koristi usluge VIP-a. Pored toga, najveći procenat ispitanika koristi usluge svoje primarne mreže duže od dve godine i ne koristi pored svoje mobilne mreže usluge drugih mobilnih operatera. Takođe, više od polovine ispitanika nikada nije menjalo svoju mobilnu mrežu.

Rezultati istraživanja pokazuju i da ispitanici koji su menjali svoju mobilnu mrežu kao najvažniji razlog za odabir druge mreže, navode Cene usluga MO i Nezadovoljstvo pruženim uslugama. Pored toga, nešto više od polovine ispitanika smatra da bi bilo dobro da se u Srbiji ponudi mogućnost odabira još neke mobilne mreže koja bi uticala na cenu i kvalitet ponude usluga.

*Msc **Živan Bajić,** dipl.ecc*



Rođen 1982. godine u Šapcu. Završio Fakultet za poslovne studije Megatrend 2006. godine u Beogradu a 2011. godine master studije na Univerzitetu Privredna akademija Novi Sad, na Fakultetu za ekonomiju i inžinjerski menadžment. Trenutno je student treće godine doktorskih studija na Fakultetu za ekonomiju i inžinjerski menadžment u Novom Sadu, gde priprema doktorsku tezu. Zaposlen je u Banci Poštanskoj štedionici a.d. Beograd na mestu direktora Filijale Šabac.

Učestvovao je na više medjunarodnih konferencija i objavio naučne radove na vodećim časopisima.

Oblast istraživanja: bankarstvo, finansije, finansijska tržišta, menadžment, menadžment ljudskih resursa, odnosi sa kupcima.

Kada je u pitanju samo zadovoljstvo ispitanika uslugama mobilnih operatera u Srbiji (ZUMO), može se reći da na uzorku od 128 ispitanika postoji iznad prosečno zadovoljstvo ako se ima u vidu teorijski raspon skale (1 do 5). Najveća izraženost dobijena je za tvrdnje *Kod odabira mobilnog operatera najvažniji mi je kvalitet usluge* i *Kod odabira mobilnog operatera važna mi je stručnost i ljubaznost zaposlenih*. Na trećem mestu po izraženosti nalazi se tvrdnja *Kod odabira mobilnog operatera najvažnija mi je cena usluge* a na šestom mestu odnosno na samoj sredini raspona odgovora ispitanika nalazi se tvrdnja *Kod odabira mobilnog operatera važna mi je max. brzina interneta.* Najmanja izraženost dobijena je na ajtemu *Kod odabira mobilnog operatera važna mi je mogućnost kupovine mobilnih uređaja po povoljnim cenama* ali je i izraženost na ovoj tvtdnji daleko iznad teorijskog proseka (1-5).

Kada je u pitanju odnos zavisne i nezavisnih varijabli u istraživanju, statistički značajne razlike u izraženosti skorova na skali ZUMO dobijene su u odnosu na vrstu mreže koju ispitanici koriste, dužinu korišćenja primarne mreže, da li su ispitanici menjali svog primarnog MO, kao i u odnosu na razloge za promenu mobilnog operatera. U odnosu na vrstu mreže, najveće zadovoljstvo dobijeno je kod korisnika Telenor mobilne mreže, zatim kod ispitanika koji koriste Telekom (MTS) mobilnu mrežu a ubedljivo najmanje zadovoljstvo uslugama mobilnog operatera dobijena je kod ispitanika koji koriste VIP mobilnu mrežu. Proverom značajnosti dobijenih razlika u izraženosti zadovoljstva ispitanika uslugama mobilnih operatera dobijena je statistički značajna razlika koja ukazuje da ispitanici koji koriste VIP mobilnu mrežu imaju značajno niže zadovoljstvo uslugama mobilnih operatera u odnosu na ispitanike koji koriste Telenor i Telekom (MTS) mobilne mreže. Takođe, ispitanici iz MTS mobilne mreže imaju značajno niže skorove u odnosu na ispitanike koji koriste Telenor mobilnu mrežu. Kada je u pitanju dužina korišenja mobilnog operatera dokazano je da ispitanici koji koriste usluge mobilnog operatera duže od dve godine pokazuju značajno veće zadovoljstvo tim uslugama u odnosu na ispitanike koji usluge koriste od 1 do 2 godine. U odnosu na to da li su ispitanici menjali svog MO ili ne, rezultati istraživanja pokazali su da ispitanici koji nisu menjali mobilnog operatera imaju značajno veće zadovoljstvo uslugama u odnosu na ispitanike koji su primarnog operatera menjali jednom ili dva ili više puta. Takođe, značajna razlika postoji i kod ispitanika koji su mobilnog operatera menjali jednom u odnosu na ispitanike koji su mobilnog operatera menjali dva ili više puta. Nameće se zaključak da su ispitanici koji su više puta menjali mobilnog operatera (dva i više puta) ujedno i najmanje zadovoljni uslugama trenutnog mobilnog operatera. A kada su u pitanju razlozi za promenu mobilne mreže, pokazano je da

ispitanici koji su kao razlog za manjanje mobilnog operatera naveli Lošu pokrivenost mrežom imaju značajno veće skorova na skali ZUMO u odnosu na ispitanike koji su kao razlog naveli Previsoku cenu usluga, Nezadovoljstvo pruženom uslugom ili neki Drugi razlog.

U odnosu na sociodemografske karakteristike ispitanika značajne razlike u izraženosti zadovoljstva ispitanika uslugama mobilnih operatera u Srbiji (ZUMO) dobijene su u odnosu na pol ispitanika, socijalni status i visinu mesečnih prihoda. Rezultati istraživanja pokazali su da ispitanici muškog pola pokazuju značajno veće zadovoljstvo uslugama mobilnih operatera nego ispitanici ženskog pola. Takođe, zaposleni ispitanici imaju značajno veće skorove na skali ZUMO kako u odnosu na nezaposlene ispitanike, tako i u odnosu na studente. Pored toga, odnosu na visinu mesečnih prihoda ispitanika dokazano je da ispitanici koji nisu želeli da otkriju visinu svojih mesečnih prihoda imaju značajno niže skorove od ispitanika sa prihodima od 50-65.000 rsd i preko 65.000 rsd a značajna razlika dobijena je i kod ispitanika sa prihodima preko 65.000 rsd koji imaju značajno veće skorove u odnosu na ispitanika sa prihodima od 50-65.000 rsd.

H: Korisnici usluga mobilnih operatera nisu zadovoljni uslugama koje pružaju mobilni operateri u Srbiji- hipoteza nije potvrđena.
H_1.Kod odabira mobilnog operatera korisnicima je važna mogućnost kupovine željenog mobilnog uređaja- hipoteza nije potvrđena.
H_2. Kod odabira mobilnog operatera korisnicima je važna cena usluge- hipoteza je potvrđena.
H_3. Kod odabira mobilnog operatera korisnicima je važna brzina interneta koju nudi operater- hipoteza je delimično potvrđena.
H_4. Postoje razlike u zadovoljstvu korisnika mobilnih operatera u odnosu na pol, stepen stručne spreme, socijalni status, visinu mesečnih prihoda i mesto prebivališta ispitanika- hipoteza je delimično potvrđena.

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PERCIPIRANI RIZIK KORIŠTENJA MOBILNE PLATFORME U FAZI KUPOVNE ODLUKE – EMPIRIJSKO ISTRAŽIVANJE NAMJERE REZERVACIJE TURISTIČKOG SMJEŠTAJA

PERCEIVED RISK IN USING MOBILE PLATFORM DURING PURCHASE DECISION STAGE – AN EMPIRICAL STUDY OF TOURIST ACCOMMODATION RESERVATION INTENTION

Goran Dedić[233]
Davor Traljić[234]
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Sadržaj: *Uloga mobilnih uređaja u procesu donošenja odluke o kupnji na tržištu krajnje potrošnje, relativno je novo i neistraženo područje istraživanja u marketingu. Istovremeno, u svijetu je zamjetan brzi trend razvoja mobilnih uređaja i intenziviranje njihove uporabe za potrebe pristupa Internetu. Stoga se može reći kako se radi o značajnom i zanimljivom području znanstvenog interesa. Dostupna istraživanja pokazuju kako velik udio potrošača koristi mobilnu platformu u fazama koje prethode kupnji, dok sami čin kupnje većinom obavljaju putem ostalih platformi. Jedan od ključnih razloga nekorištenju mobilne platforme za samu kupnju je percipirani rizik korištenja te platforme u kupovnoj fazi. Stoga se u ovome istraživanju fokus stavlja upravo na utjecaj percipiranog rizika korištenja mobilne platforme na namjeru njenog korištenja u fazi kupnje. Empirijsko istraživanje provedeno je uz uporabu uzorka studentske populacije, u kontekstu rezervacije turističkog smještaja. Koristeći elemente prilagođenog multidimenzionalnog modela percipiranog rizika uz primjenu metode najmanjih kvadrata (PLS), definiran je strukturni model utjecaja pojedinih dimenzija percipiranog rizika na sklonost korištenju mobilnih uređaja u fazi kupovine, tj. rezervacije smještaja. Istraživanje ukazuje na različitu snagu utjecaja pojedinih dimenzija percipiranog rizika na namjeru korištenja mobilne platforme, pri čemu percipirani funkcionalni i vremenski rizik korištenja mobilne platforme iskazuju statistički značajne utjecaje. Rezultati istraživanja ukazuju na važnost adekvatnog oblikovanja i optimiziranja dodirnih točki koje se javljaju u procesu kupnje putem mobilne platforme s ciljem ubrzanja i olakšavanja korištenja iste. Temeljem nalaza empirijskog istraživanja, diskutiraju se implikacije rada s teoretskog i praktičnog aspekta. Konačno, dan je pregled najvažnijih ograničenja rada kao i prijedlozi budućih istraživanja.*

Ključne riječi: *Kupovno ponašanje potrošača, percipirani rizik, mobilna platforma*

Abstract: *The role of mobile devices in the consumer purchase decision process is a relatively new field of inquiry in marketing. Continuous and rapid advances in mobile technology, coupled with the global trend of increased consumer usage of mobile devices for Internet access, makes this an important and interesting area for scientific inquiry. Existing research shows that a large share of consumers use the mobile platform in pre-purchase stages of buying decision process, while the majority of the actual purchases are performed through other platforms (mainly using personal computers). One of the main reasons why the mobile platform has not been used more in purchase decision stage is the perceived risk of using mobile at that stage in the process. Hence, the focus of this paper is on the impact of the perceived risk in using mobile platform for purchases on the intent of its use in the purchase decision phase.*

[233] Sveučilište u Splitu – Ekonomski fakultet, Cvite Fiskovića 5, 21000 Split, Hrvatska
[234] MDM-Marketing društvenih mreža, Vinkovačka 53, 21000 Split, Hrvatska

Empirical research in the context of tourist accommodation booking was conducted using a judgmental sample of the student population. Using an adapted multidimensional model of perceived risk and partial least squares method, a structural model of the impact of the perceived risk dimensions on the intention to use mobile devices during the purchase stage (reservation of accommodation) was developed. Data analysis reveals differences in the effect of perceived risk dimensions on the intent of using the mobile platform in purchase stage. Perceived functional and temporal risks show significant effects, while effects of perceived psychological and financial risks are not significant. Empirical results demonstrate the importance of design and optimization of touch-points occurring in the purchasing process on mobile platforms, aimed at providing more functional and time-efficient user experience. Theoretical and practical implications of the research are discussed, followed with an overview of the research limitations as well as suggestions for future research.

Key words: *Consumer Behaviour, Perceived risk, Mobile platform*

1. UVOD

Globalizacija i tehnološki napredak obilježavaju doba u kojem živimo. Svijet se, uslijed brzog razvoja računalne i komunikacijske tehnologije u informacijskom smislu pretvara u „globalno selo“. Internet i njegova sveprisutna primjena se ističe kao jedan od najvažnijih pokretača revolucije u pristupu i razmjeni informacija, a samim time i komuniciranju. Podaci Eurostata pokazuju kako je 2014. godine čak 83.1% kućanstava u EU imalo pristup internetu, dok se u nekim od zemalja članica (npr. Nizozemskoj i Luksemburgu) ta razina kreće na 97% [1].

Iako se u počecima njegovog razvoja, pristup Internetu prvenstveno temeljio na korištenju stolnih računala, strelovit razvoj mobilnih uređaja koji se dogodio u zadnjih 10 godina, doveo je do značajnih promjena, te sada mobilni uređaji preuzimaju primat kao dominantni modalitet pristupa Internetu. Naime, mobilni su se uređaji tijekom proteklog desetljeća razvili specifičan oblik prijenosnog računala koje podržava široki raspon informacijskih usluga, te omogućava pristup informacijama bilo kada i bilo gdje [2]. Kao posljedica takvog razvoja mobilnih uređaja, dolazi i do promjene u strukturi korištenja različitih digitalnih platformi u komunikacijske svrhe. Dinamiku porasta korištenja mobilnih platformi možda najbolje ilustrira podatak da je u periodu od 2010 do 2015, uočen porast korištenja mobilnih uređaja sa 0.4 na 2.8 sati dnevno, uz stagnaciju vremena provedenog na računalu [3]. Nadalje, studija koju je provela tvrtka comScore pokazuje kako na globalnoj razini mobilna platforma predstavlja dominantan oblik kanala korištenog u pristupanju informacijama putem Interneta (*tzv. digitalnim minutama*), pri čemu 25% korisnika na tržištima uključenim u istraživanje isključivo korite mobilne uređaje [4].

Razlozi ovakvim trendovima su brojni – mobilni su uređaji u pravilu jednostavniji za korištenje i dostupniji od računala. Jednostavnost pristupa i prikupljanja informacija putem mobilnih uređaja predstavlja jedan od ključnih razloga odabiranja mobilne platforme za pretragama za informacijama [5], što je činjenica koju dobro ilustrira i podatak o većem broju pretraživanja korištenjem mobilne platforme nego računala [6].

Prethodno raspravljani porast popularnosti mobilnih uređaja, doveo je i potrebe razmatranja uloge koje – u kontekstu ponašanja potrošača tijekom procesa kupnje, mobilni uređaji imaju ili potencijalno mogu imati. Dostupna istraživanja pokazala su kako velik broj potrošača koristi

mobilnu platformu u fazama koje prethode samoj kupnji, dok je čin kupnje većinom rezerviran za ostale platforme [7], [4]. U nastojanju da se identificiraju razlozi ovakvom ponašanju, u literaturi se kao bitni čimbenci koji doprinose nekorištenju mobilne platforme u aktivnosti kupnje, ističu percipirana nesigurnost podataka, potencijal neautoriziranog praćenja obrazaca ponašanja korisnika, problemi s funkcionalnošću sučelja (uslijed malih fizičkih dimenzija uređaja), odnosno – sumarno, kombinacija percipiranih rizika i troškova korištenja te platforme [8], [9]. Upravo je utjecaj percipiranog rizika na sklonost korištenju mobilne platforme u fazi kupnje predmet fokusa ovog istraživanja.

2. PERCIPIRANI RIZIK

Percipirani rizik je, kao koncept, u literaturu koja se bavi ponašanjem potrošača ušao još 60-ih godina prošlog stoljeća, kada je Raymobnd Bauer predložio sagledavanje ponašanja potrošača iz perspektive aktivnosti preuzimanja rizika [10]. Nakon tog inicijalnog impulsa, proučavanje percipiranog rizika u kupovnom ponašanju je postalo područje aktivnog znanstvenog interesa. U izučavanju problematike percipiranog rizika primijenjeni su različiti pristupi od kojih je jedan od zastupljenijih bio multiplikativni, koji kombinira očekivanja potencijalnih ishoda i važnost koju potrošači pridaju pojedinim ishodima. Kritike ovakvog pristupa se mogu naći u upitnoj utemeljenosti multiplikativnog pristupa kod, u osnovi, ordinalnih varijabli. Stoga se kao alternativa javlja strukturni pristup mjerenja očekivanja, koji je primijenjen i u ovome radu. Konkretno, pristup na kojem se temelji analiza percipiranog rizika u ovome radu polazi od definicije rizika kao „subjektivnog očekivanja gubitka“ i modela kojeg su razvili Stone i Grønhaug [11]. Usvojeni model koncipira percipirani rizik kroz multidimenzionalni strukturni model sačinjen od šest dimenzija: financijski, fizički, psihološki, društveni, vremenski/temporalni i funkcionalni/rizici performansi. S obzirom na prirodu same mobilne platforme i usluge koje se su sagledavane (turistički smještaj) iz konceptualnog modela su eliminirane dvije dimenzije percipiranog rizika:

- Fizički rizik – s obzirom na mobilnu platformu kao predmet istraživanja, nije realno očekivati percepciju bilo kakvih prijetnji po pitanju potrošačevog fizičkog stanja, uslijed čega nema smisla ni mjeriti percepciju fizičkog rizika u promatranom kontekstu.
- Društveni rizik – pošto društveni rizik proizlazi iz percepcije potrošača o tome kako će drugi reagirati na odabir proizvoda ili usluge, a predmet istraživanja je potrošačev izbor platforme za fazu kupnje, uključivanje društvenog rizika u model ne bi bilo opravdano.

Goran Dedić
Docent na katedri za Marketing, Ekonomskog Fakulteta Sveučilišta u Splitu.
Doktorirao na Ekonomskom Fakultetu u Splitu na problematici utjecaja kulturoloških razlika na percipiranu kvalitetu usluga.
Magistrirao na Sveučilištu Staffordshire (UK). Nastavni i istraživački fokus na problematici marketinga u uslužnim djelatnostima i izazovima primjene i utjecaja novih tehnologija u marketinškom kontekstu.



3. METODOLOGIJA ISTRAŽIVANJA

Empirijsko istraživanje je provedeno korištenjem metode ispitivanja putem anketnog upitnika na namjernom, prosudbenom uzorku studenata viših godina (3.,4.,5.) Ekonomskog fakulteta u Splitu. Anketni upitnik proveden je na uzorku od 81 ispitanika, od kojih 39.5%osoba muškog spola i 60.5% osoba ženskog spola. Ovakav se uzorak smatra prihvatljivim jer prethodna

istraživanja pokazuju kako su upravo mlađi i obrazovaniji potrošači skloniji prihvaćanju inovacija općenito, pa tako i u kupovnom procesu [12].

Na početku anketnog upitnika od ispitanika se tražilo da se izjasne koriste li internet za pretraživanje informacija o turističkom smještaju. Navedeno pitanje imalo je kontrolnu funkciju, kako bi se iz odgovora eliminirali oni koji nisu koristili internet za pretraživanje. Pošto je svih 81 ispitanika na kontrolno pitanje odgovorilo potvrdno, u nastavku analize nije bilo potrebe za eliminacijom odgovora.

Temeljem analize podataka doneseni su zaključci o utjecaju pojedinih komponenti rizika na ukupni rizik korištenja mobilne platforme za kupnju, odnosno rezervaciju smještaja.

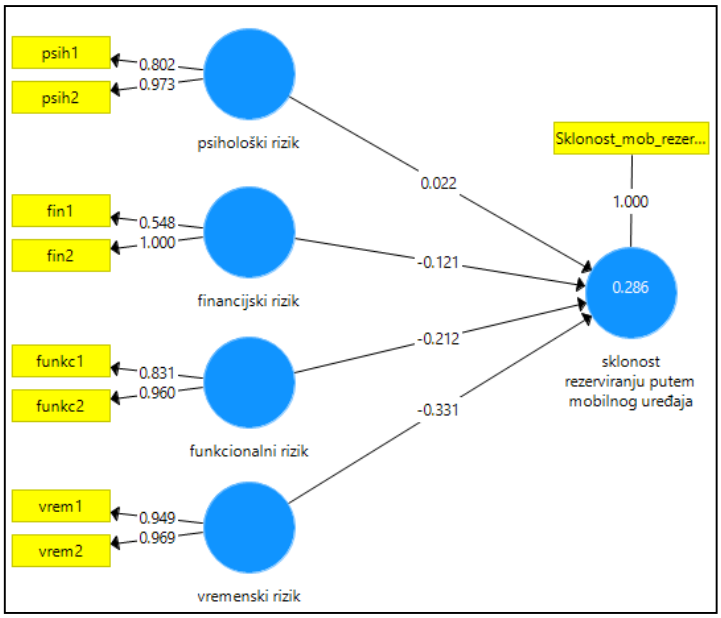
4. REZULTATI I ANALIZA

S obzirom na specifičnost podataka, za analizu je korištena metoda parcijalnih najmanjih kvadrata PLS (engl. „partial least squares“). S obzirom na iterativnu prirodu postupka PLS metode, ona je pogodna za primjenu na malim uzorcima [13],[14], a budući da je istraživanje provedeno na relativno malom uzorku s obzirom na kompleksnost samog modela, PLS se nameće kao pogodna metoda procjene parametara modela.

U ovom slučaju, radi se o reflektivnom PLS modelu, u kojem varijable indikatori predstavljaju određenu manifestaciju (refleksiju) latentne varijable. Analiza je provedena u 2 faze. Inicijalno se provodi testiranje valjanosti i pouzdanosti latentnih varijabli, te varijabli indikatora kako bi se testirao mjerni model. Potom se vrši testiranje signifikantnosti modela putem t-testa kako bi se donio zaključak o vezi percepcije rizika i sklonosti izbora mobilnog uređaja za rezervaciju smještaja.

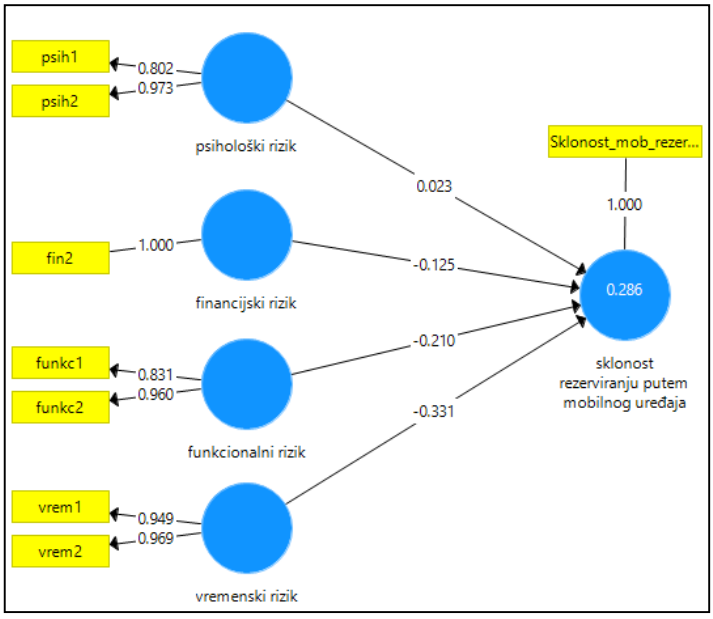
U prvom koraku analize testirana je kompozitna pouzdanost (engl. „composite reliabilty“). Preporučena vrijednost indikatora kompozitne pouzdanosti viša je od 0.7. Prilikom provođenja testa zaključeno je kako su sve varijable na zadovoljavajućoj razini, stoga se može zaključiti kako model pokazuje zadovoljavajuću razinu interne konzistencije.

U sljedećem koraku testirana je konvergentna valjanost (engl. „convergent validity“). Za procjenu konvergentne valjanosti korištene su vanjske veze (engl. „outer loadings“) latentnih varijabli s indikatorima te prosječna ekstrahirana varijanca (engl. „average variance extracted“ - u nastavku teksta AVE). Da bi se pokazala valjanost, vrijednost indikatora konvergentne valjanosti mora biti veća od 0.7, te AVE veća od 0.5. Prilikom testiranja sve su veze pokazale kompozitnu pouzdanost veću od navedene vrijednosti osim varijable financijskog rizika fin1. Budući da je varijabla pokazala vrijednost konvergentne valjanosti manju od 0.7, a ujedno veću od 0.4 (0.548), vršen je test eliminacije varijable. Kako je latentna varijabla financijskog rizika prije eliminiranja pokazivala razinu AVE veću od 0.5 (0.806), a nakon eliminiranja nije došlo do značajnog popravljanja AVE niti kompozitne pouzdanosti, varijabla fin1 ostavljena u modelu i nije izvršena eliminacija u ovom koraku testiranja.



Slika 1: Model PLS – SEM, Izvor: izrada autora (smart PLS)

Uslijedio je test diskriminantne valjanosti. Za testiranje diskriminantne valjanosti korišteno je praćenje unakrsnih veza (engl. „cross loadings“) među indikatorima. Vanjska veza indikatora mora biti veća od svih veza s ostalim konstruktima, odnosno unakrsnih veza, kako bi model bio diskriminantno valjan. Kako je to bio slučaj sa svim varijablama indikatorima, osim varijable fin1, ona je ipak eliminirana iz modela. Nakon eliminacije sve vanjske veze indikatora bile su veće od unakrsnih veza pa je moguće govoriti o odgovarajućoj diskriminantnoj valjanosti modela.



Slika 2: Korigirani model PLS – SEM, Izvor: izrada autora (smart PLS)

Nakon što je testiran mjerni model, prelazi se na drugu fazu analize u kojoj se vrši testiranje strukturnog modela. U prvom redu izvršen je test kolinearnosti korištenjem faktora inflacije varijance (engl. „variance inflation factor“ u nastavku teksta VIF). Sve vrijednosti VIF-a u testu pokazale su se zadovoljavajućima, pa se po pitanju kolinearnosti predloženi model može smatrati validnim. Kako je vidljivo na slici 2, koeficijent determinacije varijable sklonosti

rezerviranju putem mobilnog uređaja ulazi u raspon vrijednosti (R2 = 0.286) prihvatljive za istraživanja u društvenim znanostima. Zbog toga možemo zaključiti kako je model valjan u smislu da egzogene varijable na prihvatljiv način stvaraju predikcije endogene varijable.

Finalni korak u analizi podataka, testiranje je povezanosti percepcije ukupnog rizika i sklonosti korištenja mobilnog uređaja za kupnju. Korištena je boostraping procedura kako bi se dobili podaci o standardnim pogreškama i t-vrijednostima za koeficijente puta (engl. "path coefficients") među latentnim varijablama.

Rezultati pokazuju kako 2 od 4 dimenzije percipiranog rizika pokazuju negativnu i statistički signifikantnu (na razini signifikantnosti od 5%) vezu sa sklonosti rezerviranju putem mobilnog uređaja. Radi se o funkcionalnom riziku i vremenskom riziku. Preostale dvije dimenzije percipiranog rizika - financijski i psihološki rizik, pokazuju malu i statistički nesignifikantnu vezu sa sklonosti kupnji putem mobilnog uređaja.

Davor Traljić



Magistrirao na Ekonomskom fakultetu u Splitu na problematici uloge mobilnih platformi u kupovnom ponašanju potrošača.
Iskusan specijalist Digitalnog marketinga s ekstenzivnim iskustvom rada u marketingu na poslovima digitalnog oglašavanja, upravljanja društvenim medijima, optimizacije za tražilice i upravljanja odnosima s kupcima.

5. DISKUSIJA REZULTATA I IMPLIKACIJE ISTRAŽIVANJA

Cilj istraživanja je bio testirati izravni utjecaj dimenzija percipiranog rizika na namjeru korištenja mobilne platforme u fazi kupnje, na primjeru rezervacije turističkog smještaja. Analiza prikupljenih podataka ukazuje da samo određene komponente percipiranog rizika ostvaruju statistički značajan utjecaj na namjere ponašanja u promatranoj populaciji. Konkretno, istraživanje je ukazalo na negativnu i statistički značajnu vezu između percepcije vremenskog i funkcionalnog rizika s namjerom rezervacije smještaja putem mobilnih uređaja. Nadalje, analiza nije pokazala značajnu povezanost percipiranih psiholoških i financijskih rizika korištenja mobilne platforme s namjerama ponašanja ispitanika.

Može se reći kako ovakvi rezultati nisu neočekivani. Naime, kako je i raspravljano u uvodnom dijelu rada, neka od najvažnijih ograničenja primjenjivosti mobilne platforme u domeni prodaje proizlaze iz fizičkih karakteristika mobilnih uređaja i objektivnih ograničenja koje te karakteristike stavljaju na mogućnost oblikovanja korisničkog sučelja i ukupnog iskustva korištenja mobilnih uređaja za potrebe aktivnosti kupnje. Može se reći kako su percipirani funkcionalni i vremenski rizici izravna posljedica upravo karakteristika mobilnih uređaja i izazova koji u korištenju za potrebe kupnje, proizlaze iz tih karakteristika.

Nadalje, uzevši u obzir populaciju koja je obuhvaćena ovim istraživanjem (studenti u dobi od 20-25 godina, odnosno tzv. generacija milenijalaca) i njen doživljavaj digitalne informacijske tehnologije kao uobičajene i nužne, očekivanima se mogu smatrati i nesignifikante veze percipiranih psiholoških i financijskih rizika korištenja mobilne platforme s namjerama kupovnog ponašanja.

Zaključno, može reći da se kao preduvjet efektivnog iskorištenja mobilne platforme kao kanala prodaje, pred marketinške stručnjake kao iznimno važan postavlja izazov olakšavanja i ubrzavanja procesa kupovine putem mobilnih platformi.

Temeljem nalaza rada, kao korake prema ispunjenju tog izazova može se istaknuti slijedeće elemente:

- Optimiziranje korisničkog sučelja - kako bi se osiguralo intuitivno i jednostavno korištenje, te responzivmost na mobilnim platformama
- Pojednostavljenje i automatizacija koraka u procesu kupnje – kako bi se smanjio broj interakcija potrebnih za ostvarenje kupnje
- Konzistencija među platformama – kako bi se skratio period učenja i navikavanja na sučelje prilikom promjene platforme s koje se pristupa stranici/trgovini.

U konačnici, ovo istraživanje predstavlja doprinos razmatranju problematike uloge i uporabe mobilnih platformi u kupovnom procesu. Spoznaje iz ovoga rada bi se u daljnjim istraživanjima mogle proširiti kroz uklanjanje nekih od ograničenja rada – prvenstveno ograničenja proizašlih iz relativno malog i specifičnog uzorka istraživanja.

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CUSTOMER LOYALTY IN SERVICE SECTOR

Ejona Duçi[235]
Elfrida Taraku[236]
Selma Kaçaniku[237]
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Abstract*: The main objective and purpose of this study is the discussion about the existence of consumer loyalty as a "concept" in Albania. The search was conducted with the aim of generalizing a study through a survey and data processing is done with the help of statistical program SPSS Statistic.*
We saw reasonable and interesting treatment of this topic since consumer loyalty and understanding really what the client is seeking are essential, not only for businesses in the hotel and tourism field, but for businesses in all different areas. Albanian companies should take more account of the client, considering that he is the most important asset that they may possess. Because ultimately the existence or activity of Prosperity depends precisely from customers, and a healthy undertaking is one that has a broad base of "loyal customers".
The study was supportive attitudes, but it is normally that are gaps to be filled. Albanian companies should start putting the customer at the center, needs, desires and preferences, as a satisfied customer and a customer is loyal, and a loyal customer is a strong competitive advantage. Results identify the need for change and realization to this aspect.

Key words*: Consumer loyalty, Added Value, customer satisfaction*

1. INTRODUCTION

We will first discuss concepts such as consumer satisfaction as well as loyalty as a tool for measuring it, and we will also look at the model of increasing value by Porter. Then it will continue with the reasons that lead the organizations to the failure and the most common mistakes these organizations make. Continuing with the description of steps to increase sales and consumer satisfaction as well as ways we can keep our customers. We will see that the key to customer retention is consumer loyalty and will continue with some more "modern" theoretical concepts.

The main purpose of this topic is to understand whether Albanian consumers are loyal and if so, to what extent they are loyal. The disclosure of attitudes would provide us with an approximate picture prompting us to think and make Albanian businesses (mainly study refers to restaurants) to think about the practices and steps they should take.

2. CONSUMER SATISTACTION AND CONSUMER NEEDS

Consumer loyalty is not "something" that reaches the eye. It is a complex process that goes through several phases. First, the company needs to understand the demands of consumers generate added value in their fulfillment (value that the consumer should perceive). Secondly,

[235] Aleksandër Moisiu University of Durrës, Fakulteti i Biznesit, Kampusi Universitar, Kënetë, Durrës“, Albania
[236] Aleksandër Moisiu University of Durrës, Fakulteti i Biznesit, Kampusi Universitar, Kënetë, Durrës“, Albania
[237] Aleksandër Moisiu University of Durrës, Fakulteti i Biznesit, Kampusi Universitar, Kënetë, Durrës“, Albania

consumers need to be more than just "satisfied" to achieve consumer loyalty. But to understand it it is necessary to clarify some other concepts.

- Needs are mainly physiological (need to wear, nourish) social needs (to be part of a social group, personal needs (needs to be educated, knowledge etc.)
- Desires are a form of needs modeled on the culture and personality of everyone
- Requirements are wishes associated with purchasing ability (Philip Kotler, 1980).

We live in a world where desires are endless and the resources we have are limited. Moving towards more and more resource constraints, consumers will buy that product / service that with the least money offers a higher consumer value. Consumer Satisfaction is a concept that is defined as the difference between the client's expectations and what he actually receives. If he gets more than expected then he will be happy even occasionally and enthusiastically. In case the customer gets less he will be disappointed. A satisfied customer is most likely to want to repeat his experience with us, while a dissatisfied customer will simply do a bad marketing telling at least 8 people about his bad experience.

2.1. Creating value to companies and distributing them

Companies themselves can be seen as a value distribution chain that consists of primary and secondary activities. Primary activities consist of processing raw materials, operations, sales marketing and customer service. Secondary activities relate to the functioning of departments, finance, human resources, marketing, etc.(Michael Porter,1999; For illustration serves and scheme).

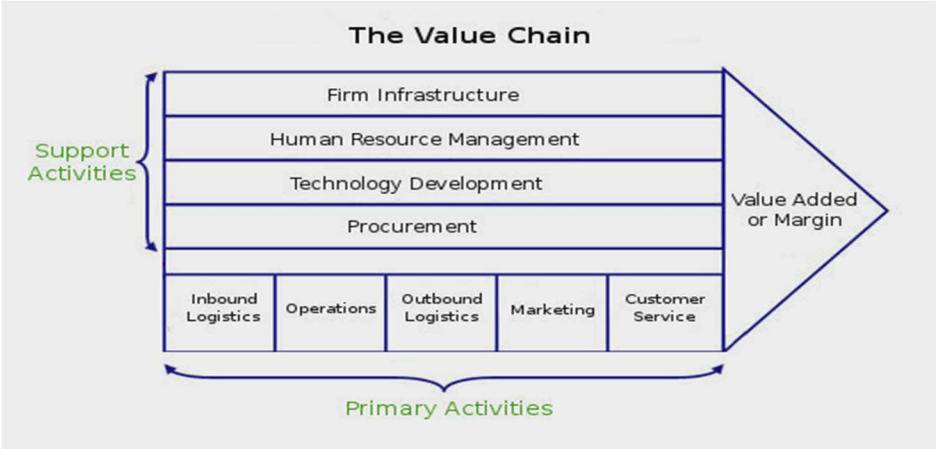


Figure 1 Chain of value by Porter

Customers nowadays are more conscientious and demanding than their needs and desires, making them increasingly difficult to meet. The marketing campaigns of many companies point out the similarities but above all the differences they have the most competitors. "Mastery" does not consist in attracting the customer but of creating a long-term relationship with him. Going so to consumer loyalty.

Many companies spend more than 75 percent of their marketing budget for gaining new clients, but this actually has a negative effect on the overall benefits of the organization, since it needs much less to keep existing customers. The longer the life expectancy of a customer is, the more profitability the company has, because the customer is increasingly connected with it (this also

turns into an emotional connection), making these consumers not too sensitive to the low prices that can offer other companies.

The consumer's viewpoint. From the customer's point of view, organizations need not only to meet their needs, but even to be able to precede them. In any case, the firm must treat the customer not only as a special consumer, but as with the specialty it has, since only so can consumer loyalty be achieved.

Customer Care. Already in the 21st century we live in the times of "Unlucky Customers" and the demands that they will have on companies will be growing more and more day by day. Nowadays the customer is a king. Today's organizations try not only to reach consumer satisfaction but to overcome it. The only way for the company to keep its loyal customers is to create good relationships with them.

A satisfied customer is equal to another 100. Realizing this figure, many organizations are struggling to keep their customers happy, and they are also spending huge sums of money trying to regain lost customers. Nowadays the growth and profitability of an organization depends on the number of satisfied customers it has. In order to maintain consumer loyalty and brand loyalty, it is necessary to create strong and long-term relationships that can be built by knowing the needs, expectations, desires and the feelings of the consumer. Once their needs are dictated, it is more simply fulfilled.



Ejona Duçi *is a lecturer in the Department of Finance- Accounting at Aleksandër Moisiu University of Durrës. She holds degrees from the Albanian University (BSc in Finance Banking, Graduates with Gold Medal), the Albanian University (MSc in Business Administration, Graduates with Gold Medal).*
Previously she holds the position of Financial and administrative affairs at Albasusta Ltd (Topflex), a mattress production industry .
MSc. Ejona DUÇI has authored or co-authored several books like " Basics of Finance" (Lectures) and "Basics of Finance" (Questions and Exercises), and over 5 publications in peer reviewed journals at regional, national and international conferences.
Her publications include: How Dirty money gets clean (2018), "Determinants of fiscal evasion in Albania (2017); Loan Problems in Albania (2017); "Ethics in public Administration" (2016); " Is it the informal Economy an obstacle for the Economic Development in Albania?" (2016); "Capitalism system, actuality and problematic in Albania." (2014).

The issue is about building a constant relationship between the company and consumers by serving him in the best possible way when he "knocks on the door of the organization" or when he asks "the organization to knock him to the door". Customer problems, difficulties that they may have, suggestions, ideas about products, services, and people would help the organization become a better and better venture.

In addition, this would make the customer feel good as he would see his suggestions, his ideas are important to the organization, thus affecting the strengthening of the relationship between the two sides. Given that competition is getting tougher, companies understand that they cannot just compete in price, they are creating strategies by creating special care for the consumer as well as differentiating their products and services.

What is a great service? Determining most people about defining a brilliant service will be based on personal experience. Thoughts will be varied and varied even if we ask customers

about the service of a single company. The very good experience of one customer can be a "terrible" experience for another. However, consumer perception is important as this perception is their "reality". Customer service has to do exactly with perception it is often subjective and somewhat complicated. (Reicheld, 1990)

2.2. Sales promotion and consumer loyalty

- **Make Customers Feel Special.** How can you pretend to keep customers when you treat your regular and loyal customers like everyone else? Faithful customers need to feel special, there are plenty of ways to make them feel valued, for example, we can address them in the name, offer discounts for them, and any free products.
- **Distribute free samples.** Although this is somewhat costly and only powerful companies practice it as a method, it can be beneficial. Sharing new product samples free to customers who buy us a product can increase sales as the customer can enjoy that product and buy it. On the other hand, it may happen that the customer gives the sample to someone else and that person likes buying it afterwards.
- **Consumer loyalty.** Trying to increase the consumer base can often result in a difficult process. The key to success lies in the fact that we should try to keep our existing customers happier while trying to provide new clients. If organizations were to choose between new and existing loyal customers, of course, the existing customers should be selected, as they are the solid foundation of a company.
- **Communication with consumers.** Social media, customer sites have become very important tools nowadays. It is important that we have a database for our customers and communicate with them by looking at the suggestions they may have or by hearing their dissatisfaction.
- **Better customer service.** A good customer service is about going beyond expectations and customer needs. Customers recall a good experience by making them buy again to us. Importance of customer concerns or dissatisfaction should be given as they give us the opportunity to improve. Another important issue is to have a way for consumers to reach us (through the phone, different pages) by expressing their opinions. It is important to maintain a positive attitude towards the customers.
- **Promote employee loyalty to the company.** Loyalty starts from the top of the company's employees, as they represent us by conveying to the customer the message the company wants to broadcast. A qualified, but above all, loyal staff would do the best in his / her job.
- **Have a good name and be trustworthy.** The good name is created by the products and services that we produce or trade. The better they are, the more "serious" it becomes our name. Being trustworthy is a key factor in the market, for example, if it is said that the shipment will arrive at a certain hour it must arrive at the promised hour if it is said the product possesses certain qualities then it must really possess them. It is important to be honest to keep the promises and if something goes wrong, to be honest, compensating the client for the damage he suffered. (Buncham R.Gilles 1990).

2.3. The key to keeping consumers is consumer loyalty.

Customers of todays are hard to please. They are more informed than ever, more demanding, forget less, and know the prices. Companies should spend large sums of money on absorbing new clients, but it should be emphasized that it is more important to keep existing ones. The key to success is to have as many loyal customers as they buy more new products that the

company puts on the market, buy existing ones, and are less vulnerable to competitors' prices and bids. (George Day, 2007)

An organization should overcome customer expectations and not simply fulfill them, as a "needy" customer will leave immediately as soon as a better offer is presented. While a loyal customer has a strong emotional bond with the brand organization and product making it less rational. The satisfaction of an existing customer brings benefits as he will tell his acquaintances about the products and services the company offers but an unsatisfied consumer can pose a "danger" as the number of people who will hear about his " devil " will grow exponentially. Organizations should understand that the best advertising for themselves is a satisfied consumer.

The reasons why consumers choose a particular product.	**The reasons why consumers change the product.**
1-Approximately 7% of the products are selected due to technical specifications	1-About 8% of customers change their products due to their quality or cost
2-About 50% of the products are solved due to the manufacturer's reliability and accountability.	2-About 40% of consumers change the product by abandoning the organization and consequently unsatisfactory service.

Table 1 Election Reasons and Change of Consumer Choice

The researchers also group a number of other reasons why consumers abandon their organization and products. (Oliver Richard 1997) They are divided into two groups:

Measurable Factors	Impeccable Factors
1-PerformancE	1- Customer Care
2-Quality	2- Way of Consumer Behavior
3-Credibility	3- Desire to Help You
4-Cost	4- Problem solving skills

Table 2 Factors why consumers abandon products

2.4. New concepts of modern marketing, the Hesklet-Schlissinger model

2.4.1. Managing client relationships

Customer Relationship Management (MMK) is one of the most important concepts of modern marketing. Many years ago it was defined simply as data management related to clients, but this definition was just about processing individual data was too narrow. Nowadays customer relationship management is not just about data processing but with the creation of its distribution value and the creation of close, long-term relationships with consumers. MMK consists of a variety of sophisticated computer techniques and a range of analyzes that use and integrate customer-related information. (Gary S. Goodman 2005)

Using the information the company owns about its customers can reveal important trends and hidden trends that customers may have. These data can provide the organization with a great competitive advantage. Like any other type of approach, customer relations management has its advantages and disadvantages.

Advantages	Disadvantages
1-Through this method can be provided a high quality customer service.	1-High Cost
2-Create bids that best fit the needs and preferences of consumers.	2-High Risk
3-Improve long-term relationships	3-Failure to achieve the objectives.
4-Encourage consumer loyalty.	4-Many companies see it simply as a software application, but the only technology cannot provide solutions. That is why people need help.

Table 3 Advantages and Disadvantages of MMA

2.4.2. Model Hesklet -Schlissinger

Employees have always been a key point for organizations. They are and will continue to be a source of competitive advantage. The same holds true for the Hesklet-Schlissinger model (1991). These two researchers built a model that included employee loyalty in the process of creating consumer loyalty. The two researchers used two terms in this model of the "cycle of success" and "failure cycle".

In the success cycle involves the company's investment towards employees through various trainings, this leads to increased competence and satisfaction. The more competent the employees are, the faster and more efficiently the work is done. This will lead to a superior service in consumer satisfaction and ultimately being "crowned" with what organizations are so demanding, consumer loyalty. Sales will also increase profits by making some of these profits invested in "professional" growth of employees, leading to the launch of a new cycle.

While the "failure cycle" has to do with employee retention as a precious asset. Moving from one organization to another and lack of competence. Finally, Hesklet asserts: "If you want to succeed, you need to treat your employees as you would like them to treat your customers" (illustrations are provided below for the illustration).



Figure 2 Failure cycle (Hesklet)

3. METHODOLOGY

To identify the existence or not of consumer loyalty in Albania, and to see to what extent Albanian consumers are loyal, we decided to undertake a mini-research. This essentially descriptive and quantitative nature search was carried out at some of the restaurants in Tirana and Durres where through a questionnaire on consumer loyalty customers of these restaurants underwent the same questions. Data processing is done with the help of the statistical program SPSS Statistics.

3.1. Subjects and samples of the study

To study and conclude with regard to consumer loyalty we decided to become part of the research of some of the restaurants in the districts of Durres and Tirana. The surveyed unit of the sample (sample) was 75 in total. The survey was conducted in 5 restaurants which are respectively: "Pizzeria Era", "White Villas", "Quiet Nature", "Aragosta" and "Giardino Complex". In each of the 5 restaurants are surveyed by 15 people respectively.

3.2. Instruments, measurements.

The measurement of the data will be structured in this way: Initially starting with the introduction of some simple statistical indicators such as fashion, medium, median, mestara and standard deviation. To indicate the validity of the measuring instrument used, we will refer to Alpha Cronbach indicators of the degree of reliability for the data collected. Each question is treated as a separate variable with a convective name P (1) to P (12) and such variables are thrown into the data entry in the processor.

3.3. Collection of data from the questionnaire

The data collection was realized in this way: Once agreed with the restaurant managers to conduct the survey, the questionnaires were distributed to the respective clients. Immediately after their completion, the questionnaires were taken back so that their data could be processed. (Impossible to submit all the surveys we have summarized the answers provided by each customer at the end of Annex A.). Responses to the collected data are encoded respectively as follows:



Elfrida Taraku *graduated in 1986 from University of Tirana, Economic Faculty in Financial Economics. Has a long working experience as an accountant from 1988 to 2004. From 2005 to 2013 has been working as auditor in the Supreme Audit Institution. Has been certificated in "Parallel Audit of BE funds", from SIGMA and NAO;"Performance Audit", from NCA, Netherland; "Financial Audit of World Bank funds", from NAO, London; "Integrity", from NCA. From National Audit office for the Twining Project CARDS 2004;"Support for the institution of SAI", for "Human Resources Theory and Praktice" and " Financial audit theory and practice", from Center of Exellence in Finance in Ljubjana; "Design and management of large taxpayers offices" and "Introduction and Tax reform".*

She has published many papers and is interested in applying in Phd studies at Aleksander Moisiu University of Durres with concentration in Accounting management, auditing, finance.

Her publications include: How Dirty money gets clean (2018); "Measuring the impact of changes in tax rates on Albanian Budget 2014-2017"(2017); "Determinants of fiscal evasion in Albania (2017) ; Loan Problems in Albania (2017); "Ethics in public Administration" (2016) ;" Is it the informal Economy an obstacle.

Questions	Code 1	Code 2	Code 3	Code 4	Code 5	Code 6
P(1)	Yes	No	-	-	-	-
P(2)	Very often	Often	Moderately	rare	Very rarely	-
P(3)	From friends	From family	From other sources	-	-	-
P(4)	Very satisfied	Satisfied	Not too satisfied	Not at all satisfied	-	-
P(5)	Excellent	Good	Average	Bad	-	-
P(6)	Excellent and efficient	Good	Average	Needing improvements	-	-
P(7)	Very entertaining and friendly	Good	Average	Needing changes	-	-
P(8)	Yes	No	Maybe	-	-	-
P(9)	Yes	No	Maybe (don't know)	-	-	-
P(10)	Pleasant furnishing	Very good customer service	Its perfect food and service	Service and nurturing food	Other	-
P(11)	1-3 Points	4-6 Points	7-8 Points	9-10 points	-	-
P(12)	Piceri Era	Vila e Bardhë	Aragosta	Kompleksi Giardino	Natyra e Qetë	Others

Table 4 Explanations on coding questions and answers

3.4. Data Analysis

Data processing related to descriptive statistics will be made through the SPPS statistical program and the Alpha Cronbach analysis tool, which is an analytical method to measure the reliability of the questionnaire.

	P1	**P2**	**P3**	**P4**	**P5**	**P6**	**P7**	**P8**	**P9**	**P10**	**P11**	**P12**
Valid	75	75	75	75	75	75	75	75	75	75	75	75
Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean	1.9333	2.7467	1.6933	1.6800	1.8267	1.8800	1.8933	1.9733	1.5867	2.8400	3.1467	2.6800
Median	2.0000	3.0000	2.0000	2.0000	2.0000	2.0000	2.0000	2.0000	1.0000	3.0000	3.0000	3.0000
Mode	2.00	2.00	1.00	2.00	2.00	2.00	2.00	2.00	1.00	2.00	3.00	3.00
Std. Deviation	0.93481	1.05386	0.75289	0.61863	0.68524	0.69671	0.74568	0.7161	0.8557	1.06593	0.48472	1.11695

Table 5 Summary of descriptive statistics for each variable

Included in this table are simple descriptive indicators such as:

1- Mean-expected value of random variables taken in the study.
2- Median-numerical value dividing the upper half of the sample response from the other half of the data.
3- Fashion-Repeated Value Most Frequently Among Selected Selection Data.

4- Standard Deviation - the magnitude of the deviation or distribution of data from their average value.

According to the table data, we notice that the largest change in response to average expectations is in questions 10 and 12 with the respective deviation values of standard deviation 1,065 and 1,116. Other similar data also result from the answers to questions 1 and 2 where the values of standard deviation reach very close to 1.

As can be seen from the data, responses that have an approximate degree of compatibility between them are those related to questions 4 and 11 with the relevant values of standard deviation smaller than 1, concretely 0.618 and 0.484 (where one can observe and the degree high convergence of responses.). In other words, around 52% of respondents answered question 4 by evaluating their experience in restaurants as enjoyable. While 49.3% of respondents would prefer to dine at "Lobster". In terms of average values they fluctuate (rounded after the appendix) about 2 and 3, which means that most respondents have chosen answers 2 and 3 in response to them expressing satisfaction with the service or food in the restaurants taken in the study.

MSc. Selma Kaçaniku *is a full time leturer at Finance - Accounting department at Aleksander Moisiu University of Durres. She holds a bachelor diploma from UAMD (First Level Diploma in Finance-Banking) and a second level diploma (SPD Master of Science in Finance-Banking).*



MSc. Selma Kacaniku is an author and co author of four publications in scientific journals and national and international conferences.

Her publications include:
2015 - 4th International Scientific Conference on Social – Economic Regional Cooperation towards the Developed Markets – A perspective of Islamic financial banking system;
2016 - International Journal of Innovative Science, Engineering and Technology – The concept of ethics in business;
2017 - Journal of multidisciplinary engineering science and technology – Global Supply chain management;
2017 - 13th International Conference of ASECU – Social and economic challenges in Europe 2016-2020- Customer relationship management in the government.

3.4.1. Reliability of data and search limits

3.4.1.1. Descriptive statistics related to data reliability

The Alpha Cronbach reliability coefficient calculated for this study is 0.71. Given the level of acceptable data sustainability level that is 0.6 responsive streams have an acceptable level of data stability .

Interpretation of results is done on the basis of the following intervals:

$\alpha \geq 0.9$ excellent data stability;
$0.9 > \alpha \geq 0.8$ good internal stability;
$0.8 > \alpha \geq 0.7$new acceptable internal stability;
$0.7 > \alpha \geq 0.6$ questionable internal stability level;
$0.6 > \alpha \geq 0.5$ Poor level of internal stability;
$0.5 > \alpha$ unacceptable level of internal stability.

Case Processing Summary

		N	%
Cases	Valid	75	100.0
	Excluded[a]	0	.0
	Total	75	100.0

Reliability Statistics

Cronbach's Alpha	N of Items
.071	12

Table 6 Tables for Reliability Coefficient

3.4.1.2. Research Limits

Although all managers were willing to collaborate, the study has its own limitations, since 15 people in each restaurant can be small sample and that the statistics are more accurate and general needs a sample of more than 75 people. However, for time and data processing we decided to take this sample.

4.RESULTS AND DISCUSSIONS

4.1. Results related to simple descriptive analysis.

Out of the total number of 80 questionnaires we will remove about 5 of them since the surveys were not completed until the end. In each of the 5 restaurants taken in the survey, the survey was subjected to about 15 clients and the response rate was 93.75%. The data were processed with the help of the statistical program SPSS Statistic.

Though restaurants are not completely unknown by names, we notice that the percentage of those who attend them for the first time amounts to about 26.7% (a significant percentage) while the rest claimed that it is not the first time they attend them.

The second question reveals an interesting trend about consumer fidelity. To the question of how loyal they are to these restaurants (how often they are attending) about 9.3% responded very often a significant percentage have chosen the alternative often and on average with the respective percentages 36% and 32%. Collected together make a 77.3% figure that indicates a high level of customer loyalty to these restaurants. Affirming the fact that consumer loyalty (at least in the restaurants taken in the study exists) and pushing us to make the generalization that consumer loyalty in the restaurant sector exists. Another element of the questionnaire are the way customers are informed about restaurants. Here we note that most family and friends share of about 82.7%, while only a small portion is informed through other sources.

Meanwhile, further with our analysis, questions 4,5,6 and 7 further reinforce the idea that consumer loyalty exists, as when asked about service, food and the environment, clients give a significant percentage of positive response (ie, satisfaction and value added "perceived" by these customers). Their enjoyable experience is reinforced by the fact that if asked whether restaurant suggestions to other persons about 65.7% yes and 24% perhaps, while the rest of 10.7% have a negative attitude.

It is noteworthy that consumers in the 5 restaurants studied prefer the service with 34.7% and second place is the food and service being taken together with 32%. Going further to question 11 we note that a percentage of 86.7% estimate 5-point restaurants by 7-10 points (estimates

above average (again showing the presence of pleasure and a positive experience spent in their premises.)

Last but not least, the question of which of the 5 restaurants: Aragosta, White Wines, Pizzeri Era, Natyra Qetë and Kompleksi Giardino would be preferable to the customers (regardless of where they were at the moment). This question was asked not unintentionally with the sole intention of seeing which restaurants is preferred most. And 37 out of 75 respondents responded in favor of Aragosta. (here is confirmed the "sincerity" of the answers as even though the champions in the 5 restaurants were equal the majority responded in favor of this restaurant without being influenced by where they were). Meanwhile, Vila Bardhë stands second in preference.

5. CONCLUSIONS AND SUGGESTIONS

1-Consumer loyalty is not just a concept, it is a complex process where every step of it can be accomplished with the help of appropriate marketing objectives, policies, and relevant strategies, understood to be backed up by top management levels. This process starts within organization with the production of products or services and finalized to the customer. His perceptions are vital to the organization.

2-The strong competitive pressures and the ever-increasing consumer expectations have led organizations to always give the maximum to "over satisfied" and keep their customers as one of the most precious assets they may have .

3-Employees play a key role in customer service and consumer satisfaction, and as they are "representatives of the organization" facing clients, they need to be trained, motivated and satisfied with the work they do, as only so it can convey pleasure and a positive experience to our customers as well.

4-Today's organizations exercise their activity in a very dynamic environment. Part of this ever-changing environment is also the likes and tastes of consumers. Since they change in a very short time, firms must be at the forefront of the signals they give the market as the only way to survive.

5-The solid and stable base of a company is loyal customers, as they are the ones that provide the bulk of the revenue and the main task of each company is to make these customers feel special with all possible means, justifying the confidence they show toward her.

6-The perception of value-added, offering something more than "consumer satisfaction" and competent and enthusiastic employees are what we need to reach the last link of the process and exactly "consumer loyalty" but since this is a good malfunction of a loop would lead to unpleasant results. It is important to take appropriate corrective actions as well as catching "time" of market signals.
7-Another important issue is the recovery and retention of outdated customers. This would restore the credibility of the firm, but it would increase its profitability. However, this fact does not mean that new customers should be forgotten, as in the light of a polygamous loyalty reality some leave and other customers come.

8 Finally, managing relationships with clients and creating the best relationships as well as the existence of an emotional connection would make us more profitable, and the "feelings" that they would give to the organization would contribute to the creation of a long-term relationship.

9-We cannot miss the outcomes and the results of the study in the restaurant area. With a percentage of 49.3% consumer loyalty exists. This means that consumers perceive value added and are satisfied by service, food and the environment, and we are tempted to think that the overall experience in these restaurants is positive. Also showing the professionalism of restaurant staff taken in the study.

10-However, the study has its own limitations as the restaurants taken in the study have already created a good name, but for the sake of truth there are many cases where customer service in Albania leaves much to be desired, causing not pleasure but often resentment. This comes as a result of incompetent employees unnoticed with the concept "the customer is king." But there will come a time that the competition will select.

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MARKETINŠKI ASPEKTI RAZVOJA DIGITALNIH KOMPETENCIJA UNUTAR KATOLIČKIH KRUGOVA

MARKETING ASPECTS OF DEVELOPING DIGITAL COMPETENCES WITHIN CATHOLIC CIRCLES

Bruno Jelečanin[238]
Ivana Lacković[239]
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Sadržaj: *U današnje vrijeme kad je pojedinac suočen s velikom količinom informacija, kvalitetna marketinška strategija igra ključnu ulogu. Ovaj problem osobito je vidljiv u kontekstu crkvenih institucija čija je misija provoditi evanđelje i doprijeti do vjernika. Upravo Balog ističe važnost marketinga crkvenih institucija, gdje navodi kako postoji „povezanost između temeljnog poslanja kršćanskih vjerskih zajednica i povećanja učinkovitosti ostvarenja tog poslanja primjenom metoda društvenog marketinga“ [1] S druge strane, digitalizacija i razvoj digitalnih tehnologija tjeraju nas u razvoju novih elemenata pismenosti. O toj pismenosti, pismenosti 21. stoljeća govori i Špiranec koja tu pismenost naziva „informacijskom pismenošću“ te navodi da se „cjeloživotno obrazovanje ostvaruje tek informacijskom pismenošću, koja otvara put rješavanju problema i priprema za odabir relevantne informacije iz bujice dostupnih izvora i učenja tijekom cijeloga života“ [2]. Kao kriterij za provjeru poznavanja digitalnih tehnologija Europska komisija uvela je pojam digitalna kompetencija koja „uključuje sigurno i kritičko korištenje tehnologije informatičkog društva (IRT) na poslu, u slobodno vrijeme i u komunikaciji“, te je „povezana s logičkim i kritičkim razmišljanjem, s visoko razvijenim vještinama baratanja informacijama i razvijenim vještinama komuniciranja“ [3]*

Digitalizacija društva utjecala je i na pojavu digitalnog marketinga o čijem uspješnom provođenju ovisi razina digitalnih kompetencija. Temeljem prethodnih istraživanja razine digitalnih kompetencija unutar crkvenih krugova, u ovom radu analizirat će se marketinški aspekti razvoja digitalnih kompetencija unutar crkvenih institucija kroz istraživanje trenutne pripremljenosti i spremnosti crkvenih institucija na provođenje marketinga putem digitalnih kanala. Istraživanje je obuhvatilo 34 institucije unutar katoličke crkve u Hrvatskoj kod kojih su proučene njihove web stranice prema pet kriterija (sadržaj, navigacija, struktura i dizajn, izgled i multimedija te originalnost) te je istražena njihova prisutnost i komunikacija putem društvenih mreža Facebook i LinkedIn. U istraživanju je sudjelovalo 14 stručnjaka iz područja informatičkih tehnologija (programeri, dizajneri i stručnjaci za digitalni marketing) koji su dali svoje ocjene web stranica prema navedenim kriterijima te subjektivni osvrt na prisutnost i komunikaciju analiziranih institucija putem društvenih mreža.

Ključne riječi: *društveni marketing, crkveni marketing, digitalne kompetencije, digitalni komunikacijski alati*

Abstract: *Nowadays, when an individual faces a great deal of information, a quality marketing strategy plays a key role. This problem is particularly evident in the context of church institutions whose mission is to carry out the gospel and reach out to the believers. Balog stresses the importance of marketing of church institutions, and states that there is "a*

[238] Veleučilište BALTAZAR Zaprešić, Vladimira Novaka 23, Zaprešić, Hrvatska
[239] Veleučilište BALTAZAR Zaprešić, Vladimira Novaka 23, Zaprešić, Hrvatska

connection between the fundamental mission of Christian religious communities and the enhancement of the effectiveness of this mission by applying social marketing methods". [1] On the other hand, digitization and the development of digital technologies is pushing us to develop new elements of literacy. Literacy in the 21st century is also spelled out by Spiranec, who calls that literacy "information literacy" and states that "lifelong learning is realized only with information literacy, which opens the way to solving problems and preparing for the selection of relevant information from the torrent of available sources and learning throughout the whole life "[2]. As a criterion for checking the knowledge of digital technologies, the European Commission has introduced the concept of digital competences that "involves the safe and critical use of information technology (IRT) technology at work, leisure and communication" and is "linked to logical and critical thinking with highly developed information-gathering skills and developed communication skills". [3]

Digitalization of society also influenced the emergence of digital marketing whose successful implementation influences on the level of digital competence. Based on previous research on the level of digital competences within church circles, this paper will examine the marketing aspects of digital competence development within church institutions through research on the current preparedness and readiness of church institutions to conduct marketing through digital channels. The study included 34 institutions within the Catholic Church in Croatia, where their websites were surveyed according to five criteria (content, navigation, structure and design, appearance and multimedia, and originality) and their presence and communication via social networks Facebook and LinkedIn. 14 experts from the field of information technology (programmers, designers and digital marketing experts) participated in the research, who gave their web site ratings according to the above criteria and a subjective review of the presence and communication of analyzed institutions through social networks.

Key words*: social marketing, church marketing, digital competence, digital communication tools*

1. UVOD

Marketing i marketinška komunikacija danas su sastavni dio svakog poduzeća, institucije ili organizacije. Razvojem novih tehnologija otvaraju se nove mogućnosti za provođenje marketinga i komuniciranja s interesnim skupinama. Kao i profitne, neprofitne institucije planiraju i provode poteze kojima privlače klijente te komuniciraju s interesnim skupinama. Neprofitni marketing kojeg one provode nešto se razlikuje od onog kod profitnih institucija. Prema Meleru, [4] neprofitni marketing obuhvaća sve one subjekte koji ostvaruju bilo kakav proces razmjene, a koji nije obuhvaćen konvencionalnim marketingom. Riječ je o djelatnostima koje na bilo koji način u kraćem ili duljem vremenskom razdoblju mogu doprinijeti manjim ili većim društvenim promjenama. Poznavanje digitalnih tehnologija postaje preduvjet za uspješan marketing. Razina poznavanja i spremnosti za korištenje tih tehnologija mjeri se razinom digitalnih kompetencija. Crkva, kao i druge društvene institucije, suočava se s potrebom za prihvaćanjem, učenjem i uvođenjem novih trendova u marketingu i marketinškoj komunikaciji. Od presudne važnosti postat će poznavanje digitalnih tehnologija te visoka razina digitalnih kompetencija osoba u crkvenim krugovima. Jedino takva Crkva, koja prihvati digitalne tehnologije, može zadovoljiti potrebe za uspješnim provođenjem marketinga i marketinške komunikacije u modernom društvu.

2. DEFINICIJA CRKVENOG MARKETINGA

Definiciju marketinga crkve pokušali su dati mnogi autori. Tako Prehn [5] navodi kako je „religijski marketing mjera koja se sastoji od skupa aktivnosti uključenih u poticanje spasenja (kojeg pruža Bog kroz smrt i uskrsnuće Isusa Krista) s namjerom da potakne nekoga tko ima namjeru (izgubljenog čovjeka) da prihvati spasenje“. S druge strane, crkveni marketing može se definirati i kao „analiza, planiranje i upravljanje dobrovoljne razmjene između religijske organizacije i njezinih sastavnica, s ciljem zadovoljenja potreba obiju strana. On se fokusira na analizu potreba svojih sastavnica, stvaranju marketinškog programa za zadovoljenje tih potreba u pravo vrijeme i na pravom mjestu, na efikasnu i efektivnu komunikaciju sa sastavnicama i na privlačenje potrebnih resursa za izvršavanje aktivnosti organizacije.“ [6]. Pritom se u „crkvene sastavnice“ ubrajaju „članovi crkve, zaposlenici i službenici, sudionici, podržavatelji i ostale osobe na koje utječe organizacija“. [7].

3. PRIMJENA I VAŽNOST MARKETINGA U KATOLIČKIM KRUGOVIMA U HRVATSKOJ

O primjeni i važnosti marketinga u vjerskim zajednicama u Hrvatskoj najviše govori Antal Balog koji iznosi rezultate istraživanja o „primjeni i prisutnosti društvenog marketinga u ispunjavanju glavnog poslanja (misije) kršćanskih vjerskih zajednica u Republici Hrvatskoj.“[8]. Glavni ciljevi istraživanja iskazani su u tablici 1.

Bruno Jelečanin, mag.oec.



Rođen 1986. godine u Zagrebu gdje je završio osnovnu školu i opću gimnaziju. Po završetku srednje škole, 2005. godine upisuje Pravni fakultet Sveučilišta u Zagrebu gdje studira sljedeće dvije godine. 2007. godine napušta studij prava i upisuje Ekonomski fakultet Sveučilišta u Zagrebu na kojem 2014. godine stječe titulu magistra ekonomije, smjer marketing. Iste godine počinje raditi kao asistent na Veleučilištu BALTAZAR Zaprešić. 2015. godine upisuje doktorski studij Informacijskih i komunikacijskih znanosti na Filozofskom fakultetu Sveučilišta u Zagrebu.

Tokom studija na Ekonomskom fakultetu sudjeluje u pokretanju i radu nekoliko startup poduzeća i projekata za velika poduzeća te povremeno piše stručne članke za poslovne portale. 2012. godine sa startup projektom Vox populi mobile surveys osvaja 3. mjesto na natjecanju App Start Contest.

Od 2012. godine član je CISEx-a, Hrvatskih nezavisnih izvoznika softvera.

Izvan znanstvene zajednice djeluje u radu inicijativa i organizacija unutar katoličkih krugova, osobito u području razvoja digitalnih kompetencija osoba unutar spomenutih krugova.

Područja interesa u kojima djeluje su digitalne tehnologije, digitalni marketing i digitalna komunikacija u poduzetništvu i neprofitnim organizacijama.

GLAVNI CILJEVI
1. „utvrditi razinu i vrste marketing preferencija u kršćanskim vjerskim zajednicama
2. razmotriti glavna obilježja i posebnosti primjene marketinga
3. utvrditi postojanje povezanosti pojedinih aktivnosti vjerskih zajednica s postojećim marketing-aktivnostima
4. ustanoviti stavove prema primjeni marketinga i mogućnostima njegovog šireg obuhvaćanja u općoj strategiji poslanja.“

Tablica 3 Glavni ciljevi istraživanja o primjeni i prisutnosti društvenog marketinga u kršćanskim zajednicama u RH

Istraživanje je provedeno putem ankete i na uzorku od 269 ispitanika unutar ukupnog skupa od 2238 jedinica. Rezultati istraživanja pokazali su kako postoji „povezanost između temeljnog poslanja kršćanskih vjerskih zajednica i povećanja učinkovitosti ostvarenja tog poslanja primjenom metoda društvenog marketinga“ [9]. Glavni zaključci istraživanja iskazani su u osam točaka prikazanih u tablici 2.

GLAVNI ZAKLJUČCI ISTRAŽIVANJA
1. kršćanska vjera i pripadnost kršćanskoj crkvi sve više će postajati pitanje osobnog izbora, a manje pripadnost određenoj kulturi, a kršćanske vjerske zajednice morat će prioritetno odgovoriti novim natjecateljskim okolnostima, pri čemu društveni marketing može postati jedan od njenih središnjih alata kojim će u znatnoj mjeri odrediti pozicioniranje kršćanske vjerske zajednice na globalnom tržištu ideja i svjetonazora.
2. Društveni marketing kršćanskih vjerskih zajednica više nije izbor, već nužnost. Primjena suvremenih digitalnih tehnologija, izazov je koji kršćanske vjerske zajednice ne mogu izbjeći.
3. Kršćanske vjerske zajednice trebaju kreativno primjenjivati metode društvenog marketinga, što zahtijeva prethodno odbacivanje predrasuda i negativnih stavova osoba koje donose odluke.
4. S primjenom društvenog marketinga u kršćanskim vjerskim zajednicama treba početi postepeno kako bi se on implementirao u organizaciju te kako bi se osobe koje odlučuju uvjerile u njegovu važnost i potrebu.
5. U kršćanskim vjerskim zajednicama postoji neiskorišteni prostor djelovanja društvenog marketinga u svrhu promicanja općih društvenih vrijednosti.
6. „Sveobuhvatniju primjenu društvenog i neprofitnog marketinga u kršćanski vjerskim zajednicama treba primjenjivati kreativno i avangardno, ali kritički i postupno, stvarajući novu vrstu organizacijske kvalitete, koja može postati smjerodavna i drugim, sličnim, neprofitnim i nevladinim organizacijama, odnosno, organizacijama civilnog društva, čije poslanje je usmjereno promjenama društvenog ponašanja, bilo pojedinaca ili skupina.“
7. Marketing vjerskih organizacija mora biti usmjeren ciljnom tržištu. Potrebna je ravnoteža između dovoljne i prevelike količine vjerskih sadržaja. Točku ravnoteže moguće je pronaći kvalitetnim istraživanjem potreba i želja ciljnih (vjerničkih) skupina.
8. Otpori koje pružaju neke vjerske zajednice primjeni društvenog marketinga imaju svoje korijene u samoj naravi marketinške koncepcije i njene primjene.

Tablica 4 Glavni zaključci istraživanja o primjeni i prisutnosti društvenog marketinga u kršćanskim zajednicama u RH

Kako bi se izbjegli krivi zaključci, važno je navesti razliku u subjektima prethodno spomenutog istraživanja u odnosu na subjekte u ovom radu. Dok se u ovom radu govori o katoličkim vjerskim zajednicama, u navedenom istraživanju govori se o svim kršćanskim zajednicama u Hrvatskoj. U istraživanju, katoličke vjerske zajednice čine 80,6 % udjela u ukupnom broju istraženih zajednica [10]. Zbog navedenog, zaključci istraživanja i njegovi rezultati ne mogu se izravno prenijeti na stanje među katoličkim vjerskim zajednicama, već je moguć ogledni pregled stanja.

4. VAŽNOST DIGITALNE PISMENOSTI I DIGITALNIH KOMPETENCIJA UNUTAR KATOLIČKIH KRUGOVA

Možda i najvažniji dokument u kojem se ističe važnost digitalnih tehnologija za Crkvu jest dekret *Inter mirifica*, izdan na Drugom vatikanskom saboru, gdje se „otkriva pozitivan stav

koncilskih otaca prema sredstvima društvenih komunikacija“, a važno je spomenuti i pastoralni naputak *Communio et progreso* objavljen 1971. godine, u kojem govori o ulozi sredstava društvenih komunikacija i teologiji komunikacije [11]. Također, 1992. godine „objavljena je pastoralna uputa *Aetatis novae* u kojoj se govori o velikim promjenama na području društvenih komunikacija“ [12]. Možda i najvažniji crkveni dokumenti vezani za digitalne tehnologije izdani su 2002. godine [13]:

- *Etika na internetu* – „ističe se važnost novog sredstva (interneta), vrednuje njegove prednosti i donose moralna načela“
- *Crkva i Internet* – „ističe mogućnosti, izazove i načela ispravnog korištenja interneta u crkvenom djelovanju“.

S ciljem upravljanja izazovima i mogućnostima novih tehnologija, HBK je osnovala posebne institucije: Odbor HBK za sredstva društvenih komunikacija, Tiskovni ured HBK te Informativna katolička agencija (IKA), koja ima glavnu ulogu u „prikupljanju i posredovanju informacija o crkvenom i vjerskom životu, napose onih koji se tiču hrvatskoj jezičnog područja“ [14].

4.1. RAZINA DIGITALNIH KOMPETENCIJA UNUTAR KATOLIČKIH KRUGOVA U HRVATSKOJ

Prema istraživanju provedenom 2017. godine [15] na uzorku od 194 ispitanika iz 1597 župa, dobiveni su rezultati o oglednom stanju i razini digitalnih kompetencija unutar katoličkih krugova. Rezultati su iznijeli sljedeće zaključke:

• Postoji velika potreba za širenjem svijesti o važnosti i korisnosti digitalnih alata u promatranim krugovima,
• Najveća potreba je za razvojem vještina korištenja alata za obradu audiovizualnih podataka, uredskih alata i alata za pohranu podataka
• Postoji velika potreba za unaprjeđenjem vještina korištenja društvenih mreža (pretraživanje informacija, doseg i vidljivost stranica, sigurnost)

Tablica 5 Rezultati istraživanja razine digitalnih kompetencija unutar katoličkih krugova u RH

U istom istraživanju ispitanici ističu kako „Crkva i kršćanski krugovi trebaju podosta raditi na informatizaciji i tehnološkoj modernizaciji“. Također, „mišljenja su kako je moguće uspješno provoditi evangelizaciju kroz korištenje modernih tehnologija te kako takav pristup upravo pridonosi efikasnijoj evangelizaciji“ [16].

5. MARKETINŠKI ASPEKTI RAZVOJA DIGITALNIH KOMPETENCIJA UNUTAR KATOLIČKIH KRUGOVA

Kako je prethodno navedeno, unutar katoličkih krugova prisutna je niska razina digitalnih kompetencija te kako razvoj digitalnih kompetencija može uvelike doprinijeti kvalitetnijem crkvenom marketingu i marketinškoj komunikaciji. Kao temelj za analizu marketinških aspekata razvoja digitalnih kompetencija unutar katoličkih krugova provedeno je istraživanje kojim se željelo utvrditi trenutna pripremljenost i spremnost kršćanskih vjerskih institucija na provođenje marketinga putem digitalnih kanala.

5.1. METODOLOGIJA ISTRAŽIVANJA

Istraživanje je provedeno na 34 institucije unutar katoličke crkve u Hrvatskoj te je obuhvaćalo analizu prisutnosti navedenih institucija na digitalnim kanalima. Točnije, analizirale su se:

- web stranice navedenih institucija,
- prisutnost i komunikacija na društvenim mrežama Facebook i LinkedIn.

INSTITUCIJA	BROJ
Nadbiskupije	5
Biskupije	10
Karitativne institucije biskupija i nadbiskupija	15
Ostale crkvene institucije	4

Tablica 6 Broj institucija po kategorijama

Istraživanje je provedeno među 14 stručnjaka iz područja informatičkih tehnologija koji su ocjenama od 1 do 5 ocjenjivali web stranice prema svakom od navedenih kriterija, za svaku od navedenih institucija. Isti stručnjaci analizirali su i prisutnost i način komuniciranja na društvenim mrežama Facebook i LinkedIn kroz njihov subjektivni osvrt.

STRUČNJACI	BROJ
Programeri	6
Web dizajneri	4
Stručnjaci za digitalni marketing	4

Tablica 7 Ispitanici koji sudjeluju u istraživanju

5.2. REZULTATI ISTRAŽIVANJA

5.2.1. ANALIZA WEB STRANICA PREMA DEFINIRANIM KRITERIJIMA

U tablici 6 navedene su značajke i uvjeti pod kojima se istraživanje provodi.

ZNAČAJKE ISTRAŽIVANJA
• Analiza web stranica započeta je u veljači i završila 4. ožujka 2018. godine te su ocjene donesene temeljem zatečenog stanja zadnjeg dana analize
• neke od analiziranih institucija ne posjeduju web stranicu (dvije biskupije i 9 karitativnih institucija biskupija)
• neke karitativne institucije dijele web stranicu s pripadajućom biskupijom ili nadbiskupijom
• ažuriranost web stranica, promatrano prema datumu zadnje objave, vrlo je visoka
• starost web stranice, uz nekoliko iznimaka, također je relativno visoka (3 i više godina)

Tablica 8 Značajke i uvjeti istraživanja

Kako bi lakše shvatili kriterije prema kojima se vršila analiza promatranih web stranica, u tablici 7 prikazan je opis svakog kriterija [17].

KRITERIJ	OPIS KRITERIJA
Sadržaj	Odnosi se na • korisnost i završenost dostupnog sadržaja • specijalizaciju i pouzdanost sadržaja • sintaksu sadržaja
Navigacija	Promatra se kroz dva aspekta: • Navigacijske alate – pogodnost i jednostavnost korištenja tih alata • Identitet web stranice – poveznice na druge stranice i tražilice
Struktura i dizajn	Promatra se kroz tri aspekta: • Struktura – sastoji se od redoslijeda elemenata, mapa mjesta, struktura informacija, informacija u realnom vremenu • Rad sustava - brzina učitavanja, softverski zahtjevi, kompatibilnost preglednika • Karakteristike dizajna
Izgled i multimedija	Odnosi se na: • Grafičke prikaze • Čitljivost sadržaja • Multimedija – slike, zvuk i video
Originalnost	Sastoji se od: • Originalnosti sadržaja • Estetike u prezentaciji sadržaja

Tablica 9 Kriteriji za analizu web stranica institucija

Za potrebe ocjenjivanja kvalitete web stranica po pojedinoj kategoriji, definiran je raspon ocjena prikazan u tablici 8.

RASPON OCJENA (OD 1 DO 5)	VREDNOVANJE
Ocjena od 1,00 do 1,99	Izrazito niska kvaliteta, pri čemu su potrebna potpuna poboljšanja kategorije
Ocjena od 2,00 do 2,49	Vrlo niska kvaliteta, pri čemu su potrebna velika poboljšanja kategorije
Ocjena od 2,50 do 3,00	Srednja kvaliteta, pri čemu su potrebna srednje velika poboljšanja kategorije
Ocjena od 3,00 do 4,00	Viša kvaliteta, pri čemu su potrebna mala poboljšanja kategorije
Ocjena od 4,00 do 5,00	Izrazito visoka kvaliteta, pri čemu nisu potrebna poboljšanja ili su potrebna minimalna poboljšanja

Tablica 10 Raspon i opis ocjena u analizi web stranica

i. Sadržaj

VRSTA INSTITUCIJE	OCJENA
Nadbiskupije	4,40
Biskupije	3,25
Karitativne institucije	4,00
Ostale analizirane institucije	4,25
OCJENA KATEGORIJE (sadržaj)	*3,86*

Tablica 11 Rezultati analize za kategoriju sadržaj

Analizom sadržaja promatranih web stranica ispitanici generalno zaključuju kako je kvaliteta sadržaja relativno dobra, ponajviše zbog dobro ocjenjenih elemenata *korisnosti i završenosti dostupnog sadržaja* i *specifičnosti i pouzdanosti*. Među institucijama, uočljive su velike razlike, gdje najbolje ocjene bilježe ostale promatrane institucije te nadbiskupije. Kod biskupija kvaliteta se smanjuje i vidljive su velike razlike u kvaliteti sadržaja, dok kod web stranica karitativnih institucija[240] ispitanici su sadržaj ocijenili vrlo dobrim.

ii. Navigacija

VRSTA INSTITUCIJE	**OCJENA**
Nadbiskupije	4,00
Biskupije	2,50
Karitativne institucije	3,60
Ostale analizirane institucije	3,50
OCJENA KATEGORIJE (navigacija)	*3,06*

Tablica 12 Rezultati analize za kategoriju navigacija

Ispitanici zaključuju kako je navigacija po promatranim web stranicama osrednje kvalitete. Kao pozitivno ističu *jednostavnost korištenja navigacijskih alata* te *poveznice na druge stranice*, dok je nedostatak *količina i pogodnost navigacijskih alata* te *nedostatak tražilice*. Po kategorijama institucija najkvalitetnije su stranice nadbiskupija dok je ocjena za biskupije na granici između vrlo niske i osrednje kvalitete. Kod karitativnih institucija kvaliteta je nešto bolja, no i dalje postoji velik prostor za poboljšanje. Važno je navesti kako ispitanici izražavaju zabrinutost zbog vrlo „šarene“ kvalitete navigacije kod ostalih analiziranih institucija, osobito kod onih zaduženih za direktnu komunikaciju s javnosti.

iii. Struktura i dizajn

VRSTA INSTITUCIJE	**OCJENA**
Nadbiskupije	3,00
Biskupije	2,38
Karitativne institucije	3,20
Ostale analizirane institucije	3,00
OCJENA KATEGORIJE (struktura i dizajn)	*2,82*

Tablica 13 Rezultati analize za kategoriju struktura i dizajn

Ispitanici ističu ovaj kriterij jedan od dva kriterija koji su ključni za kvalitetan marketing i komunikaciju na web stranici. Opća kvaliteta strukture i dizajna svih analiziranih web stranica vrlo je niska (2,82), a glavni problemi su *izrazito niska brzina učitavanja stranica, slaba kompatibilnost preglednika* (osobito za mobilne uređaje), *loša struktura informacija i elemenata i krivi odabir dizajnerskih rješenja.* Najbolje su ocjenjene karitativne institucije, nadbiskupije i ostale analizirane institucije imaju srednju kvalitetu, dok vrlo nisku kvalitetu imaju bilježe biskupije.

[240] ocjena dobivena analizom samo 6 od 15 web stranica, pošto 9 karitativnih institucija nema web stranicu

iv. Izgled i multimedija

VRSTA INSTITUCIJE	OCJENA
Nadbiskupije	3,20
Biskupije	2,50
Karitativne institucije	2,80
Ostale analizirane institucije	3,50
OCJENA KATEGORIJE (izgled i multimedija)	*3,00*

Tablica 14 Rezultati analize za kategoriju izgled i multimedija

Ovo je drugi kriterij ključan za kvalitetan marketing i komunikaciju na web stranici. Temeljem ocjena, vidljivo je kako je kvaliteta ovog kriterija jednaka prethodno spomenutom kriteriju. Ispitanici ističu kako je većina elemenata kriterija na srednjoj i nižoj razini kvalitete, no kako je najviše **manjkavosti** vidljivo u *segmentu kvalitetnih multimedijalnih sadržaja* te *grafičkih prikaza.* Web stranice nadbiskupija su najbolje ocijenjene, prosječna kvaliteta vidljiva je i kod ostalih promatranih institucija, dok su stranice biskupija i karitativnih institucija niže kvalitete.

v. Originalnost

VRSTA INSTITUCIJE	OCJENA
Nadbiskupije	3,20
Biskupije	2,25
Karitativne institucije	2,80
Ostale analizirane institucije	2,75
OCJENA KATEGORIJE (originalnost)	*2,68*

Tablica 15 Rezultati analize za kategoriju originalnost

Rezultati pokazuju kako je *originalnost* za sve web stranice najniže ocjenjena od svih analiziranih kriterija, na samoj granici zadovoljavajuće kvalitete. Izuzev kod nadbiskupija, ostale kategorije institucija imaju srednju i vrlo nisku kvalitetu *originalnosti*, gdje su biskupije najlošije ocjenjene. Ostale institucije imaju nešto bolje ocjene, no i dalje ispod prosjeka i potrebne razine za suvremene standarde.

5.2.2. ANALIZA PRISUTNOSTI CRKVENIH INSTITUCIJA NA DRUŠTVENIM MREŽAMA LINKEDIN I FACEBOOK

Prije iznošenja rezultata analize prisutnosti na navedenim društvenim mrežama, važno je navesti kako se ova analiza temelji na subjektivnoj procjeni ispitanika koji su analizirali:

- Ima li pojedina crkvena institucija društvenu mrežu,
- Kako, na koji način i koliko dobro institucija koristi društvenu mrežu u marketinške i komunikacijske svrhe.

Analiza je pokazala da od 34 promatrane institucije, samo 7 institucija ima stranicu na Facebooku (3 nadbiskupije, 4 biskupije, 5 karitativne institucije). Što se tiče društvene mreže LinkedIn, stranicu posjeduje samo službeni glasnik te jedna biskupija. Ispitanici navode kako su ovi rezultati još jedan od pokazatelja izrazito loših marketinških i komunikacijskih temelja kod crkvenih institucija u Hrvatskoj te ističu kako su mogući uzroci čestih nesporazuma i komunikacijskih problema vidljivi upravo u nedostatku, točnije neprisutnosti na adekvatnim komunikacijskim kanalima. Ispitanike ponajviše zabrinjava i situacija kako su gotovo najlošije

ocjenjene institucije čija je osnovna svrha izgradnja i stvaranje odnosa s interesnim skupinama, odnosno komunikacija i dijalog s akterima izvan crkvenih krugova i to za cjelokupnu Crkvu u Hrvatskoj.

5.2.3. ZAKLJUČNA RAZMIŠLJANJA TEMELJEM DOBIVENIH REZULTATA

Promatrajući dobivene rezultate analiza web stranica s aspekta njihove spremnosti na provođenje marketinga i marketinške komunikacije s interesnim skupinama crkvenih institucija, ispitanici zaključuju kako rezultati ukazuju na visoku nespremnost i neadekvatnost web stranica za provođenje bilo kakvih marketinških aktivnosti. Generalno gledajući, ocjene ukazuju na ispod prosječnu kvalitetu web stranica institucija u zadovoljavanju općih potreba suvremenih tehnologija. Također navode kako je potrebna vrlo dobra ili izvrsna kvaliteta web stranica u općem tehnološkom smislu kako bi se ostvarili osnovni preduvjeti za početak provođenja marketinških aktivnosti. Nažalost, web stranice institucija ne zadovoljavaju te potrebe.

U kontekstu marketinških aspekata razvoja digitalnih kompetencija unutar katoličkih krugova, ispitanici donose sud kako postojeća spremnost crkvenih institucija u Hrvatskoj za provođenje marketinga i marketinške komunikacije putem digitalnih kanala nije na razini koja nesmetano, kvalitetno i uspješno omogućava bilo kakve marketinške aktivnosti. Štoviše, vidljiva je velika zastarjelost i tehnološka zaostalost za suvremenim trendovima. Ističu kako postoji velik prostor za napredak te kako ulaganje u razvoj digitalnih kompetencija i digitalnih tehnologija u promatranim institucijama sigurno može imati znatan utjecaj u unaprjeđenje marketinga kako svake institucije pojedino, tako i cijele Crkve u Hrvatskoj.

Kako bi se kvalitetno mogli sagledati rezultati ovog istraživanja, potrebno je navesti i neke

Ivana Lacković, univ.spec.oec.



Rođena 1985. u Zagrebu, diplomirala je 2013. godine na Sveučilištu Josipa Jurja Strossmayera u Osijeku - Ekonomski fakultet u Osijeku, na Poslijediplomskom specijalističkom studiju „Marketing posebnih područja“ s najvišim ocjenama te je 2013./2014. godine na istom fakultetu upisala Doktorski studij ”Management”.

Kao najbolja studentica primala je stipendiju za izvrsnost grada Zaprešića, a tijekom studiranja bila aktivna kao predstavnica studenata pri Stručnom vijeću matične institucije. Na Sveučilištu u Zagrebu, Učiteljski fakultet u Zagrebu, 2011. godine završava program Pedagoške, psihološke, didaktičke i metodičke izobrazbe.

U ožujku 2010. godine, kao predstavnica Visoke škole za poslovanje i upravljanje B. A. Krčelić Zaprešić, u suradnji sa Ansamblom hrvatskih narodnih plesova LADO, sudjelovala je u organizaciji 24. svjetskog kongresa Međunarodne udruge izvođačkih umjetnosti - ISPA 2010 Zagreb - „Globalizacija i identitet“ obavljajući poslove organizacije, menadžmenta i marketinga (izrada vizualnog identiteta kongresa i promocija).

U siječnju 2011. godine sudjelovala je na 63. svjetskom kongresu Međunarodne udruge izvođačkih umjetnosti ISPA 2011 New York City u SAD-u, „Umijeće kolaboracije“, a kroz sve godine rada kontinuirano se usavršava na konferencijama i stručnim radionicama te predavanjima.

Objavila je 5 znanstvenih i stručnih radova i projekata, te je kao suautorica radila na poslovima u sklopu međunarodne razmjene studenata i nastavnika (Šimurina, M., Lacković, I.; „Uvod u marketing - evolucija marketinga“, predavanje na Visokoj šoli za poslovanje in upravljanje Novo Mesto, Novo Mesto, 10. svibnja 2011.)

Od siječnja 2011. godine radi na Veleučilištu Baltazar Zaprešić (od kojih prve tri godine kao asistent, a posljednje četiri godine kao predavač) na marketinškoj grupi predmeta, kojih je nositelj i izvoditelj.

njegove *nedostatke*. Prije svega, istraživanje je provedeno samo na najvećim institucijama katoličke crkve u Hrvatskoj. Time nije dobiven uvid u stvarno stanje stvari koje bi se moglo dobiti tek analizom svih institucija. Nadalje, istraživanje je proveo manji broj nezavisnih stručnjaka prema kriterijima koje su ocjenjivali kvantitativno uz dodatni kvalitativni opis ocjene. Sustav ocjenjivanja također bi se mogao proširiti kako bi se dobio detaljniji i složeniji uvid u problematiku. Treće, istraživanje je provedeno u određenom, kraćem periodu te je utvrđeno stanje stvari na zadnji dan promatranja. Stoga, rezultati ne pokazuju ima li i hoće li biti promjena u kvaliteti analiziranih elemenata u budućnosti. Ispitanici predlažu kako bi za preciznije rezultate bilo dobro produbiti sustav analize i kriterije ocjenjivanja.

ZAKLJUČAK

U današnje vrijeme često se u praksi smatra kako su marketing, marketinške aktivnosti i marketinška komunikacija rezervirani samo za profitne institucije. Rezultat toga je slab ili nepostojeći marketing neprofitnih organizacija koje često zanemaruju važnost stvaranja direktnog kontakta i izgradnje kvalitetnog odnosa kako s klijentima tako i sa ostalim interesnim skupinama. Možda i najbolji primjer takvog pristupa predstavljaju crkvene institucije u Hrvatskoj čiji društveni marketing nije na potrebnoj razini, a kod njihove marketinške komunikacije postoji veliki prostor za napredak. Ovo potvrđuju i dva spomenuta istraživanja čiji rezultati pokazuju kako crkvene institucije, usprkos sklonosti tradicionalnim kanalima i metodama komuniciranja, moraju usvojiti nove trendove suvremenog svijeta. Marketing u crkvenim institucijama sve više će igrati važnu ulogu u približavanju pojedinaca (vjernika i ostalih interesenata) Crkvi. Donositelji odluka u crkvenim institucijama moraju postepeno i kvalitetno početi provoditi marketing i marketinške aktivnosti pazeći pritom na želje i potrebe ciljnih skupina. Također, oni se moraju osloboditi predrasuda oko uvođenja marketinga, prihvatiti digitalne tehnologije i alate te ih implementirati u svakodnevnu komunikaciju s javnosti.

Istraživanje koje je provedeno za potrebe ovog rada pokazuje kako je razina razvijenosti spomenutih digitalnih tehnologija u crkvenim institucijama vrlo niska te kako alati za komunikaciju (web stranica i stranice na društvenim mrežama) kvalitetom ne zadovoljavaju niti osnovne standarde digitalnog društva. Shodno tome, ne samo da nisu adekvatni za provođenje marketinških aktivnosti, već je upitna njihova temeljna funkcionalnost.

Zbog ozbiljnosti ovog problema, potrebna su detaljnija i brojnija istraživanja koja će točnije utvrditi prave uzroke i pronaći adekvatna rješenja. Kao prvi korak, predlaže se detaljnije istraživanje crkvenih institucija na još nižim razinama, analiza od strane većeg broja stručnjaka te periodično promatranje kako bi se utvrdio smjer kretanja promjena analizirane problematike.

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ARE PRODUCT'S LABELING OF FOOD IMPORTANT ON BUYING DECISION TO ALBANIAN CONSUMERS?

Irma SHYLE[241]

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Abstract: *Food products are a heavy part of everyday routine. Packaging elements act as a tool for differentiation. This helps consumers to choose the product from a wide range of similar products and stimulates customers buying behaviour. Thus, food package performs an important role in marketing communications and could be treated as one of the most important factors influencing consumers purchasing decision. Within a context of food-related fear, raised by the many crises and uncertainties, customers naturally seek to assure themselves of the various ingredients of food products. Their views on the aspect of nutritional values are growing rapidly. Labels are one of the most important features of product packaging, and they are designed to communicate a message. In this context, food labeling plays an important role in providing food information to the consumer. The first thing we need to do before we buy a product is to read the label carefully. Especially if it is a new product and we have not used it before. But are we really do it?*

Sometimes we are lazy to read the long list and we are comfortable with just a quick view of the calories and the expiration date. In fact, the neglect that we show to such an important fact could endanger our health as the product may have allergic ingredients.

This paper aims to answer some research questions related to the connection between labels and costumer purchases. The main purpose of this task is to study the impact of the label's perception on the purpose of costumer purchasing and to analyze the effects on such a link of some moderate variables, like product labelling, costumer purchase elements, and socio-demographic variables. This will allow us, at further stage, to better understand the costumer buying – label relation and to draw a number of interesting recommendations related to the implementation of a labelling strategy for food products. Through a study involving a sample of 123 consumers, we will be able to determine the degree of importance that consumers give to labels and the impact of the signals of these qualities for the purpose of costumer purchase.

Key words*: product labeling, costumer purchase, costumer relation, Albanian consumer*

1. INTRODUCTION

Development of the global market has exposed costumers and producers, with a wide variety of products and brands from different countries. Such a situation has increased the likelihood of costumer choices and has compromised the manufacturers into a fierce competition. However, when faced with this wide variety of products, quality judgment and purchases belong to customers. In fact, the competition between goods and services is getting rougher day by day and every company tries to be different from other companies and costumers are increasingly seeking information on products they want to buy, which is making this information every day much more detailed. In the future, as costumers are becoming more and more demanding, product identity will become an indispensable asset for its success on the market. However, label has been estimated as one of the most important criteria regarding discrimination between products, to measure the quality of products. Labels are supposed to

[241] Polytechnic University of Tirana, Department of Production and Management; Albania

provide costumer with information about the quality. They are a way to understand the nutritional values of a food product or even its functionality.

2. REVIEW OF LITERATURE

Label is any written, electronic, or graphic communications on the packaging or on a separate but associated label. In 2002, World Health Organization had recommended that nutritional label was one of the strategies to assist the public in making healthier food choice.

Food labels are a source of information and most often the first means for directly connecting with a consumer however its potential is not always well exploited. Labels may be an instrument for reinforcing generic claims and for establishing product differentiation, differentiation across food categories and within a specific category [1]. Today, the spread and diversity of quality signals requires economic actors to redesign the labelling concept and restructure this "label jungle" [2].

Nowadays, such a concept represents a versatile marketing tool that goes beyond simply identifying a product to prove to be a guarantee of its quality to the costumer. Label seems to be an important concept in marketing. Labels can constitute credible quality certifications as they are often created by professional organizations and public institutions. This way aims to provide consumers with high quality products under the guarantee of the legal authorities.

The first thing we need to do before we buy a product is to read the label carefully. Especially if it is a new product and we have not used it before. But are we really do it? The right answer is, unfortunately, a bit. Sometimes we are lazy to read the long list and we are comfortable with just a quick view of the calories and the expiration date. In fact, the neglect that we show to such an important fact could endanger our health as the product may have allergic ingredients [10]. As Drichoutis mentioned, socio-economic factors, education, and gender can play a role in how consumers view food information and in how they use this information [3].

A review of the papers on which we are basing has highlighted the relation between costumer and product quality and emphasize that this relationship is influenced by several factors. Indeed, the rational and irrational behavior of the costumer is conditioned by the events that occur and by certain economic conditions [4]. Nutritional label can affect the consumers' purchasing behavior significantly because some evidences reveal that the provision of nutrition information may allow consumers to switch consumption away from 'unhealthy' products in those food categories toward 'healthy' products more easily [5].

Economic factors encourage the costumer to take a limited stance on the labels, but from a different point of view it is intended to have an emotional connection between the latter. Thus, it is likely that this information processing becomes easier when the products are labelled. Indeed, Binninger [6] points out that any product labelling aims to help costumers reduce their uncertainty of quality. It should meet their security need while discovering the article's production process. A consumer study conducted in the Nordic countries in 2006 found strong support for country of origin information on food stuffs [7]. The principle reason for nutrition labelling is that the consumers have a right to know what is in the purchased food, so that consumers can make better decisions for their own well- being and for their family [8].

In fact, creating a label implies setting up a monitoring system by ensuring that the current product corresponds to the criteria set [9]. Such monitoring of the system is very important

when it comes to the credibility of the label for the costumer. The variety of quality signals and labels has made their definition more complex by making unclear any attempt to structure their universe. However, their classification remains possible thanks to the nature of the information they show.

Albanian legislation of products labelling is based on law no. 106/2016 "For biological production, labelling of biological products and their control". Labelling is addressed in chapter IV of this law, according to which mandatory information on food products are: the name of the food; the list of ingredients; any food ingredient that may cause an allergic reaction to humans; the amount of ingredients; the net amount of food; term of use; special storage conditions; name and address of food operators; the state of origin; instructions for use; alcohol strength by volume (if it contains more than 1,2% alcohol); labelling of nutritional features.

3. METHODOLOGY

The paper intends to show the factors that affect whether costumers have interest or not on labels. To achieve this goal, this paper will answer the following research questions: whether or not:

1. How do labels affect costumer purchasing?
2. What factors play the most important role in customer purchases regarding the reading of labels?
3. Is there a relation between costumer characteristics and label perception?

Data collection questionnaires were used in this paper. For this study, 160 questionnaires were distributed. Out of these questionnaires, 80 were completed directly by distributing them to relatives, friends, and prominent people in (supermarket, chancellor, telephone service points, bakery), while the rest of the remaining 80 questionnaires were completed in online form. Special emphasis was placed on selecting the target group so that the results of the study had a uniform distribution. All of the distributed questionnaires were all met, of which 37 were invalid (partially completed). So the number of questionnaires available for study and data analysis was 123 questionnaires.

In this questionnaire there are questions that point the effect that labels have on consumer purchases, the reasons why consumers attach importance to or not their reading, the label elements that are most important to them, and so on. Finally, there are a number of demographic questions to see the impact of these elements on the relationship being considered.

For the achievement of the objectives set out in this study, the main purpose of the questionnaire is to identify the degree of importance of each of the label elements. Participants in this study will be asked to determine the degree of importance each element of the label, whether they read it or not, and the extent of their impact on consumer purchases.

The questionnaire will be organized in two parts. In the first part, there are questions that specifically address the importance and impact of consumer buying tags, while the second part contains demographic data. The questions are sorted by maintaining a logical sequence to make it simple and understandable. The assessment will be done according to Likert's scale (5 scales) according to which: 1-not important to 5-extremely important. Coded data was processed with SPSS.

4. DATA ANALYSIS

Demographic data analysis showed the following data:

- Among the interviewees, about 58% of them were women and 42% of them were males.
- Most respondents belong to the age group 20-30 years old with 56%, and the lowest percentage is 31-40 years old with 11%.
- From 123 individuals surveyed, 36% are students, 53% are employed full time, 3% are unemployed and 7% are pensioner.
- 53% of respondents are single.
- 49% spent more than 20.000 Lek per month for food and only 16% spent less that 10.000 Lek per month.

Data regarding the relationship between label and consumer purchase

How much the labels affect consumer purchasing?

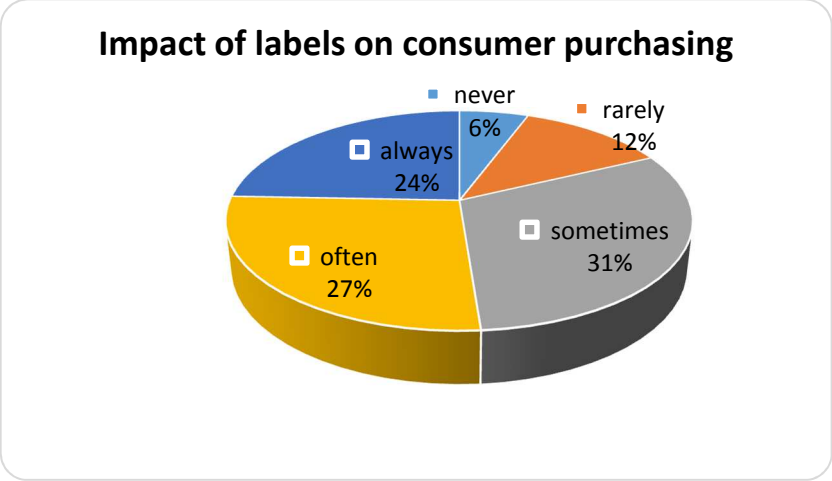


Fig.1. Impact of labels on consumer purchasing

Consumers are not negligent about reading labels, only 6% of respondents show no interest in reading them and never are influencing from labels in the purchasing process.

As it is seems in the figure 2, about importance of label in consumer purchases, most respondents often and always check food labels (66%) before buying products.

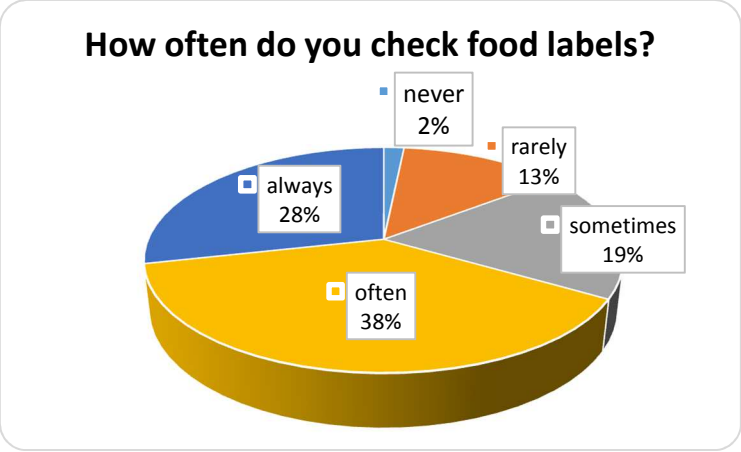


Fig.2.Checking the food labels

From the list of the reasons to read labels is noted that consumers do not pay attention at all to religious reasons (82%) and analogously, health care is extremely important reason (91%). Consumer behavior in relation to other factors such as: new products, intolerance, product origin etc. appears to be evenly distributed.

The reasons to avoid reading labels are different such as: being loyal to a brand, lack of time, foreign language of labels, excessive information, lack of confidence in food labels, lack of understanding of what labels transmit, lack of interest, familiarity with products. The study show that consumers do not avoid reading labels due to lack of interest (82%) but the main reason for avoiding their reading is familiarity with the product (78%) and being loyal to a brand (65%)

The most reliable source of information for consumers (based on the analysis of respondents) results in family (61%) and dietician/nutritionist (70%) or the doctor (67%). This is easily explained by the importance of health.

The purchases can be affected from table of food values, tables of compounds, the table of basic data (expiry, weight, etc.) placed on the label. In our study the main factor that paid more attention to consumer purchases is the table of basic data (expiry, weight, price and others) and it occupies most consumer interest (90%).

From the components of the label such as: list of ingredients, expiration date, production area, net amount, percentage of alcohol, quantity of certain constituents or categories of constituents, the way of conservation and use, country of origin of the product, company name or trademark name of the product; almost all of consumers are so much attentive to expiration date and they consider it extremely important to read it (97%). Consumers are attentive to the production area and negligent towards energy data.

Women are more affected by their purchases of labels (73%) than men (62%), as women are generally more committed to food purchases and obtaining the nutritional value they need.

Most who read labels (always and often) before buying belonging to the age group 20-30 years old. High university and postgraduate degrees pay more attention to reading labels, and this is due to the awareness that they have gained, paying great importance to almost every component of the food they consume.

From the list of factors that affect the reading of labels, Chi-square analysis show that the most important factors for p-value <5% are: new products, origin of products, the existence of many identical or similar products and healthcare.

1. New products	Chi-square	36.953
	Df	16
	Sig.	.002
2. Food intolerance	Chi-square	13.332
	Df	16
	Sig.	.648
3. Origin of products	Chi-square	34.058
	Df	16
	Sig.	.005
	Chi-square	17.977

4. To understand the way of using	Df	16
	Sig.	.325
5. Religious reasons	Chi-square	14.069
	Df	16
	Sig.	.594
6. The existence of many identical or similar products	Chi-square	32.310
	Df	16
	Sig.	.009
7. Healthcare	Chi-square	36.062
	Df	16
	Sig.	.003
8. Calories	Chi-square	16.779
	Df	16
	Sig.	.400

Meanwhile, food intolerance, understanding of the way of functioning, religious reasons, and calories do not affect statistically importantly.

The most important source for obtaining information for food's products is the Internet, for p = 10%, despite the fact that the impact is not great.

Internet	Chi-square	24.111
	df	16
	Sig.	.087

Other sources of information have no significant impact on p <5%

Among the factors that influence the avoidance of reading such labels such as: being loyal to a brand, lack of time, foreign language of labels, excessive information, lack of confidence in food labels, lack of understanding of what labels transmit, lack of interest, familiarity with products, the only one that impacts statistically important (p-value <5%) is the lack of confidence in food labels (0.007).

5. CONCLUSIONS

This study emphasize that results same as it is mentioned in the previous studies, that food labels have to be clear and comprehensible in order to be useful for consumers wanting to make better-informed food and diet choices. They are of little benefit if difficult to read and indeed there are studies that show that legibility is an important element in "maximizing the possibility that labelled information will influence its audience".

From the analysis of data it is noticed that Albanian consumers pay attention to the reading of labels. The format of labels should be mandatory by legislation so that the degree of customer confidence is higher. It is proven that the reading of labels affects consumer purchasing. As is well known, even from data analysis, women are the ones who pay more attention to reading labels, but it is worth mentioning the fact that there is a growing trend on the part of men.

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LAŽNE NOVICE IN NEKATERI NEOINSTITUCIONALNI VIDIKI NJIHOVE INSTITUCIONALIZACIJE

FAKE-NEWS AND CERTAIN NEW-INSTITUTIONAL ASPECTS OF THEIR INSTITUTIONALIZATION

Pedja Ašanin Gole[242]
Vida Sruk[243]
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Povzetek: *Globalizirana, informatizirana in umrežena družba enaindvajsetega stoletja je obdobje intenzivnih transformacij, pragmatizma in izgube praktično vsake utopične ideološke paradigme, ki jo nadomeščajo novi »post-istični« koncepti, ki zopet kažejo na grožnjo za preživetje temeljnih zahodnih civilizacijskih vrednot. Postmodernizem je sicer res ena od intelektualnih korenin za nove izraze, ki pa vsebinsko sploh niso novi: lažne novice, alternativna dejstva, post-resnično, itd., saj je nova zgolj tehnologija, ki je za njih uporabljena: internet in družbena omrežja. Razdrobljena heterogenost samovoljnosti ne išče resnice, temveč vsakodnevno ustvarja svojo resnično "resnico" kot "alternativna dejstva", ki resnice drugih s pozicije moči razglaša kot lažne novice, kar nujno pripelje do razočaranja v obliki post-resničnosti. Avtorja v tem članku skušata na kratko kritično razložiti pojem lažnih novic in se z razlago institucij in neoinstitucionalizma sprašujeta, ali je neoinstitucionalna teorija zmožna razložiti pojav lažnih novic ter ali je pričakovati, da se bodo lažne novice (vnovič) institucionalizirale.*

Ključne besede: *lažne novice, družbena omrežja, neoinstitucionalizem*

Abstract: *The globalized and informatized society of the twenty-first century is a period of intense transformations, pragmatism and the loss of practically every utopian ideological paradigm which is replaced by new "post-istic" concepts that again show a threat to the survival of the basic Western civilizational values. Postmodernism is one of the intellectual roots of new expressions, but not entirely new at all: fake news, alternative facts, post-truth, etc. The new is just the technology that is used for them: the Internet and social networks. The fragmented heterogeneity of arbitrariness does not seek truth, but creates on a daily basis its true "truth" as "alternative facts" that proclaim the truths of others from the position of power as false news, which necessarily leads to disappointment in the form of post-reality. In this article, the authors attempt briefly to explain the notion of fake news, explaining the institutions and neoinstitutionalism, asking whether the neo-institutional theory is capable of explaining the appearance of false teer news or it is expected that the fake news will (again) institutionalize.*

Key words: *fake-news, social networks, new institutionalism*

[242] Senior Lecturer, DOBA Business School (DOBA Faculty of Applied Business and Social Studies) Maribor, Slovenia
[243] Senior Lecturer, University of Maribor, Faculty of Economics and Business, Slovenia

1. UVOD: LAŽNE NOVICE IN NJIHOVO INSTITUCIONALIZIRANJE

Lažne novice niso nov pojav, niso nastale v predvolilni kampaani za 45. ameriškega predsednika, temveč so stare vsaj toliko kot tiskani mediji, politiki pa so jih v javnem diskurzu od nekdaj uporabljali, da bi promovirali lastne ideje kot ključno propagandno orodje totalitarne oblasti. Toda, kot sta avtorja že ugotavila [1], zdi se, da se je svet še posebej močno spremenil po finančnem kolapsu v letu 2008, s porastom dohodkovne neenakosti in vzponom družbenih medijev - družba in mi z njo smo mediatizirali, postali smo lasten medij. Vse, kar potrebujemo za to, da postanemo tudi sami medij, je pameten telefon, saj vsakdo med nami lahko postavi sebi lasten medij ter na njem objavi svojo resnico, novico, zgodbo, pri čemer ni nujno razlikovanje med dejstvi in fikcijo. Racionalno argumentacijo se enostavno nadomesti s kreiranjem novic, katere ne velja utemeljevati, temveč jih je treba zgolj narediti atraktivne. Le nekaj trditev v največ 140 znakih na Twitterju ima očitno enako verodostojnost kot izsledki raziskave, predstavljeni v znanstvenem članku, objavljenem v visoko indeksirani reviji. Z vzponom novih medijev – spletnih družbenih omrežij, blogov in državljanskega novinarstva kot virov novic, in naraščajočim nezaupanjem v dejstva in resnice, ki jih ponujajo uradni viri, so ti novi mediji ustvarili fenomen 'moja resnica je vredna več kot dejstva'. Vse je relativno. „Zgodbe se pripovedujejo ves čas in 'resnica' ni resnična. Posledice bomo izvedeli post-resnično", pravi Coughlan [1].

Lahko trdimo, da so bile lažne novice že institucionalizirane v preteklosti; od raznih propagadnih novice iz nacističnega obdobja pa do trditev iz petdesetih let prejšnjega stoleta, da kajenje tobaka blagodejno učinkuje na zdravje, če se omejimo le na dva primera iz 20. stoletja. Velja se vprašati, ali obstaja bojazen, da se lažne novice (vnovič) institucionalizirajo tudi v mediatiziranem obdobju družbenih medijev? Da bi lahko poskusili odgovoriti na to vprašanje, je smiselno /najprej/ preučiti, kaj institucije sploh so, in kako nanje gleda neoinstitucionalizem.

2. INSTITUCIJE IN NEOINSTITUCIONALIZEM

Pojem institucije je težko oprijemljiv in mnogoznačen, a vseeno sodi med jedrne pojme družboslovnega raziskovanja. Nezadostno precizirana raba pojma privede venomer do konceptualnih problemov, kadar ne ločujemo jasno med pojmoma organizacije in institucije. Lepsius [2] je to ponazoril na primeru šole: ta je lahko glede na zorni kot: (1) družbena organizacija, (2) državno vodena ustanova, (3) nosilec normiranega socializacijskega procesa, (4) meritokratski mehanizem selekcije, (5) sistem pričakovanj glede družbenih vlog in oblikovanja skupin, (6) profesionalizirano poklicno polje, in še marsikaj več. O šoli kot »instituciji« govori Lepsius šele tedaj, ko »naj bi neko nedoločeno število lastnosti, ki dajejo šoli trajnost, izrazili z enim samim izrazom« (ibid.). Peters [3] pa ugotavlja, da je institucija »nedoločen pojem, katerega naj bi se ogibali, če imamo na razpolago druge pojme«. Pojem institucije velja sprva razložiti izhajajoč iz teoretske tradicije, nadalje pa za njegovo operacionalizacijo predlagati nekaj specifičnih kriterijev iz tradicije socialnega konstruktivizma, katere neoinstitucionalizem le sporadično upošteva [4].

Émile Durkheim je pojmoval institucije kot »vse predstave verovanja in od družbe predpisane oblike obnašanja« [5]. Tudi Everett Hughes je imenoval sociologijo »[…] namerno in ne slučajno znanost o družbenih institucijah« [6]. Max Weber je s svojim razumevanjem institucij bliže neoinstitucionalnemu pojmovanju, saj jih vidi kot »komprimiran duh« družbenih norm in vrednot, ki delujejo kot »posredniška instanca kulturne produkcije smisla« [7]. Iz tega prikaza je razviden centralni pomen pojma institucij za družboslovno razmišljanje. Kljub nesporni pomembnosti in programatični Durkheimovi opredelitvi, do danes ni enotnosti o pojmovanju

institucij. Kaj so institucije, naj »ne bi bilo mogoče definirati brez konteksta« [8]. Prav zaradi tega je tako pomembno teoretsko ogrodje, ki ga lahko med drugim skonstruira neoinstitucionalizem. Kajti zadal si je nalogo, »da bo zapolnil teoretični deficit na presečišču med organizacijo in družbo, ter v organizacijsko teorijo vključil družbenoteoretične perspektive in organizacijske teorije« [9]. Tako naj bi prav nedoločenost pojma nudila »teoretsko-strateške priložnosti«. Po eni strani ga je mogoče uporabiti kot »most« med posameznimi družboslovnimi disciplinami kot sta komunikacijska in organizacijska znanost, po drugi strani pa zaobjema različne nivoje analize, kot so mikro, mezo in makro raven.

dr. Vida Sruk



She is a senior lecturer in the field of sociology, and culture and political sociology for economists at the Faculty of Economics and Business of the University of Maribor, Slovenia. After graduating from German language and sociology, she continued her master's degree studies at the Faculty of Arts of the University of Ljubljana, where she also received a master's degree in the field of sociology of culture, and in 2005 she received her doctorate in the field of sociology.

Iinstitucije »neločljivo […] povezane z nastajanjem in ohranjanjem družbenega reda« [10]. Če združimo prevladujoče opise institucij, tedaj praviloma ostaneta le dve bistveni značilnosti*:* *trajnost* [6] oz. *persistenca* [11], to je prekoračitev prostora in časa [12] in *določenost s pravili* [13]. Institucije nastanejo s procesom institucionalizacije »tedaj ko akterji habitualizirana dejanja recipročno tipizirajo« [14]. Izhajajoč iz tukaj izpostavljene permanentne produkcije in reprodukcije družbenega reda, Berger in Luckmann [14] govorita o družbi kot »nakopičenjih institucij« (»*Institutionenballungen*«). Permanentna produkcija in reprodukcija poteka v odločilni meri s pomočjo jezika. Ta je »[…] družbena institucija pred vsemi ostalimi. Je največja sila, s katero družba na nas vpliva«, saj edino jezik ohranja svet v gibanju [15]. Tako kot slovnica ureja skladnjo stavka, naj bi institucije zaznamovale družbeno delovanje.

Institucionalna pravila omogočajo družbeno delovanje, ga pa tudi omejujejo. Tako Berger & Berger [15] predlagata za sistematizacijo tega odnosa *katalog značilnosti institucij*, kateri obsega naslednje štiri dimenzije: zunanjskost oz. objektivnost, prisilni karakter, moralno avtoriteto in zgodovinskost.

1) *Zunanjskost* (tudi kulturno-kognitivna pravila): institucije delujejo na družbeno delovanje kot objektivne realnosti. Čeprav so institucije ustvarili ljudje, se nam kažejo kot fakti in dejstva, to pomeni v smislu izkustvene resnice, to je resnice, ki jo je mogoče izkustveno dojeti. Tudi jezik je mogoče doživeti in se ga naučiti kot eksterno realnost. Razpolaga s trajnimi pravili, katerih se pri materinem jeziku že implicitno naučimo. Institucionalizirana dejanja imajo zmeraj *objektivno* in *navzven usmerjeno* razsežnost. *Objektivno* pomeni, da lahko dejanja ponavljajo drugi akterji, ne da bi se pri tem spremenil skupni pomen dejanja. *Usmerjenost navzven* pomeni, da se dejanja subjektivno rekonstruirajo in da se jih prišteva k eksterni resničnosti.
2) *Prisilni značaj* (tudi *regulativna pravila*): Institucij ni mogoče odmisliti. Izvajajo oblast, moč in prisilo. Ta prisila je pogosto kodificirana, npr. v zakonih ali predpisih obnašanja. Iz neoinstitucionalnega gledišča so relevantna predvsem implicitna, kulturno-kognitivno zasidrana pravila. Tudi jezik temelji na pravilih in konvencijah, npr. na slovnici. Ta pravila se zdijo relativno statična, a niso nespremenljiva, saj se »nahajajo v dinamičnem toku«. Tako tudi jezik doživlja spremembe, kadar se na primer poimenujejo novi pojmi (kot npr.

beseda leta), sprejemajo nova pravila ali uvajajo nove jezikovne oblike (kot npr. novoskovanke).

3) *Moralna avtoriteta* (tudi normativna pravila): Institucije določajo legitimna pravila obnašanja, neupoštevanje le-teh pa je sankcionirano. Tudi jezik lahko vodi do moralnih sodb, npr. pri priseljencih, ki so zavoljo svojega dialekta prepoznavni kot taki. Znanje in uporaba specifičnih poklicnih žargonov odločajo o pripadnosti določeni skupini ali o odklonitvi nje, saj nas na tej osnovi njeni pripadniki prepoznajo kot svojega člana.
4) *Zgodovinskost* (tudi historičnost, trajnostnost, perzistentnost, stabilnost): institucije imajo vedno zgodovino. Berger in Luckmann [14] poudarjata, da o instituciji lahko govorimo šele tedaj, ko gre za prenos nekega ravnanja, ki je prešlo v navado in na naslednjo generacijo. Jezik hrani izkušnje in pomene, ki se prenašajo na prihodnje. Ker se družbene prakse posredujejo iz generacije na generacijo, je mogoče institucije karakterizirati kot »širjenje tipiziranih vzorcev ravnanja« [16].

3. TROSTEBRNI MODEL INSTITUCIJ

Navedene značilnosti omogočajo natančno analizo pojma institucije in nam lahko služijo kot vodilo, da preprečimo njegovo čezmerno posploševanje. Institucije so torej, izhajajoč od Bergerja in Luckmanna [14], »historično, časovno in prostorsko dalekosežen družbeni fenomen z objektivno resničnostno vsebino in družbeno legitimirano eksistenco« ali, izraženo bolj zgoščeno, »na široko delujoče strukture pričakovanj […], ki odločajo o tem, kaj je primerno ravnanje in odločanje«. Te strukture pričakovanj je mogoče analogno k zgoraj opisanim značilnostim razdeliti na *regulativne*, *normativne* in *kulturno-kognitivne dimenzije* ter jih vključiti v analitični raster W. R. Scotta [18].

Scottov model treh dimenzij oz. stebrov je zavoljo svojega pregnantnega prikaza in integrativnega dosežka postal teoretična referenčna točka. Stebri tvorijo kontinuum, ki se razteza od regulativne, preko normativne, pa do kulturno-kognitivne dimenzije in se giblje od zavestnega k nezavednemu, od zakonsko uveljavljenega k nedvomljivemu, ko se ne vprašamo o upravičenosti nečesa. Analitični raster tako služi kot združujoč okvir za najrazličnejša izoblikovanja neoinstitucionalizma, kot »analitični okvir« pa opravlja model treh stebrov več funkcij.

Prvič: strukturira *analizo* izoblikovanja teorije znotraj neoinstitucionalizma. Drugič: služi *razmejitvi* posameznih teoretičnih izoblikovanj. Tretjič: predstavlja temelj za operacionalizacijo empiričnega postavljanja vprašanj, npr. o legitimnosti ali o profesijah. Pri vsakem od treh stebrov razlikuje Scott v svojem modelu med temeljnimi predpostavkami, na katerih steber sloni, njegovo bazo legitimnosti, iz nje izvedenimi oblikami reda, ter mehanizmi, na podlagi katerih se institucije producirajo in reproducirajo. Usmerjanje na indikatorje, ki jih je mogoče empirično opazovati, omogoča istočasno prenos v empirični raziskovalni dizajn.

Regulativni steber zaobjema pravila, ki omogočajo delovanje, obenem pa tudi zastavljajo omejitve. Organizacije morajo zavoljo smotrnosti, upoštevati predpise in podzakonske akte, sicer jim grozijo sankcije. *Normativna pravila* so predpisujoča, ocenjujoča in zavezujoča dimenzija institucij, ki so odvisna od vrednot kot koncepcij želenega, ki z normami specificirajo, kako je treba opravljati stvari.

Če bi v weberianskem smislu regulativni steber lahko opisali kot *smotrno-racionalen*, tedaj bi lahko normativni steber označili kot *vrednotno-racionalen*. Vrednote in norme opredeljujejo, katere cilje naj bi neka organizacija dosegla na ustrezen način in s katerimi sredstvi. Ta

pričakovanja so npr. formalizirana z organizacijskimi vlogami in opisi delovnih mest. Organizacije ne sledijo normam le zaradi »namena-sredstva-racionalnosti« ali le zaradi vidikov učinkovitosti, marveč ker njihovo upoštevanje ocenjujejo kot moralno zavezujoče.

Tretji steber, *kulturno-kognitivna dimenzija*, je za sociološki neoinstitucionalizem najpomembnejši. Je tisti, ki določa kognitivne procese članov organizacije (prim. [19]). Prav zato, ker deluje nezavedno in implicitno, ima kognitivna dimenzija tako velik pomen. Kulturno-kognitivni miselni vzorci pripeljejo do tega, da rutin in potekov ne postavljamo pod vprašaj in se ne sprašujemo o njihovi upravičenosti. Ker so se vzorci etablirali kot samoumevna pravila in načini obnašanja, jih ne zaznavamo več kot spremenljive in kot od nas samih določene načine ravnanja. »Sedimentirali« so se, ter se usedli v organizacijske in družbene zakladnice znanja. Kognitivni vzorci so lahko vnaprej dani modeli in skripte, ki jih člani organizacije brez večjih težav prevzamejo. Institucionalnih pravil se ne držimo le zaradi prisile zakona (regulativno) ali zaradi vrednotnih drž (normativno), marveč jih definira tudi kulturna zaznamovanost.

V modelu je pojem »stebra« zlahka mogoče napak razumeti. Da lahko govorimo o instituciji, ni potrebno, da je zadoščeno vsem trem stebrom. Ta delitev je zgolj analitične narave in izhaja iz prikazov najrazličnejših smeri neoinstitucionalizma. Scott [18] razume svoj model kot prispevek, s katerim je mogoče klasificirati diskusijo znotraj institucionalnih miselnih tokov ter razkriti temeljne teoretične predpostavke posameznih stebrov. Dejansko se vse tri dimenzije prekrivajo, se mešajo med seboj in še zdaleč niso tako ostro ločene, kot se zdi na shematskem prikazu. To dobro ponazarja razdelitev na različne variante. Za *ekonomsko* različico neoinstitucionalizma so institucije v prvi vrsti pravila igre, ki urejajo nek okvir zagotavljanja reda. Različica *starega* institucionalizma poudarja pomen norm in vrednot, katere institucije napajajo onstran tehnično-nujnih zahtev. *Neoinstitusionalisti* pa primarno poudarjajo kulturno-kognitivni steber, ker preferirajo skupen opis realnosti kot relevantno kategorijo razlage. Kulturno-kognitivna dimenzija stoji pred normativno in regulativno: »Institucije morajo biti […] kognitivno reprezentirane; predpostavljajo »védenje«: védenje o obstoju nekega predpisa, védenje za sankcije, védenje o vrednotah in pričakovanjih« [20]. Pravila in norme tako ne obstajajo ločeno (avtonomno) od simboličnega sveta smisla, marveč so produkt le-tega. Široka recepcija tri-stebrnega-modela kot »referenčnega«, ga naredi za enega od izhodišč neoinstitucionalnega raziskovanja. Ponuja oprijemljivo sistematizacijo, ki reducira kompleksnost in jo zato druge discipline lahko zlahka recipirajo. Problematična pa je dozdevna enakovrednost vseh stebrov. Tako se zdi model recept za rešitev institucionalnih zastavljanj vprašanj. Ta mehanska okrnitev vodi do intenzivne kritike in ukvarjanja s sorodnimi teoretskimi tokovi, v okviru katerih je pojem institucije z vrnitvijo k diskurzivnim metodam in teorijam doživel pomemben nadaljnji razvoj.

4. ZAKLJUČNE MISLI

Če so institucije res neločljivo povezane z družbenim redom, kot trdi Meyer [10] in institucionalna pravila omogočajo in obenem omejujejo družbeno delovanje, potem lahko le upamo, da lažne novice ne bodo (vnovič) postale institucija ravno zaradi institucionalnih pravil.

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SUSTAINABILITY AND ADAPTATION IN THE IOT ERA

Mária Szalmáné Csete[244]
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Abstract: *Social and economic processes have spatial and temporal dimensions, and in the implementation of sustainability in practice, this is compounded by the relationship with the natural environment. Information on the basic characteristics, an understanding of the situation and attitudes is necessary for the stakeholders to recognize synergies, and for the devised coherent strategy to work. The fields of climate change and sustainability in regional development are characterized by their spatial characteristics, a holistic approach, appearance in multiple dimensions (global, regional, local), and the need to account for relationships between the environment, society and the economy. Therefore, adaptation to climate change cannot be done in isolation, but rather in conjunction and harmony with the local initiatives and programs. Local level documents for adaptation, sustainability and strategic planning have numerous synergies and point towards sustainable urban development. In Hungary, the tools that serve the practical implementation of both sustainability and adaptation include the Local Agenda 21 Program, urban climate strategies and the Environmental Protection Program. Present evaluation is mainly focusing on the role of IoT (Internet of Things) solutions related to existing strategies and based on the main findings requires practical recommendations for local decision makers and other stakeholders. Adaptation to climate change is a collaborative undertaking, requiring cooperation on different levels of society, politics and governance. At present, the adaptation strategy is part of the climate strategy, and its objective is to increase resilience to expected impacts, by shifting the emphasis from prevention and control to learning to live with an ever-changing, and sometimes dangerous environment. The impacts of climate change hinder and complicate the transition toward sustainability in the preparation for expected impacts (human resources), prevention (increasing the site of green areas, action plans, stockpiling pharmaceuticals, etc.), management and recovery (after the impact has occurred, financial, technical, institutional, etc. conditions). Climate change can also have a fundamental influence on the local quality of life, income, health etc., which make up the basis for a livable settlement. The objective of a local adaptation strategy is to provide the socio-economic bedrock for a settlement that is livable, prevents risks, minimizes damage and is flexible in reacting to climate change. This is achieved by devising an innovative strategic framework that supports the transition towards sustainability. Nowadays, the different IoT solutions can play a pivotal role supporting sustainability and adaptation processes. Innovating for sustainability has a crucial role not only global but also on local level. There is a special need related to the monitoring of the practical implementation of sustainability especially considering the possible adaptation issues. Moreover to be able to accelerate progress on the UN Sustainable Development Goals it is also important to examine different projects. Those can be references for sustainability and adaptation processes considering IoT issues. This research is supported by the ÚNKP-17-4-III New National Excellence Program of the Ministry of Human Capacities.*

Key words: *sustainability, adaptation potential, IoT (Internet of Things), SDGs (Sustainable Development Goals)*

[244] Budapest University of Technology and Economics, Department of Environmental Economics, 1111-Hungary Budapest Muegyetem Rkp 3

1. INTRODUCTION

Nowadays, there are several crucial problems and challenges global, regional and local level as well that needs to be solved in short term. However, the effective solution can not be grasped easily but different ideas, concepts can be seen related to these symptoms of recent economic and social systems. To be able to foster the practical implementation of sustainable development its complexity also needs to be highlighted according to holistic approach. The environmental, social and economic processes can show diverse picture due to their spatial characteristics, exposure and vulnerability. Related to climatic parameters and the possible effects of climate change several international treaties, accords and increasing number of actors in science, research and technology are calling attention to the need of potential and effective solutions. The expected impacts of climate change can not be forecast easily, creating challenges for the analysis of the capacity and willingness to adapt in different social and economic environments. The regional resilience and the development of adaptation capacity can play a crucial role moving toward sustainability. Adaptation and sustainability strategies and processes are closely interconnected and reinforce each other. Innovating for sustainability has a crucial role on global and local level as well. Currently the examination of different IoT solutions, products and services can play a pivotal role supporting regional sustainability and adaptation processes.

2. SUSTAINABILITY AND ADAPTATION

Different stakeholders can be identified on each spatial level. For instance municipalities, local entrepreneurs, NGOs, local residents etc. on settlement level. More and more stakeholders are dealing with the soultions climate change, mitigation and adaptation or sustainability related solutions. The wide range of different ideas, actions, interventions and case studies can be found all over the world focusing on the main challenges of sustainable development in strong relation to the UN Sustainable Development Goals (SDGs). The UN Sustainable Development Goals are mainly focusing on the 17 most urgent problems and possible solutions to end poverty, protect the planet and ensure prosperity for all as part of the latest sustainable development agenda entitled ‘Transforming our world: the 2030 Agenda for Sustainable Development’ [1]. According to UN SDGs it is worth highlighting that each goal also has specific targets and KPIs to be achieved in the next 15 years. According to Agenda 2030 the 17 SDG goals are the following [1] :

1. “End poverty in all its forms everywhere.
2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture.
3. Ensure healthy lives and promote well-being for all at all ages.
4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
5. Achieve gender equality and empower all women and girls.
6. Ensure availability and sustainable management of water and sanitation for all.
7. Ensure access to affordable, reliable, sustainable and modern energy for all.
8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.
9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.
10. Reduce inequality within and among countries.
11. Make cities and human settlements inclusive, safe, resilient and sustainable.
12. Ensure sustainable consumption and production patterns.
13. Take urgent action to combat climate change and its impacts.

14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development.
15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reserve land degradation and halt biodiversity loss.
16. Promote peaceful and inclusive societies for sustainable development, provide access to justices for all and build effective, accountable and inclusive institutions at all levels.
17. Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development."

Two researchers of the Stockholm Resilience Center came up with a new aspect according the the SDGs highlighting that how all of them are linked to food [2].

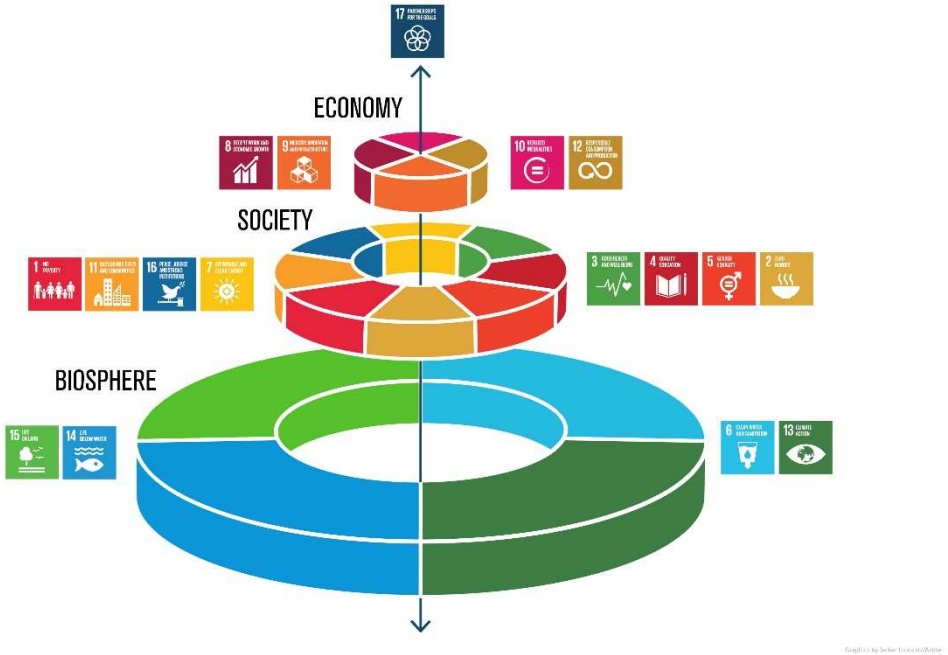


Figure 1: SDG pyramid [2]
Illustration: Azote images for Stockholm Resilience Centre

In their work the main focus is on sustainable and healthy food. As Figure 1. shows that all the 17 goals are directly or indirectly related to the examined topic. It also implies that economies and societies are seen as embedded parts of the biosphere that is accordance with the term of strong sustainability. There is an urgent need to move toward a less sectoral approach where environmental, social and ecological development are not handle as separate fields however the holistic aspect can prevail. Related to recent paper it is worth taking into consideration how different IoT solutions, projects and developments can contribute to the fulfilment of SDG goals till 2030.

Considering the possible impacts of climate change both mitigation and adaptation ambitions can be evaluated from spatial and sectoral aspects as well [3] [4] [5] [6] that also underpins the important role of IoT related evaluation in the future of sustainability. Among sustainability and adaptation processes a strong correlation can be found especially on local level that can be an advantage especially from regional resilience and sustainable spatial development perspective. Focusing on these synergies in the phase of strategy development can be quite useful in order to be able to harmonise the diverse approaches of sustainability and climate

processes. 'The EU Strategy on Adaptation to Climate Change' [7] underpins the importance of adaptation on national, regional and local level enhancing strategy and adaptation toolkit development. The document is also highlights the interrelations between sustainability and adaptation. The EU Digital Agenda [8] including IoT related conceptions is a basic element of the Europe 2020 Strategy, thus it is harmonized with the intelligent, sustainable and inclusive growth related achievements. The fourth Industrial Revolution has started and it also can serve environmental monitoring, managing and protection with new solutions as a key element of circular economy.

3. IOT'S ROLE IN ADAPTATION PROCESSES

IoT is a rapidly evolving territory and it has the potential to deliver environmental, social and economic benefits that can play pivotal role in making a sustainable future. Well-founded planning and evaluation is necessary to make clear all the related impacts and issues. Furthermore that those are also addressed and managed such as security and privacy. The wide variety of products and services can affect diverse sectors and transform things in a lot of different way from manufacture to communities. The IoT focus areas are e.g. industry, agriculture, mining, environmental management, energy management, urban management, e-health, entertainment, waste management, tourism, transport and communication etc.

In relation to SDG goals it can be underpin that IoT is one of the concepts that can directly or indirectly related to most of them supporting the practical implementation at the same time. IoT solutions and related developments can foster sustainability and adaptation processes on different spatial levels e.g. global, regional and local level as well. For further development it is necessary to build in IoT aspects into adaptation strategies to foster the practical implementation of sustainability and support the monitoring phase of both processes.

According to adaptation strategies the IoT products and services can help to improve adaptation capacity. For instance in relation of the increasing number of heatwaves and growing average temperature that can have serious effects on especially sensible part of the societies IoT solutions (e.g. e-Health) can lead to decrease vulnerability. There are also several IoT products and services in the field of urban management (e.g. smart city and home) that can improve the adaptation capacity of a community. It can be stated that the effectiveness of IoT solutions, products and services do not depend only on technological parameters however on spatial characteristics. Especially the examination of willingness to pay or willingness to accept can

Mária Szalmáné Csete, Ph.D.



She graduated in engineering and management in 2004 and in spatial and urban development in 2007 from the Budapest University of Technology and Economics. She also holds an MSc in regional planning, urban management and spatial development from Paris-Sorbonne IV (2007). She earned her Ph.D. in business and management in 2009. As an associate professor, she teaches environmental economics, sustainability management, local climate strategies, spatial development, regional economics. Her main research interests focus on sustainable development policies, adaptation to climate change and spatial planning. Her work has been awarded the Ferenc Deák Award of the Hungarian Ministry of Education and Culture in 2008, János Bolyai Scholarship of the Hungarian Academy of Sciences in 2012–2015 and Program for New National Excellence in 2017.

show the relevance and possible role of IoT products and services depending on the local socio-economic environment.

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TRENDS AND ACTUAL TECHNICAL SOLUTIONS FOR IMPLEMENTATION OF DIGITAL ECOSYSTEMS

Alexandru Averian[245]
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Abstract: *In competitive markets a successful business strategy requires development of new innovative services and products to acquire a higher value for the client. Developing the new products is realized by collaboration of organizations that contribute to the added value of the service or product. The term of business ecosystem is used to better describe organizational collaboration that produces services of better value to the customer. Digital business ecosystems are counterparts of business ecosystems exploiting self-organizing properties of biological ecosystems which could include context-aware, self-organizing and scalable architectures that can be implied in solving complex problems. The present article evaluates existing technologies and protocols and proposes a set of solutions for implementing environment layer from the architecture of species that populate a digital ecosystem. We analyze the new service oriented middleware platform proposed for the modern auto vehicles, and evaluate the possibility to adopt this technology into digital ecosystems.*

Key words: *digital ecosystems, environment, context, digital species*

1. INTRODUCTION

Digital ecosystems are a new type of application that relies on a "universal digital environment" populated by digital entities which forms digital communities that evolve and interact by information exchange and who trade digital objects produced in or through the system [1]. Entities that participate and form the ecosystem can be applications running on simple wearable devices or services executed on smartphones, personal computers, or servers in data centers.

A digital ecosystem is an open system, any entity can connect to the system (at least theoretically) and interact with other entities to achieve the proposed objectives. The interconnection of heterogeneous devices can easily be achieved in a laboratory environment, but in reality it is difficult to obtain. To be able to communicate and interact in a dynamic and open system, a standardization is needed at the level of communication protocols, services, interfaces, and service semantics. Interoperability in a heterogeneous environment through common interfaces can provide new entrants with the ability to collaborate or compete with those already connected without making them dependent (or blocked) on a proprietary technology. This paper analyze existing technologies and protocols and proposes a set of technical solutions for implementation of environmental and context layers found in the architecture of digital objects that populate a digital ecosystem as described in [2].

This paper is structured as follows. Section 2 presents the candidate systems for use in the implementation of the communication medium for digital ecosystems. Section 3 presents SOME/IP - a new service oriented middleware. Last section presents the conclusions and hints for future work.

[245] Politehnica University of Bucharest, Splaiul Independentei nr. 313, Sector 6, Bucharest, Romania

2. IMPLEMENTING THE DIGITAL ENVIRONMENT

ALEXANDRU AVERIAN



Lecturer drd, Bucharest, Romania
Born: 1976
Interests: digital ecosystems, parallel and distributed computing, advanced information technologies and programming.

Details:
A. Averian received his B.S. in computer science (2002) from University of Bucharest, Romania, in present he is studying digital ecosystems as PhD student at Politehnica University of Bucharest. Starting with 2002, he has been lecturer of computer science at Spiru Haret University. His current research interests include different aspects of social and natural computing, digital ecosystems, modelling and simulation, software reliability and agile methodologies.

The environment level represents the way of communication between digital objects that inhabit a digital ecosystem. Digital environment assures communication between digital objects and allows for the exchange of data, messages and commands between entities living within the ecosystem. We cannot use a centralized, client-server model because it is not resilient, is not error tolerant, is not scalable and can be vulnerable to attacks. The environment will generally be a peer to peer (P2P) system because it has a number of advantages over the centralized model. These advantages result from the network definition, a P2P system is defined as a network in which all nodes are equivalent to each other, in the sense that all nodes can execute (in principle) the same set of functions required for network operation. P2P is defined at the application level, it offers the possibility of sharing data and computing resources (files, digital objects, processing services), being overlapped over the physical infrastructure of the Internet. The most important features of a P2P network are:

- resource sharing through direct transfer without intermediaries or centralized servers, in some cases centralized servers can be used for network initialization, node management;
- no central nodes, no central failure points, without central attack points;
- nodes actively participate in operations such as information management, resource search, data storage and management;
- the network has the ability to adapt to its variations in connectivity, to topology changes, the ability to reconfigure itself for an error;
- P2P network topology is tolerant to defects, having self-organizing ability to maintain network functionality and performance;
- the network can be structured or not, the physical proximity between the nodes is not important;
- the connections between the nodes are TCP connections, but can be represented by pointers to services;
- maintaining the network and verifying the connectivity is done by sending periodically some *ping* messages, in the case of detecting the fall of some nodes, the site can establish new connections.

In the following figure we have a classification of machine to machine (M2M) communication systems that can be used to implement the environment level of digital ecosystems. These can be divided into four major categories: Remote Procedure Call (RPC), Object/Component Oriented Middleware (OCOM), Transaction Oriented Middleware (TOM), and Message Oriented Middleware (MOM).

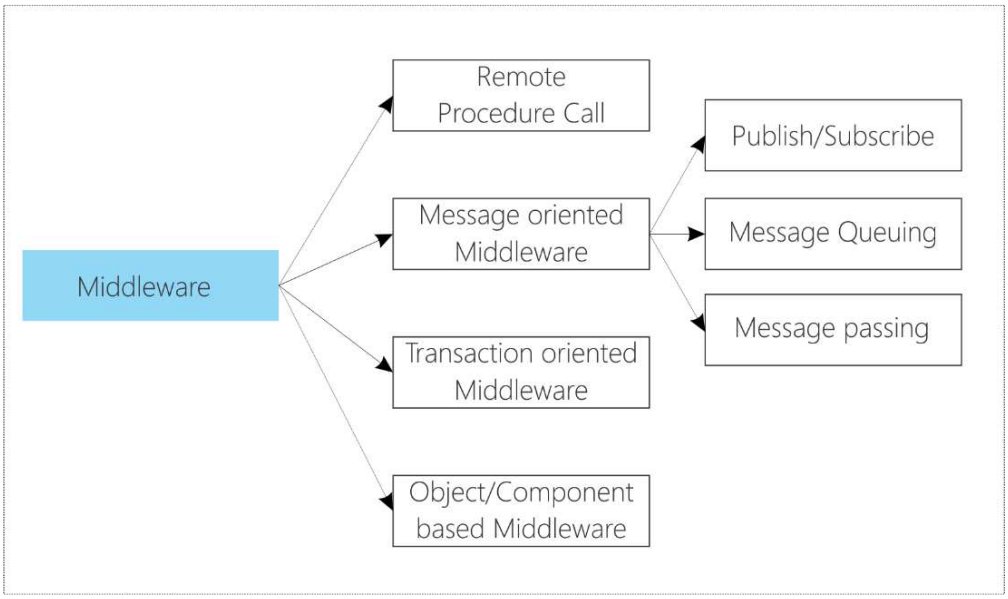


Figure 1. Classification of M2M communication systems

2.1 Remote procedure call

A Remote Procedure Call (RPC) based system offers an infrastructure that invokes the procedures that will run on remote servers. It typically comes in the form of an API that allows remote synchronous calls and abstracts the communication details. This model is not scalable, not error-tolerant, is best suited for distributed applications based on a client-server communication model. The following figure describes the architecture of applications using remote procedure call.

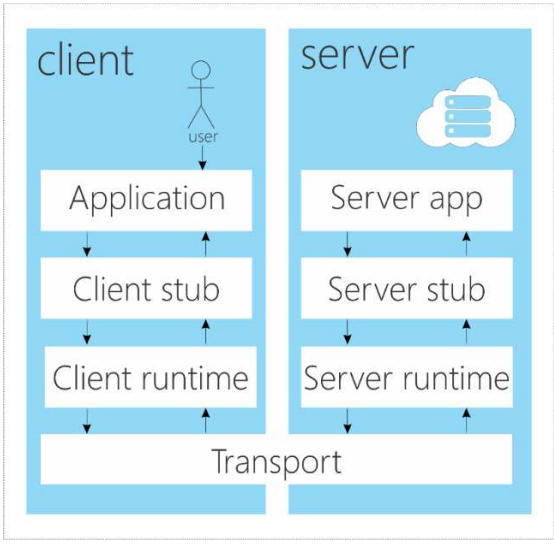


Figure 2. Remote procedure call

2.2. Object/Component based middleware

A Component based middleware is using an object-oriented programming model that allows communication between remote objects. This type of system extends the RPC model by adding new concepts specific to object oriented programming languages such as: encapsulation, inheritance, exceptions, etc. The system allows for (a)synchronous invocation of methods of interfaces that represents remote services. Such a system has limited scalability and is not suitable to implement the environment level for digital ecosystems.

2.3. Transaction Oriented Middleware

A Transaction Oriented Middleware is primarily used in database applications that perform different transactions in a distributed environment. The system ensures the accuracy of transactions between heterogeneous hosts, but introduces a significant overhead in operation. It allows both synchronous and asynchronous operation and is suitable in the interaction between application servers and database management systems. The QoS guarantees provided by this type of middleware are not always necessary.

2.4. Message Oriented Middleware

Message Oriented Middleware (MOM) is a family of middleware products that facilitates messaging across distributed systems. MOM systems offer a number of features such as synchronous and asynchronous communication, data transformation capabilities, application decoupling (or weak coupling), parallel message processing and multiple QoS levels. A MOM system uses one of the following communication paradigms: message passing, indirect queuing, publish/subscribe communication (data is published through a topic, and customers receive all messages posted by the topic they are subscribed to). In this category of systems we will analyze two products that support the publish/subscribe model, namely Message Queue Telemetry Transport and Data Distribution System.

Message Queue Telemetry Transport (MQTT) is a messaging protocol introduced by IBM in 1999, standardized by OASIS in 2013 [2]. MQTT is optimized for centralized data collection and analysis, connecting sensors, mobile and embeded devices to data processing applications running in data center. Sensors, devices and applications communicate through a message broker running on a server. All operations use a routing mechanism (one-to-one, one-to-many, many-to-many) which enable it as on optimal protocol for IoT. MQTT is composed of three components, publisher, subscriber and broker. Any device interested in some subject will register as a subscriber for specific topics and the broker will inform it when publishers emit data in interested topics. The following figure describes the architecture of the MQTT system.

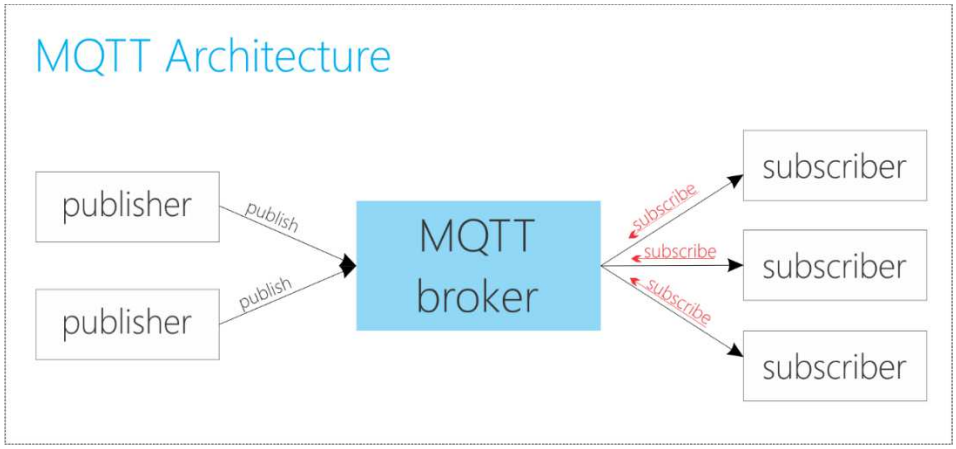


Figure 3. The architecture of the MQTT system

Data Distribution System (DDS) is a publish-subscribe protocol for real-time M2M communicatios developed by OMG [3]. DDS is a good choice for distributed processing of data coming directly from sensors, devices and applications without using any centralized IT infrastructure. The following figure shows the components that are contained in a M2M publish/subscribe communications framework such as DDS [4].

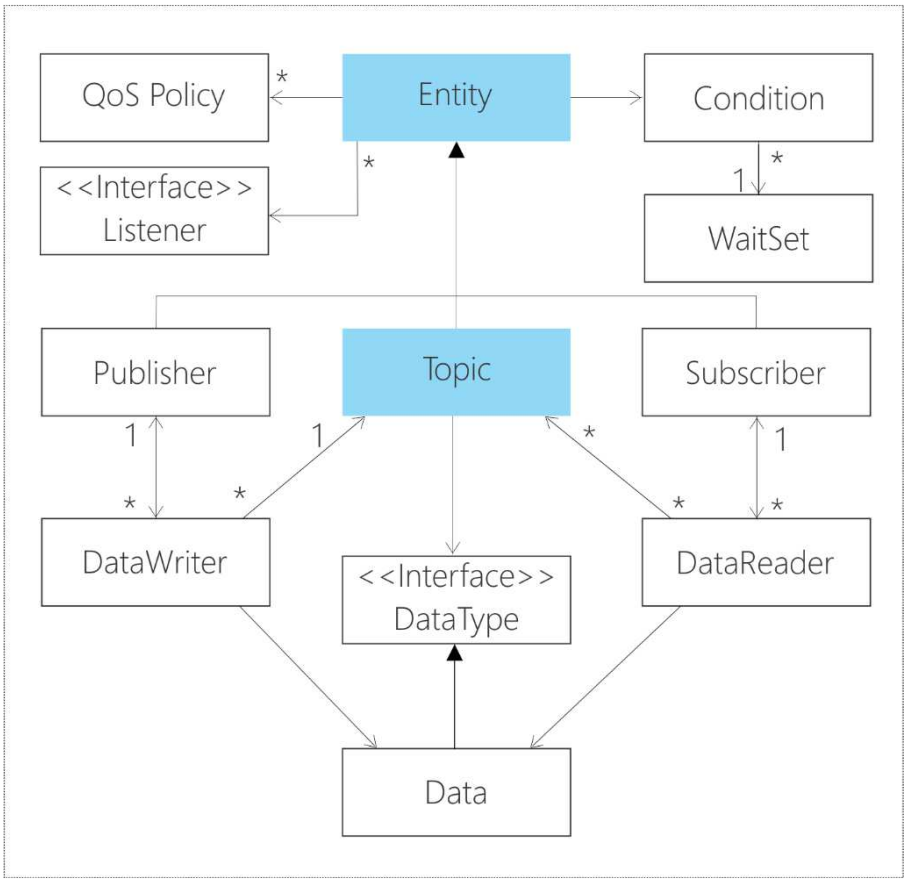


Figure 4. The components of a DDS middleware

A M2M middleware with publish/subscribe communication scheme exposes the following features:

- no central failure point - each application has a clear picture of what happens in the system, but it only depends on the data from its own context. Application failure affects only applications that depend on it.
- redundancy - multiple publishers may publish the same type of data, if one of the emitters is out of the system, a subscriber will receive further data from the emitters remaining in the system;
- discovery protocol allows applications to automatically recognize and exchange data based on the used topic.

Of the three communication models mentioned, publish/subscribe is best suited for building the environment level as it ensures asynchronous, scalable, many-to-many communication. In this scheme, the messaging emitters communicate with the subscribers, without prior knowledge, through a distributed P2P infrastructure. The system supports data filtering and allows a decoupling in terms of time, space and synchronization.

Time-based decoupling permits the broadcaster and receiver to cooperate directly and to communicate without having to be online at the same time. Decoupling in space refers to the fact that the transmitter and receiver are unaware of each other, their identity and location is not relevant. Synchronization decoupling refers to the fact that the receivers and transmitters do not have to synchronize, communication is accomplished by asynchronous notifications implemented with a callback mechanism.

Data filtering at reception can be implemented in two ways: subject-based filtering and content-based filtering. Subject-based filtering requires that messages are specifically labeled as belonging to a topic. In this way, the receiver will only receive messages that belong to a relevant topic and to which he has subscribed. Content-based filtering allows the delivery of messages to a handset only if the content of the messages matches a criteria set by the receiver. Publish/subscribe systems offer a range of QoS policies that provide a variety of properties such as: volatility, persistence, sustainability, prioritization and delivery.

For sending messages to the environment or for exchanging data between entities, a RPC communication scheme will be used. In 2017 OMG issued a standard for implementing a RPC protocol over DDS. Although the first implementations appeared from 2014, the standard was published in April 2017. It can be downloaded at http://www.omg.org/spec/DDS-RPC/1.0/. The general scheme of the RPC protocol over DDS can be seen in the following figure.

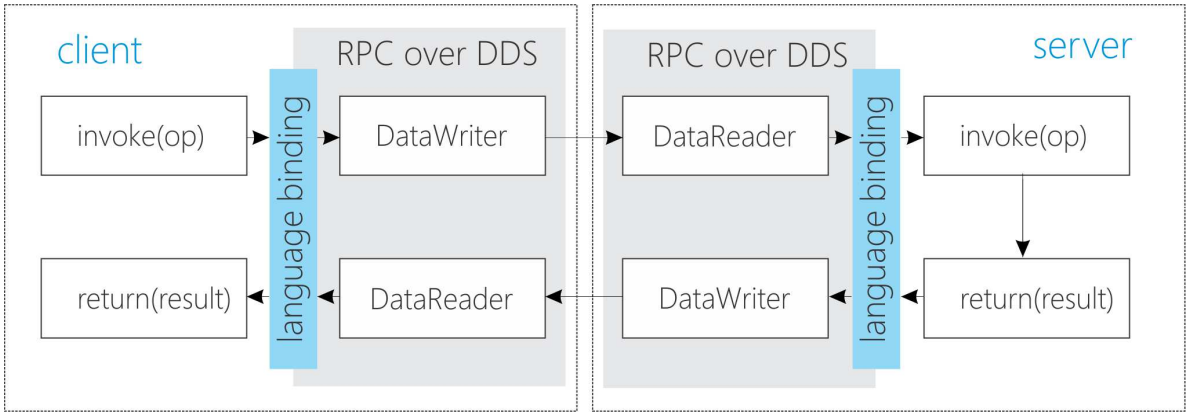


Figure 5. Implementation of RPC scheme over publish/subscribe

Depending on the type of application, the environment level can be implemented through a real-time data distribution system (DDS) or other messaging-oriented middleware such as: Extensible Messaging and Presence Protocol (XMPP), Advanced Message Queuing Protocol (AMQP), Message Queue Telemetry Transport (MQTT), or Constrained Application Protocol (COAP). These systems are used to realize machine-to-machine interconnections in IOT applications [5], [6].

3. SCALABLE SERVICE-ORIENTED MIDDLEWARE OVER IP

Automotive technology has evolved over time, turning cars into from a simple internal combustion engine with wheels to moving fusion of integrated computer systems. The evolution continues by integrating vehicles into an extended ecosystem in which they will communicate with each other and with the road infrastructure they use. The following are examples of technologies which are being developed and deployed that relate to automotive ecosystem:

- connected cars through mobile or Wi-Fi, these systems will allow not only functions such as real time traffic information, and video streaming but also remote diagnostics and updating of firmware;
- vehicle to vehicle communications will be used for cars to coordinate with each other in a digital ecosystem;
- augmented reality dashboards will provide information about objects on the road, if the driver looks towards an object the car will zoom in to see far away objects;
- intelligent charging of electric and hybrid vehicles;

- vehicle remote access, check vehicle fill level via smartphone app;
- autonomous vehicles will be able to drive passengers and make deliveries without any driver.

As part of this evolution SOME/IP is introduced as a communication middleware which interconnect and extend other in car communication protocols like CAN, LIN and FlexRay [7]. SOME/IP is the only known middleware that was designed to be integrated into AUTOSAR 4.x release [8]. While other middleware solutions often only support single communication features (RPC or publish/subscribe), SOME/IP supports a wide range of middleware features [9], as one can see in the next figure:

- serialization – transforming into and from on-wire representation;
- remote procedure call – implementing remote invocation of functions;
- service discovery– dynamically finding the functionality and configuring its access;
- publish/subscribe – dynamically configuring which data is needed and shall be sent to the client;
- fire and forget, events and event groups, field modification;

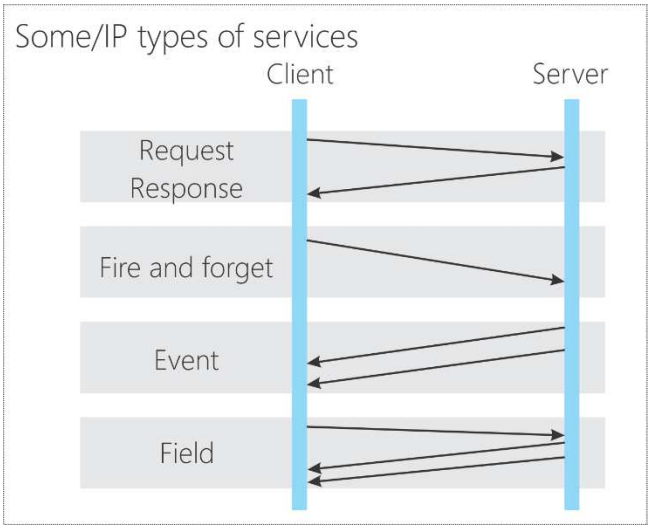


Figure 6. SOME/IP communication models

Some possible disadvantages of SOME/IP [10] are: computational overhead due to complex architecture, less suitable for hard real time systems and safety critical system (yet good for infotainment and driver assistance system with high requirements on data rate).

4. ANALYSIS AND CONCLUSIONS

This paper assesses existing technologies and protocols and proposes a set of solutions for implementation of environment and context layers present in the infrastructure of digital ecosystems. This work follows the study conducted in [11] and continue the research that was presented in respective paper. In the Message Oriented Middleware category we evaluated two products that support the publish/subscribe model, namely Message Queue Telemetry Transport and Data Distribution System. From automotive realm we introduced and evaluated SOME/IP middleware, conclusions can be observed in the following table.

	Data-centric middleware DDS	Message oriented middleware MQTT	Service – oriented middleware SOME/IP
Architecture	decentralized, peer to peer	centralized, server-based	bus, peer to peer
Administration	often autonomous	it involved configuration	minimal initial configuration
Discovery	dynamic discovery service	no, clients configured with server address	discovery mechanism
Transport	udp, tcp	tcp	udp, tcp
Security	tls	tls	no
Rpc	emulated	no	yes
Publish/subscribe	yes	yes	yes
Events	by data	by message	yes, event groups
QoS	yes	minimal	intrinsec
Content awareness	data-centric, content filtering and routing	data-agnostic	data-agnostic
Real-time	must keep up with data	as responsive as possible	as responsive as possible
Usage	manufacturing control, monitoring of power grid, control of robotics and unmanned vehicles, automotive driver safety and infotainment, aerospace and defense control, high-performance computing, low latency finance, real-time trading	mobile device to server messaging, point of sale, patient monitoring, remote resource monitoring, automotive telematics	automotive driver safety and infotainment, could be extended to vehicle remote access
In time evolution	minimize future complexity and deployment time, evolution	require administration and integration efforts	could be extended to accommodate vehicle to vehicle and vehicle to infrastructure communication

From digital ecosystem perspective a communication middleware with support of more communication schemes like RPC, pub/sub and events is more suited for building the environment level in digital ecosystems. The systems with pub/sub communication scheme where used in development of context models for digital ecosystems, as described in [12] article. Future studies will focus on expanding and automating the use of some/ip along with common-api technology from GENIVI [13]

ACKNOWLEDGEMENTS

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EKOLOŠKI MENADŽMENT U FUNKCIJI ODRŽIVOG RAZVOJA

Goca D. Jovanović[246]
Slavko Božilović
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Sadržaj: *Koncept održivog razvoja i unapređenje životne sredine su pitanja koja se tiču celokupnog društvenog sistema i snažno apeluju na današnje generacije da što efikasnije koriste raspoložive prirodne resurse. Prirodni procesi sami po sebi menjaju uslove za život, dok antropogeni procesi unose neravnotežu u životno okruženje. Održivi razvoj teži uspostavljanju ravnoteže među različitim dimenzijama razvoja: održivi razvoj ekonomije i privrede, održivi razvoj društvene odgovornosti na bazi socijalne ravnoteže i zaštita životne sredine. Na globalnom i lokalnom nivou kreatori ekonomskog i društvenog razvoja trude se da reše dva naizgled suprostavljena problema: zahtev za podizanje kvaliteta života i zahtev za unapređenje i očuvanje životne sredine, koji nam mogu pomoći da se uspešno nosimo sa budućim izazovima.*

Ključne reči: *koncept održivog razvoja, zaštita životne sredine, ekološki menadžment, energetska efikasnost*

Abstract: *The concept of sustainable development and improvement of the environment are issues that concern the entire social system and strongly appeal to today's generations to make the most efficient use of available natural resources. Natural processes by themselves change the conditions for life, while anthropogenic processes bring imbalance into the living environment. Sustainable development aims to establish a balance between the various dimensions of development: sustainable development of the economy, sustainable development of social responsibility based on social balance and environmental protection. On a global and local level, creators of economic and social development seek to solve two seemingly suppressed problems: a demand for lifting quality of life and demands for improvement and preservation of the environment, which can help us to deal with future challenges.*

Key words: *concept of sustainable development, environmental protection, environmental management, energy efficiency*

1. UVOD

"Svet koji smo stvorili danas ima problema koji se ne mogu rešiti razmišljajući na način na koji smo razmišljali kada smo ih stvorili." Albert Ajnštajn

Sa nastankom i razvojem civilizacije, čovek koristiti prirodne resurse, zemlju, vodu, vazduh kao i biološke resurse, za zadovoljavanje svojih društvenih, ekonomskih i socijalnih potreba. Energija budućnosti i njeno korišćenje, uslovljeni su napretkom nauke, stvaranjem tehnoloških mogućnosti za povećanom produkcijom svih energetskih izvora, uz konstataciju da će problem energije još dugo biti strateški i fundamentalan problem čovečanstva.

[246] Gradska uprava grada Pančeva, Srbija

Jovanović Goca, mast.inž.građ.
Student doktorskih studija na Univerzitetu "Union - Nikola Tesla" u Beogradu. Rezultate dosadašnjih istraživanja, u obliku većeg broja članaka, objavila je na naučnim skupovima i publikovala u odgovarajućim zbornicima radova i časopisima. Učestvovala je na nekoliko naučnih i stručnih projekata.
Govori engleski i francuski jezik.

Klimatske promene tokom poslednjih godina uzrok su akumulacije gasova staklene bašte u nižim delovima atmosfere. Promovisanje koncepta očuvanja životne sredine može da doprinese bržem i ravnomernijem ekonomskom i društvenom razvoju. Održivi ekonomski, društveni razvoj, kao i napredak unapređivanju životne sredine zavise od raspoloživosti prirodnih resursa. Fizička nedovoljnost i iscrpljivanje raspoloživih prirodnih resursa dovode u pitanje perspektive budućeg privrednog razvoja i održivog razvoja. Značaj i suština održivog razvoja čini interakcija razvoja životne sredine i međusobna usklađenost i komplementarnost razvojne politike i politike životne sredine koje uvažavaju, zakonitosti ekoloških sistema. Neophodne su promene ponašanja čovečanstva prema prirodi, radi obezbeđenja očuvanja prirodnih resursa i uslova života budućim generacijama.

2. NASTANAK I RAZVOJ EKOLOŠKE SVESTI

Promena pogleda na svet postaje nužan korak u uspostavljanju optimalnog, uzajamnog dejstva čoveka i prirode. Ekološka svest je nastala u procesu traženja rešenja za ekološku krizu bez čijeg predupređivanja i otklanjanja nema očuvanja prirode kao kolevke civilizacije i kulture. Registrovanje aspekata današnje ekološke krize kakvi su gubitak delovanja u okolinu, gubitak kompetencije prognoziranja, gubitak preglednosti i nepoporavljivost oštećenja okoline uslovljava oblikovanje novih socijalnih paradigmi u oblasti ponašanja, koje treba da postane čvrst, sastavni deo čovekovih uverenja, koja izviru iz shvatanja novog odnosa čoveka prema prirodi. [1]

Do nastanka i razvoja ekološke svesti dolazi postavljenjem prvih teorija o životnoj sredini koje se vezuju za drugu polovinu XVIII veka. Od tada do danas izdvajamo sledeće teorije o životnoj sredini: teorija bentamista, teorija maltuzijanstva, teorija granice rasta globalne ravnoteže, teorija organskog rasta, teorija preobražaja međunarodnog poretka, teorija postojanog stanja, teorija nivoa života, teorija postindustrijskog doba, teorija decentralizacije društvenog sistema, teorija globalnog matematičkog modela biosfere, teorija ekološke politike, teorijske postavke ekoloških dimenzija i mnoge druge. Teorija bentamista zasnivala se na težnji za poboljšanjem higijenskih uslova stanovanja u radničkim naseljima, većinom podignuta u blizini industrijskih pogona i rudarskih kopova. Teorija maltuzijanstva skrenula je pažnju na problem rasta ljudske populacije. Teorija je predlagala kontrolu rađanja posebno siromašnih klasa što je izazvalo brojne polemike prema maltizijanstvima kao krajnje nehumanog odnosa prema ljudskoj populaciji. Tako se kao protivteža razvio pokret neomaltuzijanstvo štiteći prava populacije nerazvijenih i zemalja u razvoju. Decenije posle teorije maltuzijanstva odlikovala je pojačana urbanizacija i instrijalizacija, pogoršana napretkom tehnologije i demografskim rastom, koji su doveli do porasta potrošnje energije, prirodnih resursa i hrane. Teorija granice rasta globalne ravnoteže zasnivala se na stanovništu da rast populacije nužno vodi porastu proizvodnje i potrošnje što rezultira uvećanom potrošnjom prirodnih resursa, povećanjem zagađenosti i degradaciji životne sredine. [2]

Prva Konferencija Ujedinjenih Nacija o životnoj sredini, 1972. godine, održana u Stockholmu, smatra se prekretnicom u odnosu čovečanstva prema životnoj sredini. Nakon toga, druga Konferencije UN o životnoj sredini i razvoju, 1992. godine, održana u Rio de Žaneiru, na kome

je bio promovisan skup od 27 principa zaštite životne sredine. Tokom godina šire se organizacije širom sveta, sa namerom rešavanja problema održavanja životne sredine sa ciljem spašavanja i dobrobiti zajednice i čovečanstva.

3. ENERGETSKA EFIKASNOST

Prognoza budećeg razvoja energetike predstavlja najsloženiji oblik predviđanja o budućoj potrebi, obezbeđenju i trošenju primarne energije. Obezbeđenje dovoljnih količina energije, jedan je od ključnih uslova za opstanak i razvoj naše civilizacije. Zato nije neobično da se u prognozama ekonomskog razvoja bilo koje zemlje, problemima obezbeđenja energijom, poklanja najveća pažnja. Današnji početni uslovi za uspešnu analizu razvoja energetike, polaze od energetske efikasnosti, ekonomske opravdanosti realizovanih projekata u energetskom sektoru i ispunjavanja ekoloških zahteva. Energetska efikasnost je skup termina kojima se opisuje kvalitet korišćenja energije. Energetska efikasnost se nikako ne sme posmatrati kao štednja energije, jer štednja uvek podrazumeva određena odricanja, dok efikasna upotreba nikada ne narušava uslove rada i življenja. Poboljšanje energetske efikasnosti znači izbegavanje gubitka energije bez narušavanja komfora, standarda života ili ekonomske aktivnosti i može se realizovati kako u oblasti proizvodnje tako i potrošnje energije. [3]

Uloga energetske efikasnosti je ključna, kako sa stanovništva ekonomskog razvoja, tako i u odnosu na rešavanje mnogih važnih problema životne sredine. U procesu prilagođavanja enegetske efikasnosti zahtevima zaštite životne sredine, potrebno je što pre početi sa promenama koje ne zahtevaju izrazito visoka ulaganje. U tom smislu je neophodno iskoristiti sve mogućnosti koje se odnose na energetsku efikasnost, alternativne izvore energije, kao i prilogođavanje cene energije stvarnoj ekonomskoj vrednosti, ali pažljivo i postepeno u skladu sa porastom standarda stanovništva. Da bi se ostvarila planirana ušteda energije racionalnom potrošnjom energije, nužna je efikasna primena evropskih direktiva o energetskoj efikasnosti sa ciljem efikasnije proizvodnje i racionalne, ekonomski efikasnije i energetski efikasne upotrebe energenata, radi uticaja na obim i strukturu potrošnje kvalitetnih energenata i efikasnije zaštite životne sredine.

Energetska efikasnost je posebno značajna kao ekonomski efikasan način postizanja Kjoto ciljeva za smanjenje emisija ugljen-dioksida. Energetska efikasnost je sastavni deo direktiva razvoja svih sektora energetskog sistema. U sektoru proizvodnje nafte, naftnih derivata i prirodnog gasa energetska efikasnost predstavlja se u modernizaciji rafinerija i korišćenju poboljšanih tehnologija za iskorišćavanje naftnih polja i gasnih nalazišta. U elektroenergetici, energetska efikasnost podrazumeva korišćenje efikasnijih tehnologija kao što su napredne tehnologije sagorevanja uglja, elektrane na gas visokog stepena efikasnosti, smanjenje gubitka u prenosnoj i distributivnoj mreži njihovom modernizacijom i korišćenjem informaciono komunikacionih tehnologija u nadzoru i upravljanju mrežom, izgradnjom elektrana što bliže mestima najveće potrošnje i posticanjem distribuirane proizvodnje električne energije.

4. EKOLOŠKI MENADŽMENT

Sistem upravljanja životnom sredinom ili ekološki menadžment predstavlja težnju da se eliminišu negativne tendencije i uticaji u odnosu na životnu sredinu i zdravlje ljudi. Prema tome, zaštita životne sredine ne treba da bude limitirana ekonomskom i društvenom razvijenošću. Upravljati životnom sredinom znači sprovoditi osnovne strateške aktivnosti kojima se definišu planski principi i kriterijumi zaštite, određuju se sredstva i definišu pravci razvoja životne sredine.

Problematika životne sredine ima sve veće posledice i na organizacije. U zavisnosti od reakcije organizacije, ekološki interesi mogu uticati pozitivno ili negativno na obim postizanja postavljenih ciljeva. Zaštita životne sredine predstavlja rizike, ali i prilike. Uspešna društva se u sve većoj meri trude da upravljaju ovim rizicima i prilikama. Rade to iz dva važna razloga: prvi, ušteda finansijskih sredstava, smanjenjem troškova i drugi, mogućnost nastajanja obaveza. Zaštita i unapređenje životne sredine jedan je od najvažnijih procesa današnjice, koji zahteva različite apsekte upravljanja i znanja, a kome je krajnji cilj opstanak čovečanstva.

U savremenim uslovima poslovanja ekološki menadžment predstavlja sponu između ekologije i klasičnog menadžmenta. Ukoliko ekologiju čoveka shvatimo kao nauku o opstanku, a menadžment kao veštinu upravljanja organizacionim sistemima prema utvrđenim ciljevima i ako opstanak čoveka prihvatimo kao krajnji cilj svih ljudskih sistema na ovoj planeti, ekološki menadžment možemo da definišemo kao upravljanje prema cilju opstanka putem upravljanja rizicima koji ugrožavaju taj opstanak. Ekološki menadžment je prisutan na svim nivoima upravljanja: na ličnom nivou, na nivou porodice, na nivou kompanije, na lokalnom, regionalnom i globalnom nivou državne uprave, na nivou međunarodnih regionalnih i globalnih institucija. U svakom od pomenutih slučajeva ekološki menadžment se mora tretirati kao uslov opstanka i opcija razvoja. [4]

Iz svega napred navedenog, ekomenadžment se može definisati kao proces alociranja prirodnih i veštačkih resursa, ali na takav način da se dostigne optimum upotrebe životne sredine u zadovoljenju osnovnih ljudskih potreba na minimumu i ako je moguće, na održivim osnovama. Drugim rečima, ekološki menadžment obuhvata procese donošenja odluka, kojima se reguliše uticaj ljudskih aktivnosti na životni prostor. U osnovi koncepta održivosti, centralno mesto zauzima iskorišćenje kapaciteta životne sredine za ljudski napredak i razvoj ali na takav način da ista životna sredina ne bude narušena i skroz iscrpljena.

Uspešna primena ekološkog menadžmenta, koncepta održivog razvoja omogućiće nesmetani industrijski rast, kvalitet životne sredine, kao i harmoničan život današnjih i budućih generacija. Bez energičnog i rigoroznog obračuna sa daljim zagađivanjem ljudskog duha i životne sredine na svim nivoima, nema ni uspešnih rešenja problema u domenu materijalnih dobara i vrednosti.

5. ZAKLJUČAK

Problemi sa životnom sredinom su sveobuhvatni i zahtevaju međunarodnu pažnju. Potiču od nas samih, načina života, potrošačkih prioriteta i poremećenih vrednosti življenja. U zavisnosti od stepena razvijenosti svesti i kulture čovek će se ponašati i to ponašanje usmeravati kroz interakciju sa prirodom na životnu sredinu koja ga okružuje i koja je isto onoliko deo čovečjeg, koliko je i čovek deo ekološkog. Savremeno društvo treba da teži ka smanjenju nivoa zagađenja na nivo koji mogu da izdrže činioci životne sredine.

Državne institucije, udruženje građana, mediji i drugi akteri moraju svako na svoj način doprineti inenziviranju i podizanju ekološke svesti. Države treba da olakšaju i podstiču razvijanje svesti i učešće javnosti, tako što će obezbediti da informacije budu svima lako dostupne. Mora se obezbediti efikasan pristup sudskim i upravnim postupcima, uključujući i nadoknadu štete i pravni lek.

Na nacionalnom nivou, svaki pojedinac treba da ima odgovarajući pristup informacijama koje se odnose na životnu sredinu, uključujući i informacije o opasnim materijama i o aktivnostima

u njihovoj društvenoj zajednici, kao i da svaki pojedinac treba da ima mogućnost da učestvuje u procesima donošenja odluka.

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ANALYSIS OF INFORMATION TECHNOLOGIES PENETRATION IN COMPANIES OR ORGANIZATIONS

Ladislav Buřita[247]

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Abstract: *The goal of the paper is to analyze information technologies (IT) penetration in companies or organizations of the digital transformation (DT) era. The literature recherché selected a set of actual IT and specified them within the DT. The methodology of research included the quantitative method using the online questionnaire with questions oriented to discover IT state and situation in implementation of the new business method. The 60 companies and organizations took part in the survey; they came from 17 different countries. The research was limited in time; is not quite representative due to small group of respondents. It is primarily a verification of the methodology; research will continue in the future. From the IT point of view use 63% of companies or organizations information system (IS) and more than 50% document management system, any part of business intelligence, cloud computing, and social media. About 30% of companies or organizations implemented artificial intelligence and robotics, mobile access to IS, and internet of things; and about 10% use in memory computing and 3D printing. Companies and organizations that implemented IS and more than 50% of mentioned IT are sure at the high maturity level of the DT; the other are on the low level of the DT. The result of research in IT penetration divided companies and organizations into three groups; with high, middle, and low level of IT penetration. The hypothesis that levels of IT penetration companies or organizations are quite regularly has not been confirmed.*

Key words: *information technology, penetration, company and organization, digital transformation, quantitative research.*

1. INTRODUCTION

Information technology (IT) impact on business innovation and effectiveness of companies and organizations by improving business processes, organizational structure, and decision-making is vital. The paper is focused on research results in penetration of current IT in companies and organizations. The set of IT in research includes:

1. Information Systems (IS).
2. Document Management Systems (DMS).
3. Business Intelligence (BI).
4. Cloud Computing (CC).
5. Social Media (SM).
6. Mobile Access to IS (MAtoIS).
7. Artificial Intelligence and Robotics (AI&R).
8. Internet of Things (IoT).
9. In Memory Computing (IMC).
10. 3D Printing (3DP).

[247] Tomas Bata University in Zlín, Faculty of Management and Economics, Department of Industrial Engineering and Information Systems, Mostní 5139, 76001 Zlín, Czech Republic

The research adopts a quantitative research methodology, using online questionnaire. The main goal of research in the paper is to investigate a penetration of the IT in companies and organizations. The hypothesis: "IT penetration is regularly divided into three groups of companies and organizations (low middle, and high), with respect to adoption full/half/non from the set of above mentioned IT. The paper includes the literature recherché with IT theme, definition of research methodology, research results, and conclusion with suggestions for future research.

2. LITERATURE RECHERCHÉ

The literature recherché was oriented to papers indexed on Web of Knowledge (WoK). The volume of relevant papers that contain in title of paper the key words "information technology" was 18 984 and in the topic of paper 233 728 (on February 16, 2018). The number of relevant papers and content of selected papers in literature recherché confirm that IT general and special selected types of IT are a often mentioned object of research, implementation and utilization in companies and organizations.

In a turbulent world, global competition and the uncertainty of markets have led organizations and technology to evolve exponentially, surpassing the most imaginary scenarios predicted at the beginning of the digital manufacturing era, in the 1980s. Business paradigms have changed from a standalone vision into complex and collaborative ecosystems where enterprises break down organizational barriers to improve synergies with others and become more competitive. In this context, paired with networking and enterprise integration, information systems (IS) interoperability gained utmost importance, ensuring an increasing productivity and efficiency thanks to a promise of more automated information exchange in networked enterprises scenarios. However, IS are also becoming more dynamic. Interfaces that are valid today are outdated tomorrow, thus static interoperability enablers and communication software services are no longer the solution for the future. The paper [1] is focused on the challenge of sustaining networked IS interoperability, and takes up input from solid research initiatives in the areas of knowledge management (KM) and model driven development, to propose and discuss several research strategies and technological trends towards next IS generation.

Ladislav BURITA, prof.



Born in 1945; studied at Military High School in Bratislava and Military College in Vyškov in Moravia; since 1970 holding command positions; 1970-1975 graduated from the Military Academy in the field of computer technology.

He worked in 1975-1980 as a system engineer at the Computer Centre of General Staff of the Czechoslovak Armed Forces in 1975-1980 and at the research establishment of the Topographical Service of the Czechoslovak Military Forces in 1980-1987.

Since 1987 he has been working at the CIS Department of the University of Defence, Faculty of Military Technologies and from 2007 at the Tomas Bata University in Zlín, Faculty of Economics and Management, Department of Industrial Engineering and IS.

He finished his doctoral studies in 1985; he became an associate professor in 1991 and a professor in 2003. In 2000-2007 he worked for the NATO/MIP team for C2IS interoperability development. He has been in charge for the faculty research program in 2004-2010, MENTAL defense research project in 2008-2011 and member of departmental research in 2011-2020.

He has written course books and university textbooks on information and knowledge systems for students, he has published several monographs. He gives presentations and publishes hundreds papers at national and international conferences. He is a committee member of national and international conferences. He is member of Science University Board at 2 faculties.

United Kingdom local authorities have the responsibility for delivering a wide range of services to the public, which include a number of significant problems in many delivery areas. The IT field is arguably one of the most challenging. Consequently, a senior executive issue is transforming organizations through the deployment of IT. The paper [2] investigates via a case analysis, the rationale for the implementation of an organizational-wide, corporate DMS; and also identifies a set of lessons, enabling and risk factors together with a good practice framework for future DMS deployment, based on a case research to help improve deployment outcomes, information management and organizational transformation. These lessons include a feasibility study, senior executive commitment, aligned business strategy, project management, and improvements to user ownership, training, system utilization, information management processes, printing strategy and post implementation review. The contribution of the research will be of benefit to both academics and practitioners engaged in DMS research and implementation.

Decision support and business intelligence (BI) systems have been increasingly adopted in organizations, while understanding the nature of affecting factors on such adoption decisions need receiving much academic interest. The article [3] attempts to provide an in-depth analysis toward understanding the critical factors, which affect the decision to adopt BI; in context of banking and financial industry. In this regard, it examines a conceptual model that shows the impacts of different technological, organizational, and environmental factors in the decision to adopt BI by a firm. Structural equation modeling was used for data analysis and tests the relevant hypothesis.

Radiologists are among the first physicians to be directly affected by advances in computer technology. Computers are already capable of analyzing medical imaging data, and with decade's worth of digital information available for training. Will an artificial intelligence (AI) one day signal the end of the human radiologist? With the ever increasing workload combined with the looming doctor shortage, radiologists will be pushed far beyond their current estimated 3sec. allotted time-of-analysis per image; an AI with super-human capabilities might seem like a logical replacement. We feel, however, that AI will lead to an augmentation rather than a replacement of the radiologist. The AI will be relied upon to handle the tedious, time-consuming tasks of detecting and segmenting outliers while possibly generating new, unanticipated results that can then be used as sources of medical discovery [4].

Cloud computing (CC) has been established as a technology for providing needs-orientated and use-dependent IT resources, which now are being used more frequently for business IS. Particularly in terms of integration of decentralized cloud systems are providing a stable solution approach. Still, data security is one of the biggest challenges when using cloud systems and a main reason why many companies avoid using cloud services. The question is, how cloud systems for integration of decentralized IS have to be designed, in terms of technology and organization, so that privacy laws of the cloud user can be guaranteed. The contribution [5] summarizes the results of a system comparison of decentralized cloud systems in social networks, requirements analysis based on a literature analysis, and a model for organizational levels of cloud systems, derived from the requirements analysis.

Social media (SM) has become a widely adopted technology over the past decade, affecting organizations in myriad ways. One of the most important is the effect on organizational KM, in which social media overcomes many of the limitations of previous generations of KM. In paper [6] is explored the effects of SM on organizational KM. The SM is not a monolithic class of technologies, but a diverse and evolving technological infrastructure that supports and changes

the way people communicate and collaborate. Key aspects of SM have gone through a technological evolution over the past decade from cloud computing, to mobile technologies, and into analytics. Each of these shifts has distinct implications for organizational KM, many of which have yet to be fully realized. Furthermore, trends suggest that SM will continue to evolve with emerging technologies, such as AI, virtual reality, and augmented reality, which will further influence how organizational KM is practiced.

3. METHODOLOGY

The research used a quantitative methodology that includes specification of the set of often used and relative new IT (see Introduction), using results of the literature recherché. The next step was suggestion questions for research questionnaire in the survey. The questionnaire was created using Google Forms and was distributed electronically to various respondents.

The data for the quantitative research are result of questioner with questions that include question about the basic characteristics of the company or organization; questions oriented to IT penetration and implementation new business method. The survey questions are divided into two broad categories - demographic and digital transformation (DT) specific questions. The section on demography had questions that captured company name, number of employees, and location of the respondent. The DT specific questions captured availability of information strategy, availability of IS, and adoption of selected IT and implementation of the new business method.

The obtained data was analyzed using basic statistical analysis, and results are presented in the form of Bar and Pie Charts. The obtained data contains responses only from 60 companies and organizations; this is enough to verify the methodology of research (that will continue).

4. RESEARCH RESULTS

The survey was prepared using an online questionnaire that was set up on platform www.surveymonkey. The survey ran for duration of 30 days, there was a total of 60 respondents who completed it. Respondents were selected based on the professional profile and work experience, which had to be inclined to persons especially in managerial positions with extensive work experience in the ICT functions of their respective organizations. Respondents were spread across the globe as follows: Netherlands (14), Nigeria (14), United States of America (7), Germany (6), Canada (3), Great Britain (3), Italy (2), South Africa (2), Albania (1), Bulgaria (1), Czech Republic (1), France (1), Kenya (1), Norway (1), Saudi Arabia (1), Singapore (1), and Switzerland (1); 17 countries together.

The survey was not biased towards a specific company size; it covered companies ranging in size from small and medium scale companies and organizations to large multinational corporations with global presence spanning several continents. The survey result indicated that about 70% of companies covered had some form of information strategy implemented, while those that had IS were 63%. The graph in Fig. 1 indicates which of the IT were more adopted within the companies and organizations covered in the survey.

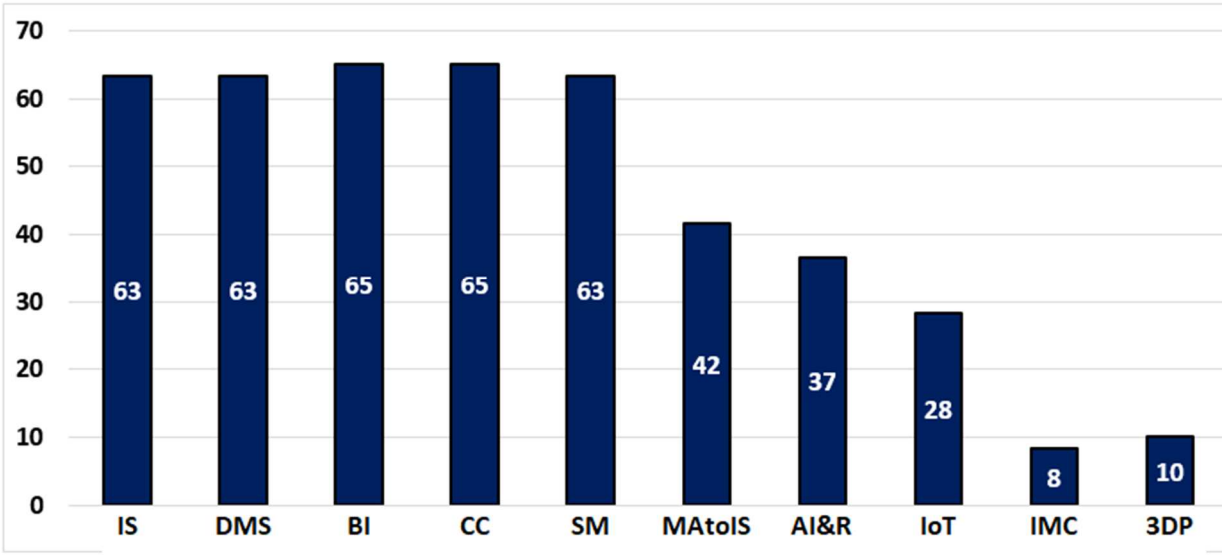


Figure 7: IT penetration in percentage of companies and organizations [Source own]

4. DISCUSSION

With respect to goals of the paper and possibilities of data evaluation (result of questionnaires), was suggested three levels of IT penetration in companies and organizations, see Fig. 2:

1. **Low level**: The company or organization is without IS or has been adopted only one or two IT from analyzed set (17%).
2. **Middle level**: The company or organization adopted 2-5 IT from analyzed set (43%).
3. **High level:** The company or organization has been adopted more than 5 IT from analyzed set (40%).

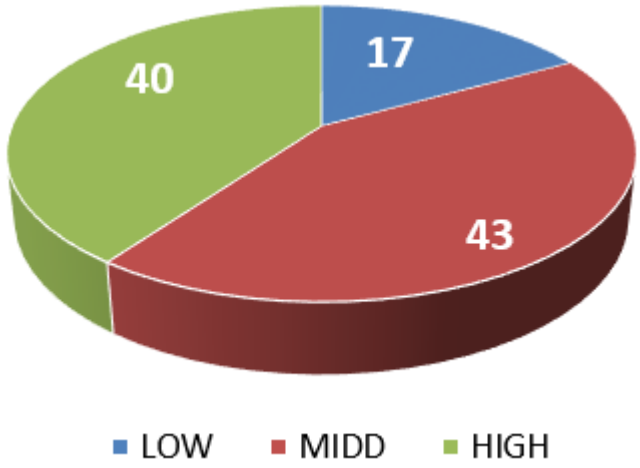


Figure 2: Levels of IT penetration in companies and organizations [Source own]

5. CONCLUSION

In this paper, was aimed to explore IT penetration into companies and organizations in digital transformation era. The research methodology was oriented to quantitative research. The limitation of the research was with respect to volume and branch of the respondents that should not be involved due to small number of returned questionnaires. From the suggested methodology is possible to analyze the levels in IT penetration. The hypothesis of regularly

division respondents of research was not evaluated, see Fig. 2. The research will continue to get more response from the survey and prepare more sophisticated result.

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POZICIJA INSTITUCIJA U GLOBALNOJ NANO-NAUCI[248]

THE POSITION OF INSTITUTIONS IN THE GLOBAL NANOSCIENCE

Vesna M. Milanović[249]
Andrea D. Bučalina Matić[250]
Nikolina N. Vrcelj[251]
DOI: https://doi.org/10.31410/EMAN.2018.640

Sadržaj: *Ovaj rad se bavi pozicijom prvih 20 naučnih i istraživačkih institucija u globalnoj nano-nauci. Ova pozicija je određena brojem nano-tehnoloških publikacija (NTP). Koristili smo podatke o NTP koje objavljuje StatNano (WoS baza). Za period istraživanja je postavljen period 2011-2016. Period poređenja je period 2001-2010. Cilj ovog rada je bio da pruži komparativni pregled pozicije prvih 20 naučnih i istraživačkih institucija u globalnoj nano-nauci u posmatranom periodu (2011-2016) i periodu poređenja (2001-2010). Istraživanje je pokazalo da se Islamski Azad univerzitet iz Irana, kao novi konkurent, pridružio kineskim institucijama u povoljnom konkurentskom pozicioniranju. Pozicija naučnih i istraživačkih institucija iz zemalja - tradicionalnih konkurenata je pogoršana.*

Ključne reči: *naučne i istraživačke institucije, nano-tehnološke publikacije (NTP), pozicija, nano-nauka*

Abstract: *This paper deals with the position of the top 20 scientific and research institutions in the global nanoscience. The position is determined by the number of nanotechnology publications (NTP). We used the data of NTP by StatNano (WoS base). The reference period is the period 2011 -2016. The comparison period is the period 2001-2010. The aim of this paper was to provide a comparative review of the position of the top 20 scientific and research institutions in the global nanoscience in the observed period (2011-2017) and the compared period (2001-2010). The research has showed that The Islamic Azad University Iran, as a new competitor, has joined the China's institutions in favorable competitive positioning. The position of scientific and research institutions from countries - traditional competitors has worsened.*

Key words: *scientific and research institutions, nanotechnology publications (NTP), position, nanoscience*

1. UVOD

Mnogobrojne institucije i organizacije su dale definiciju nano-nauke i nano-tehnologije, među kojima su najviše citirane one koje su date od strane specijalizovanih tela vlada SAD (NNI USA) i Evropske unije (CORDIS), patentnih

[248] Ovaj rad je podržan od strane Ministarstva prosvete, nauke i tehnološkog razvoja Republike Srbije (projekat III 45003 i projekat III 44006).
[249] Univerzitet „Union-Nikola Tesla“, Beograd, Poslovni i pravni fakultet, Mladenovac-Beograd, Knez Mihailova 33, 11000 Beograd, Srbija
[250] Megatrend univerzitet, Beograd, Fakultet za poslovne studije, Beograd, maršala Tolbuhina 8, 11070 Beograd, Srbija
[251] Udruženje ekonomista i menadžera Balkana, Beograd, Ustanička 179, Srbija

zavoda SAD (USPTO) i EU (EPO), i Međunarodne organizacije za standardizaciju (ISO). Jedna od definicija je sledeća: "Nanotehnologija je nauka, inženjering i tehnologija sprovedena na nanoskalu, što je oko 1 do 100 nanometara" [1: veb stranica]. Ono što je zajedničko većini definicija je da se nano-nauka i nano-tehnologija bave izučavanjem materije na nano-skali [2: 122].

U [3: 10] se zaključuje da je nanotehnologija "jedna od najbrže rastućih oblasti istraživanja". Ovo podržavaju i sledeće činjenice: u 1976. godini je objavljeno samo 90 nano-tehnoloških publikacija - NTP u celom svetu, a u 2004. godini 36.865 [4: 39]. Prema Chen & Roco (2009) u [5: 429], broj NTP u svetu je dostigao 65.000 u 2008. godini. U periodu 2010-2014. godina, prosečna godišnja stopa rasta NTP je iznosila 11% (u ovom periodu je zabeleženo 428.895 NTP u svetu) [3: 7]. Ukoliko se posmatra period 2010-2018 (januar mesec), na dan 24.2.2018. godine, broj NTP u svetu iznosi 1.007.901 [6]. Mnoga istraživanja su dokazala da su publikacije i njihova citiranost osnovni pokazatelji naučnog učinka istraživačkog sistema zemalja i naučno-istraživačkih institucija javnog sektora [7: 33]. Iako su osnovni pokazatelj, NTP su dobra mera stepena naučnih istraživanja u mladim naukama ili tehnologijama u razvoju, što karakteriše nano-nauku i nano-tehnologiju.

Naučne i istraživačke institucije su glavni nosioci osnovnih istraživanja u nano-nauci. Reč je o akademijama nauka, nacionalnim naučnim centrima, institutima, univerzitetima i drugim institucijama koje su van sektora privrede. Manja je uloga naučno-istraživačkih centara industrijskog sektora. Prema [8], samo je pet kompanija objavilo više od 50 NTP u prošloj godini, za razliku od 841 univerziteta i 105 istraživačkih centara (rangirani prema broju NTP, njihovom broju citata, prosečnom broju citata, h indeksu). Ukupan broj NTP u svetu u periodu 2011-2016. godina je 752.703, a broj onih koje je publikovalo prvih 20 institucija je 179.406, skoro 24% ukupnih [6].



Vesna M. Milanović *je rođena 1965. godine.*
Diplomirala je (1989), magistrirala (1994) i doktorirala (2003) na Ekonomskom fakultetu Univerziteta u Beogradu. Na Univerzitetu „Džon Nezbit" radila od 1999. do 2017. godine (20.7.), gde je stekla nastavna zvanja profesora više škole (2000), docenta (2003), vanrednog profesora (2008) i redovnog profesora (2013) u užoj naučnoj oblasti Marketing. U periodu 2000-2010 bila je direktor Visoke poslovne škole „Megatrend"– strukovne studije. U periodu 2011-2012 bila je prorektor za nastavu i unutrašnju organizaciju Univerziteta „Dzon Nezbit". U 2016. godini bila je dekan Geoekonomskog fakulteta.
Trenutno je zaposlena na Poslovnom i pravnom fakultetu Univerziteta "Union-Nikola Tesla". U zvanju redovnog profesora u užoj naučnoj oblasti Ekonomija (2017) izvodi nastavu na predmetu Internacionalni marketing.
Istraživač je na dva projekta, koji su finansirani od strane Ministarstva za nauku i tehnološki razvoj RS (projekat III 45003 i projekat III 44006).
Učesnik je velikog broja konferencija međunarodnog i nacionalnog značaja i autor/koautor više desetina članaka objavljenih u naučnim časopisima referisanim od strane nadležnog ministarstva. Autor je više udžbenika. Polje istraživanja: marketing, međunarodni marketing, medjunarodno poslovanje, logistika, poslovna ekonomija. Vanredni je član Naučnog društva ekonomista Srbije. Član je UdEkoM-a Balkana. Ima ćerku Jelenu.

Imajući u vidu navedeno, cilj ovog rada je bio da pruži komparativni pregled pozicije prvih 20 naučnih i istraživačkih institucija u globalnoj nano-nauci u periodu 2011-2016. godina i periodu poređenja (2001-2010). Za potrebe ove analize najpre je određeno koje naučne i istraživačke

institucije (u daljem tekstu institucije) čine prvih 20 u svetu prema broju NTP. To su one koje su rangirane u prvih 20 u 2016. godini. Izvor podataka o NTP je WoS baza. Podaci su preuzeti iz baze organizacije Statnano. Period posmatranja je 2011-2016. godina. Podaci za 2017. godinu po institucijama nisu publikovani u periodu kada je vršeno prikupljanje podataka za potrebe izrade ovog rada. Poredbeni period je 2001-2010. godina za koji su publikovani podaci u [9]. Statnano baza nema za sada publikovane podatke po institucijama za ovaj period. Istovremeno je prezentovan pregled pozicija institucija i za period 1991-2000. godina koji su publikovani u [9], kako bi se stekao uvid u trend pozicioniranja institucija. Prezentovana je njihova pozicija i u 2016. prema poziciji u 2011.

Prema svemu navedenom, postavljena je struktura ovog rada. U delu dva je prezentovana pozicija institucija u globalnoj nano-nauci u periodu 2001-2010. godina i u odnosu na prethodni desetogodišnji period. U delu tri je prezentovana pozicija institucija u globalnoj nano-nauci u periodu 2011-2016. i u odnosu na prethodni period (period 2001-2010) kao i njihova pozicija u 2016. prema poziciji u 2011. Slede analiza i zaključak.

Andrea D. Bučalina Matić *je rođena 1984. godine u Beogradu. Na Univerzitetu „Džon Nezbit“, gde radi od 2008. godine, zavrsila je osnovne akademske studije poslovne ekonomije (2008), diplomske akademske poslovne studije (2009) i doktorske studije (2013). Izabrana je u zvanje docenta u užoj naučnoj oblasti Menažment na Fakultetu za poslovne studije Univerziteta „Džon Nezbit“, 2014. godine.*



Izvodi nastavu na predmetima u užoj oblasti. Istraživač je na dva projekta, koji su finansirani od strane Ministarstva za nauku I tehnološki razvoj RS (projekat III 45003 I projekat III 44006).

Učesnik je više konferencija međunarodnog i nacionalnog značaja i autor/koautor više članaka objavljenih u naučnim časopisima referisanim od strane nadležnog ministarstva. Polje istraživanja: menadžment, strategijski menadžment, upravljanje ljudskim resursima, preduzetništvo, međunarodni biznis. Član je UdEkoM-a Balkana. Udata je i ima ćerku Nikolinu.

2. POZICIJA INSTITUCIJA U GLOBALNOJ NANO-NAUCI U PERIODU 2001-2010. GODINA I U ODNOSU NA PRETHODNI DESETOGODIŠNJI PERIOD

U [9] su predstavljene pozicije prvih 20 institucija u nano-nauci u periodu 1991-2012. godina i podperiodima: 1991-2000. i 2001-2010. Zbog toga su rezultati istraživanja u [9] veoma korisni radi poređenja pozicije institucija u savremenim uslovima prema poziciji u ranijim periodima. Radi ilustracije, za prezentovanje pozicije institucija u 2003. godini, kao izabranoj godini preseka ovog perioda, preuzeti su podaci od Kostof i saradnika [10].

Najproduktivnije institucije u 2003. godini, prema [10: 13], su: Kineska akademija nauka (Chinese Acad Sci), Francuski nacionalni centar za naučna istraživanja (CNRS) i to sa po preko 1000 NTP. Ruska akademija nauka (Russian Acad Sci) je imala 687. Ostale institucije su imale ispod 455 (Tsing Hua Univ China - 454; Univ Tokyo Japan - 429; Tohoku Univ Japan - 352; Osaka Univ Japan - 345; Natl inst adv ind sci & technol Japan - 341; Univ sci & technol China - 297; Nanjing Univ China - 288; Natl inst mat sci Japan - 287; Tokyo inst technol Japan - 283; CNR Italy - 275; CSIC Spain - 268; Univ Illinois USA - 245; Peking Univ Kina - 245; Seoul natl univ S. Korea - 244; Univ Texas USA - 230; Univ Cambridge England - 229; MIT USA - 226). Među navedenim institucijama u najvećem broju su univerziteti, i najviše ih je iz Kine, te Japana i SAD.

Najproduktivnije institucije u čitavom periodu, periodu 2001-2010. godina, su bile Kineska akademija nauka (19.760 NTP), Ruska akademija nauka (8.477 NTP) i Francuski CNRS (5.458 NTP). Ostale institucije su imale između 5.000 i 3.000 NTP [9: 9, Tabela 6]. Na ostalim pozicijama su se našle institucije iz Japana, Kine, SAD, Singapura, Indije, Južne Koreje, Španije, Italije i Velike Britanije (Tabela 1). Univerziteti su bili više zastupljeni od drugih tipova institucija. Najviše institucija je iz Kine, Japana i SAD.

Pozicija institucija u nano-nauci u periodu 2001-2010. i 1991-2000. je prikazana u Tabeli 1.

rang institucije	***Rang 1991-2000.***	***Promena pozicije***	***Rang 2001-2010.***
1	Chinese Acad Sci, KINA	0	Chinese Acad Sci, KINA
2	Russian Acad Sci, RUSIJA	0	Russian Acad Sci, RUSIJA
3	Univ Tokyo, JAPAN	-	CNRS, FRANCUSKA
4	CNRS, FRANCUSKA	+	Univ Tokyo, JAPAN
5	Osaka Univ, JAPAN	-	Tohoku Univ, JAPAN
6	Tohoku Univ, JAPAN	+	Nat'l Univ, SINGAPUR
7	Univ Calif Berkeley, SAD	-	Osaka Univ, JAPAN
8	Univ Illinois, SAD	-	CSIC, ŠPANIJA
9	MIT, SAD	-	Univ Calif Berkeley, SAD
10	Kyoto Univ, JAPAN	-	Univ Illinois, SAD
11	Univ Cambridge, V. BRIT.	-	Seoul Natl Univ, J. KOREJA
12	CSIC, ŠPANIJA	+	Univ Sci & Technol, KINA
13	CNR, ITALIJA	-	Nanjing Univ, KINA
14	Univ Sci & Technol, KINA	+	MIT, SAD
15	Nanjing Univ, KINA	+	Indian Inst Technol, INDIJA
16	Peking Univ, KINA	-	Zhejiang Univ, KINA
17	Nat'l Univ, SINGAPUR	+	CNR, ITALIJA
18	Seoul Natl Univ, J. KOREJA	+	Univ Cambridge, V. BRIT.
19	Indian Inst Technol, INDIJA	+	Peking Univ, KINA
20	Zhejiang Univ, KINA	+	Kyoto Univ, JAPAN

Legenda: *poboljšanje* +; *pogoršanje* -; održavanje 0.
Tabela 1: Prvih 20 institucija u broju NTP u svetu; prilagođeno prema Tabeli 6 u [9: 9]

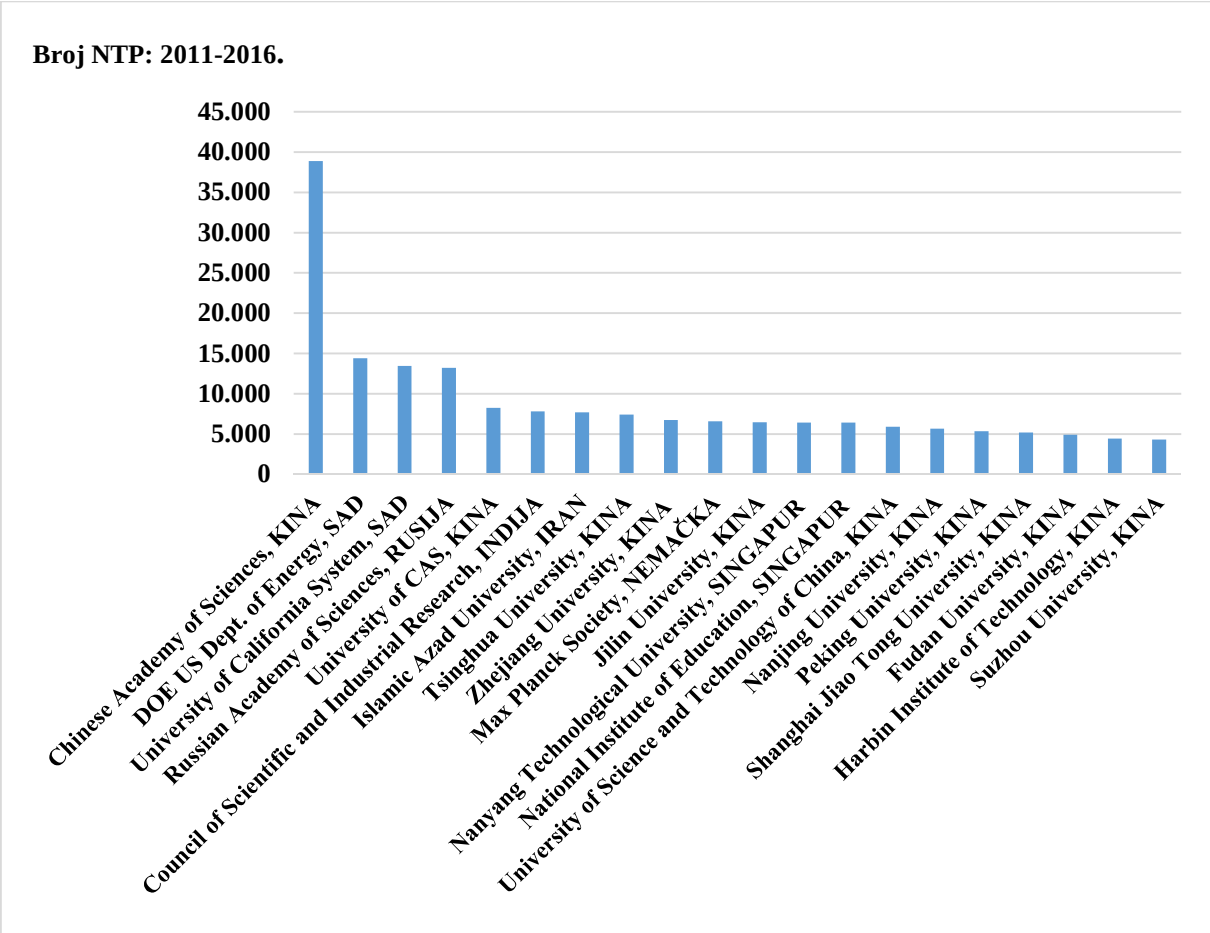
Uvidom u Tabelu 1 uočava se da je od 20 institucija, devet pogoršalo, a devet poboljšalo poziciju u periodu 2001-2010. u odnosu na period 1991-2000. godina. Većina institucija koje su poboljšale poziciju su iz azijskog regiona, dok je najviše institucija koje su pogoršale poziciju iz Japana i SAD (zemalja tradicionalnih konkurenata u nano-nauci).

Kineska akademija nauka i Ruska akademija nauka su lideri NTP, na šta ukazuje njihova pozicija u periodu 2001-2010. godina i u periodu 1991-2000. godina. Univerzitet u Tokiju i francuski CNRS su zamenili pozicije u korist CNRS. Prema [9: 9, Tabela 6], CNRS je imao 802 NTP više nego Univerzitet u Tokiju u drugom periodu (ovaj univerzitet je u prvom periodu imao više NTP od CNRS za samo 111). Ako se izuzmu institucije koje su do tri mesta poboljšale poziciju, onda se beleže diferentno poboljšanje pozicije i to: za 11 mesta Nacionalnog univerziteta iz Singapura (Nat'l Univ), za sedam mesta Seulškog nacionalnog univerziteta (Seoul Natl Univ) iz J. Koreje, za četiri mesta Veća za naučna istraživanja iz Španije (CSIC), Indijskog instituta za tehnologiju (Indian Inst Technol) i univerziteta iz Kine (Zhejiang Univ). Ako se izuzmu institucije koje su do dva mesta pogoršale poziciju, onda se beleže značajno pogoršanje pozicije i to: za 10 mesta Kjoto univerziteta iz Japana (Kyoto Univ), za sedam mesta Univerziteta Kembridž iz V. Britanije (Univ Cambridge), za pet mesta Masačusetskog

tehnološkog instituta (MIT) iz SAD, za četiri mesta Nacionalnog saveta za istraživanje Italije (CNR) (Tabela 1).

3. POZICIJA INSTITUCIJA U GLOBALNOJ NANO-NAUCI U PERIODU 2011-2016. I U ODNOSU NA PRETHODNI PERIOD (PERIOD 2001-2010)

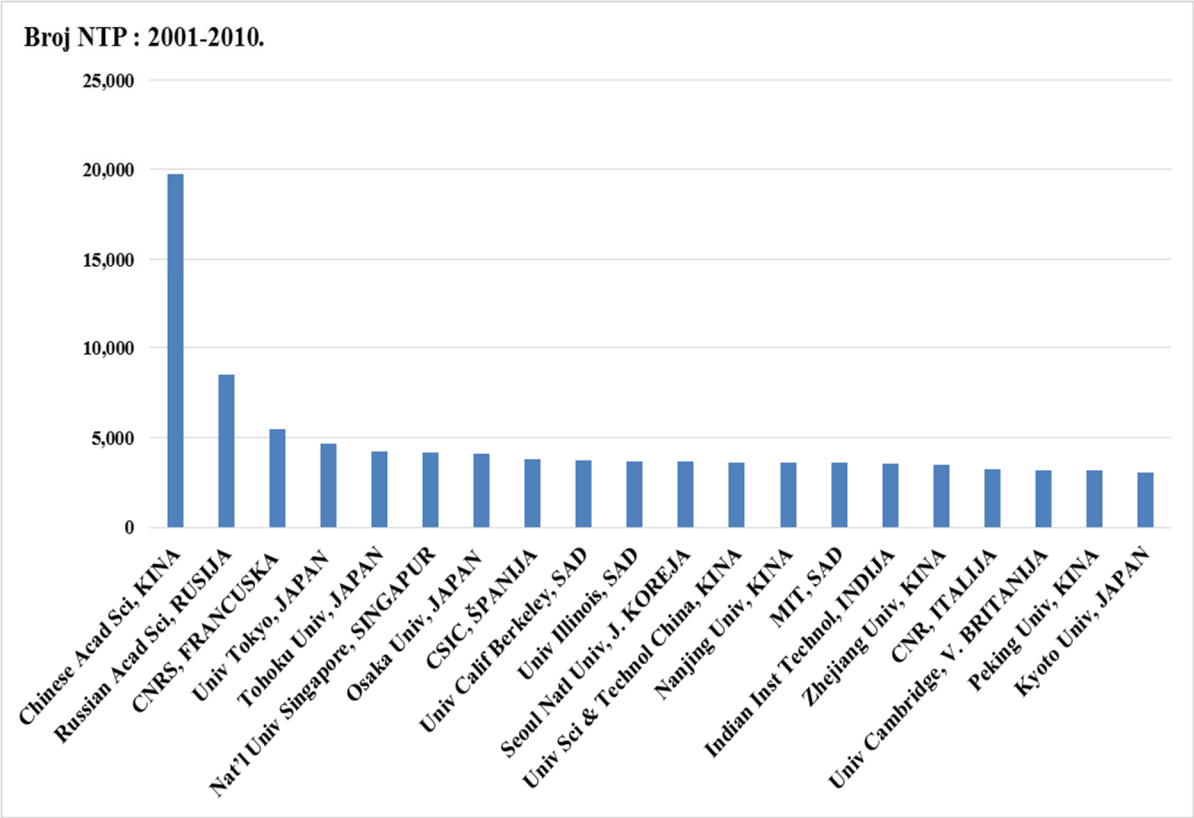
Ukupan broj NTP prvih 20 institucija u periodu 2011-2016. godina je prikazan na Slici 1.



Slika 1: Broj NTP prvih 20 institucija u svetu u periodu 2011-2016. godina; podaci preuzeti na dan 20.2.2018. od [11]

Kineska akademija nauka je lider broja NTP u periodu 2011-2016. Primećuje se ujednačenost pozicija dva univerziteta iz SAD sa Ruskom akademijom nauka. Ono što se uočava je veliki broj kineskih institucija (Slika 1).

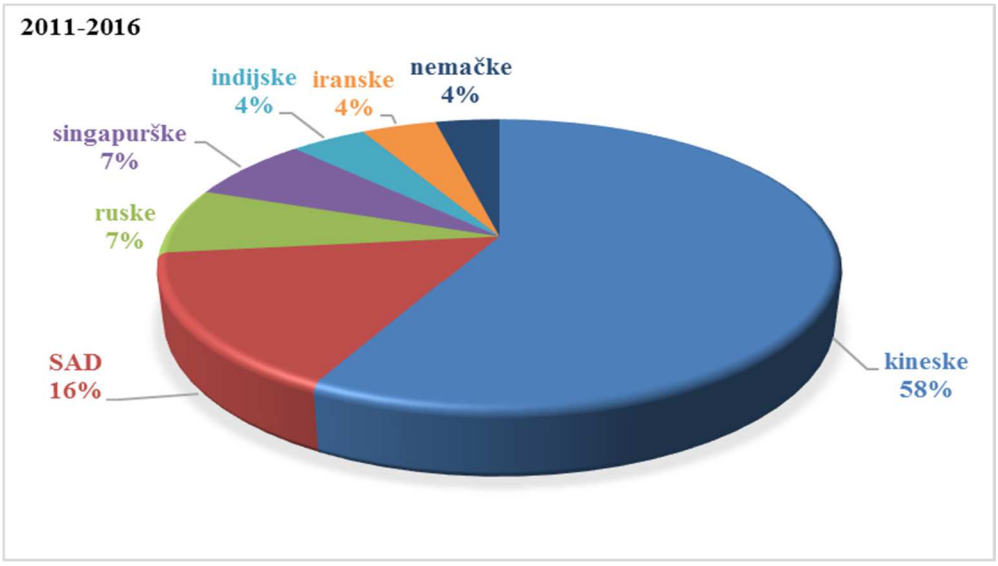
Ukupan broj NTP prvih 20 institucija u periodu 2001-2010. godina je prikazan na Slici 2.



Slika 2: Broj NTP prvih 20 institucija u svetu u periodu 2001-2010. godina; prilagođeno prema Tabeli 6 u [9: 9]

Kineska akademija nauka je bila lider broja NTP i u ovom periodu (2001-2010). Ruska akademija nauka je bila druga najbolja, i diferentno, pozicionirana u odnosu na ostale institucije. Pozicionirane institucije u prvih 20 potiču iz većeg broja zemalja (Slika 2).

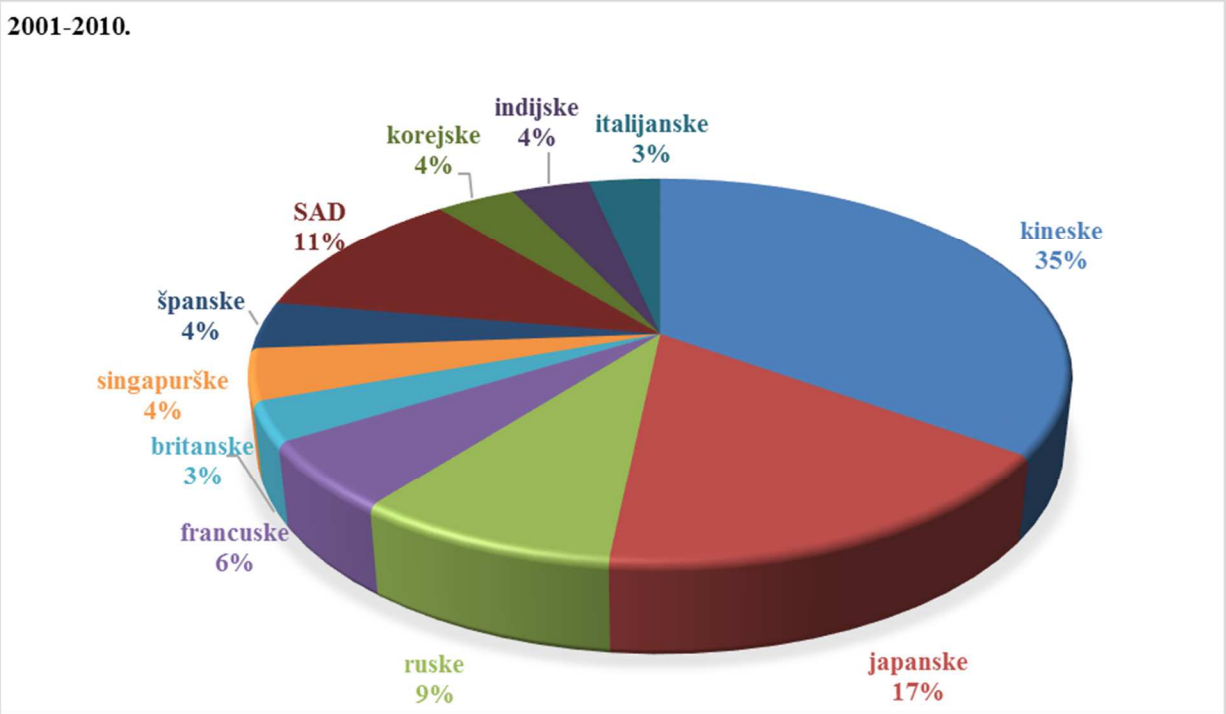
Struktura učešća broja NTP pojedinih institucija u ukupnom broju NTP prvih 20 institucija (179.406) u periodu 2011-2016. godina je prikazana na Slici 3.



Slika 3: Struktura učešća broja NTP pojedinih institucija u ukupnom broju NTP prvih 20 institucija u svetu u periodu 2011-2016. godina; podaci preuzeti na dan 20.2.2018. od [11]

Preko 70% ukupnog broja NTP prvih 20 institucija u svetu u periodu 2011-2016. godina čine kineske institucije i institucija iz SAD. Kineske institucije imaju više od tri puta veće učešće od institucija iz SAD. Dominacija institucija iz azijskog regiona je evidentna.

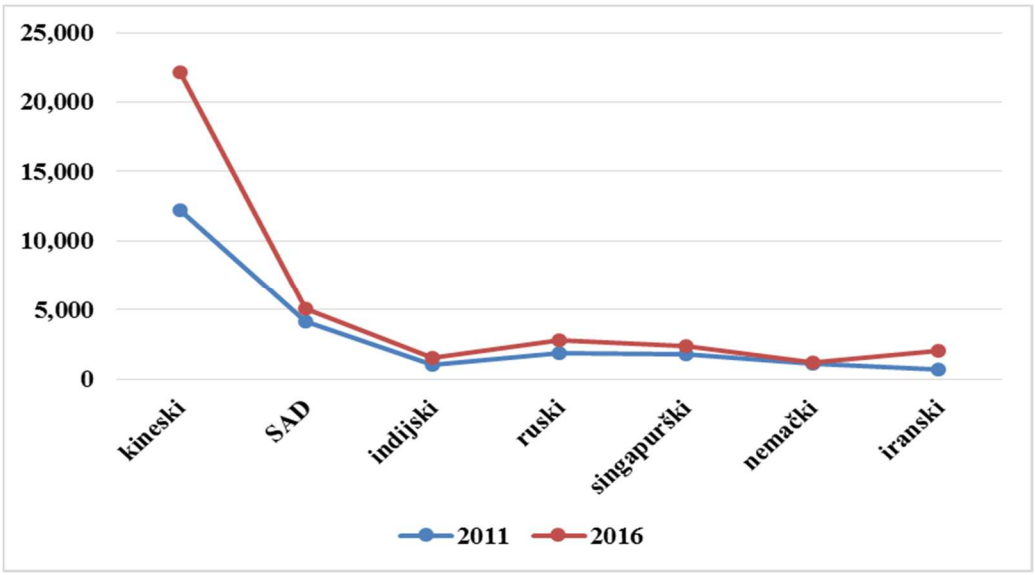
Struktura učešća broja NTP pojedinih institucija u ukupnom broju NTP prvih 20 institucija u svetu u periodu 2001-2010. godina je prikazan na Slici 4.



Slika 4: Struktura učešća broja NTP pojedinih institucija u ukupnom broju NTP prvih 20 institucija u svetu u periodu 2001-2010. godina;
prilagođeno prema Tabeli 6 u [9: 9]

Preko 60% ukupnog broja NTP prvih 20 institucija u svetu u periodu 2001-2010. godina su činile NTP kineskih, japanskih i institucija iz SAD. Kineske institucije su imali više od tri puta veće učešće od institucija iz SAD i više od dva puta od japanskih institucija. Najbliže učešće, učešću tri institucije iz SAD, je imala Ruska akademija nauka (Slika 4).

Na Slici 5 je ilustrovana pozicija prvih 20 institucija u svetu prema broju NTP u 2016. prema 2011. godini, i to prema zemlji porekla.



Slika 5: Broj NTP prvih 20 institucija u svetu u 2011. i 2016. godini; podaci preuzeti na dan 20.2.2018. od [11]

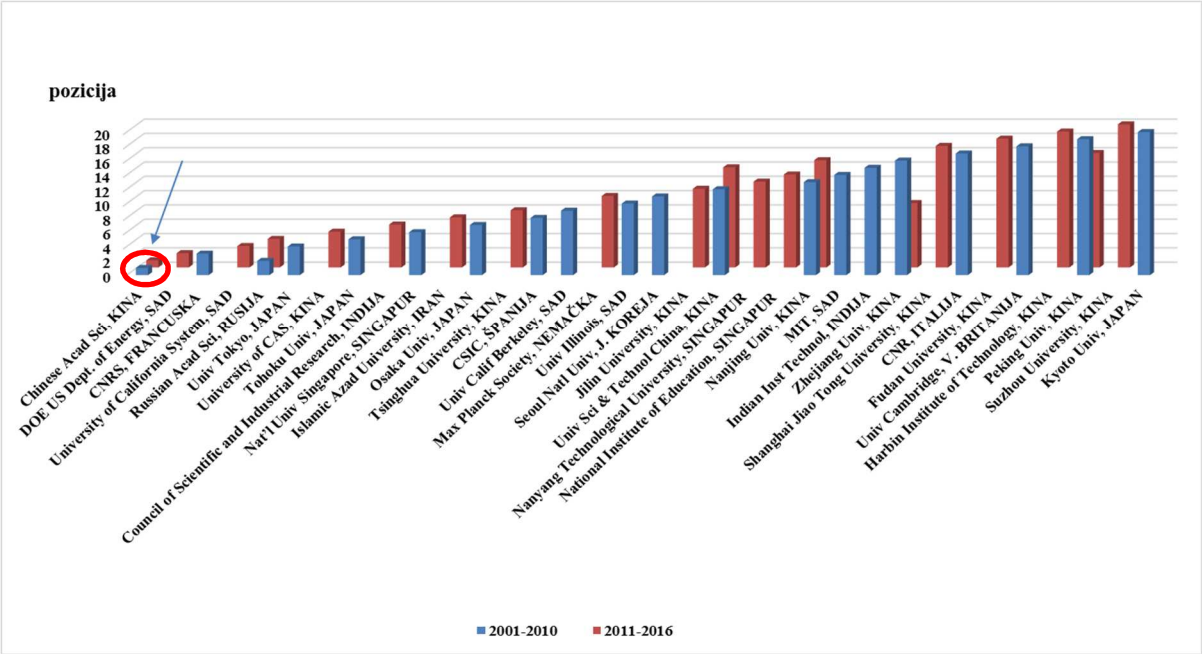
Evidentan je snažan rast kineskih institucija, skromniji rast iranskih i ruskih institucija i institucija iz SAD. Najslabiji rast pokazuju nemačke, pa singapurške i indijske institucije.

4. ANALIZA

U periodu 2001-2010. u odnosu na period 1991-2000. godina, lideri NTP su Kineska akademija nauka i Ruska akademija nauka. Neznatno pomeranje pozicije, ali i pozicioniranje u prve tri odnosno četiri su zabeležili francuski CNRS i Univerzitet u Tokiju. CNRS je stvorio značajnu diferentnu prednost u 2001-2010. u odnosu na prethodni period. Diferentnost ranga su zabeležili Singapurški nacionalni univerzitet i Seulški nacionalni univerzitet, a potom i španski CSIC, Indijski institut za tehnologiju, i Zhejiang univerzitet iz Kine. Nepovoljno repozicioniranje je ostvario japanski Kjoto univerzitet, britanski Kembridž, američki MIT, te italijanski CNR.

Komparativni prikaz broja NTP prvih 20 institucija u svetu u dva perioda, periodu 2011-2016. i periodu 2001-2010. godina je prikazan na Slici 6 a komparativni prikaz institucija prema zemlji porekla u Tabeli 2.

Diferentna pozicija Kineske akademije nauka u broju NTP je evidentna u oba posmatrana perioda. Primećuje se ujednačenost pozicija dva univerziteta iz SAD sa Ruskom akademijom nauka u periodu 2011-2016. Ono što se uočava je veliki broj kineskih institucija u periodu 2011-2016. godina, kojeg inače karakteriše koncentracija institucija iz nekoliko zemalja za razliku od prethodnog perioda u kojem je nešto više izražena diversifikacija institucija prema zemlji porekla (Slika 6, Tabela 2).



Slika 6: Komparativni prikaz broja NTP prvih 20 institucija u svetu; podaci za 2001-2016. su preuzeti na dan 20.2.2018. od [11]; podaci za 2001-2010. su prilagođeni prema Tab. 6 u [9: 9]

Zemlja porekla institucije	***2011-2016***		***2001-2010***	
	broj	***%***	***broj***	***%***
kineske institucije	12	58	5	35
institucije iz SAD	2	16	3	11
ruske institucije	1	7	1	9
singapurške institucije	2	7	1	4
indijske institucije	1	4	1	4
iranske institucije	1	4	/	/
nemačke institucije	1	4	/	/
japanske institucije	/	/	4	17
korejske institucije	/	/	1	4
francuske institucije	/	/	1	6
španske institucije	/	/	1	4
italijanske institucije	/	/	1	3
britanske institucije	/	/	1	3
zbir	20	100	20	100

Tabela 2: Komparativni prikaz institucija prema zemlji porekla

Kina pokazuje rast učešća, ali i mnogo veći rast broja institucija u prvih 20 u svetu u nano-nauci (Tabela 2). U 2016. u odnosu na 2011. godinu kineske institucije nastavljaju sa najbržim rastom u broju NTP (Slika 5). SAD su sprovele koncentraciju istraživanja; manji broj institucija iz SAD ostvaruje veće učešće. Ruska akademija nauka je smanjila učešće, ali je njeno učešće relativno mnogo veće od učešća drugih institucija koje su jedini predstavnici svojih zemalja. To se odnosi i na francuski CSNR (kao jedina instituciju iz Francuske ima 50% veće učešće od drugih koje su jedini predstavnici svojih zemalja). Zapažena je uloga iranskog univerziteta (Tabela 2). Njegove NTP brže rastu u odnosu na NTP institucija iz SAD (Slika 5). Nemačke institucije su se prvi put pozicionirale u prvih 20 u periodu 2011-2016. Japanske, korejske, francuske, španske, italijanske i britanske institucije nisu plasirane u prvih 20 u ovom periodu (Tabela 2).

ZAKLJUČAK:

Koristeći podatke Statnano, u ovom radu je predstavljen obim nano-naučne aktivnosti (NTP) prvih 20 institucija u svetu u nano-nauci. Predstavljena je i njihova pozicija u periodu 2011-2016. godina, i upoređena sa pozicijom u periodu 2001-2010. godina, i prethodnom desetogodišnjem periodu. Istovremeno je napravljen osvrt na njihovu poziciju u 2016. godini prema poziciji u 2011. godini. Sprovedena analiza je dala nekoliko rezultata:

- Među prvih 20 institucija u nano-nauci, u najvećem broju su univerziteti u svim periodima, kontinuirano od 1991. do 2016. godine.
- Kineska akademija nauka i Ruska akademija nauka su najbolje pozicionirane institucije, prema broju NTP, od 1991. do 2010. godine, pa i u periodu 2011-2012. godina [9: 9, Tabela 6]. One su i u 2016. godini najbolje pozicionirane institucije, što se da videti u [11].
- Kineska akademija nauka je lider broja NTP i u periodu 2011-2016. Pored akademije, u prvih 20 se nalazi značajan broj drugih kineskih institucija koje pokazuju trend povećanja broja i učešća tokom vremena. One su snažan predstavnik azijskog regiona u prvih 20 institucija u nano-nauci za razliku od japanskih institucija. Kineske institucije su u diferentnoj prednosti u odnosu na institucije iz SAD.
- Ruska akademija nauka nije bila drugoplasiraana u periodu 2011-2016. godina (iako jeste u 2016.), ali nije ni diferentno zaostajala za dva američka univerziteta u ovom periodu. To potvrđuje i njena pozicija druge u 2016.
- Drugi tradicionalni konkurenti smanjuju svoju ulogu u prvih 20 institucija u nano-nauci.
- Impresionira pojava iranskih institucija. Iranski univerzitet je novi globalni konkurent i igrač. U odnosu na prethodne periode, koji su bili više diversifikovani, u periodu 2011-2016. godina je izražena koncentracija snage u institucijama iz nekoliko zemalja sa dominacijom Kine. Ovo je potvrda da visoka ulaganja kineske vlade i vlada drugih dobro pozicioniranih zemalja u nano-naučna istraživanja, najpre osnovna istraživanja, čiji su nosioci akademske, naučne i istraživačke institucije javnog sektora, podstiču rast



Nikolina Vrcelj *usmerila je svoje naučno i stručno delovanje prema različitim oblastima menadžmenta, kao što je organizaciono ponašanje, poslovna komunikacija, poslovna etika, rukovođenje i liderstvo i strategijski menadžment.*

Naučni rezultati su verifikovani publikovanjem više od 40 naučnih i stručnih radova na konferencijama i simpozijumima, odnosno časopisima u zemlji i inostranstvu, kao i učešćem u četiri naučnoistraživačka projekta koje je finansiralo nadležno ministarstvo nauke Republike Srbije u dva projektna ciklusa. Rođena je 1984. godine, a diplomirala je na Fakultetu za poslovne studije u Beogradu, Megatrend univerziteta. Student je doktorskih studija na Fakultetu organizacionih nauka u Beogradu, smer menadžment. Položila je sve ispite predviđene nastavnim planom i programom sa prosečnom ocenom 10,00 i radi na izradi doktorske disertacije.

Tokom školske 2015/2016. godine kao stipendista Vlade Narodne Republike Kine bila je na studijskom usavršavanju na Beijing International Studies University. Izvršni je direktor i osnivač Udruženja ekonomista i menadžera Balkana.

Govori engleski, kineski i italijanski jezik.

broja NTP. A one posledično vode većoj participaciji svojih zemalja u globalnoj nano-nauci.

Još u [5: 429], Roko je naveo da je porast NTP bio vrtoglav i neravnomeran (neujednačen), kada se globalno posmatra, pa se može reći da se ovakav trend održao i do danas, i da se odražava i na porast NTP po institucijama i njihovim zemljama porekla. Prema [11] Univerzitet u Beogradu je na 198. mestu sa 297 NTP u 2016. godini. Poređenja radi, Kolumbija univerzitet (Columbia University in the City of New York) je na 195. mestu sa 300 NTP u 2016. Nano-nauka i nano-tehnologija je toliko specifično polje istraživanja da pozicija institucija, a posebno univerziteta, u nano-nauci nije uvek kompatibilna njihovoj poziciji u nauci. Navedeno ilustruje njihova pozicija na šangajskoj listi što se da videti u [12].

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MODERATORNA ULOGA KOMUNIKACIJE[252]

THE MODERATING ROLE OF COMMUNICATION

Jelena Golubović[253]
Vesna Milanović[254]
Nataša Bogavac-Cvetković[255]
DOI: https://doi.org/10.31410/EMAN.2018.651

Sadržaj — *Komunikacija je veoma bitan element u organizaciji. U mnogim empirijskim studijama je ispitivan uticaj komunikacije (ili zadovoljstva komunikacijom) na zadovoljstvo poslom i performanse posla. Rezultati potvrđuju jake pozitivne odnose između komunikacije i zadovoljstva poslom. Takođe, rezultati potvrđuju da je veza komunikacija - zadovoljstvo poslom bila jača od veze komunikacija - performanse posla. Ono što je interesantno je istraživanje veze između ove tri varijable sa moderatornom ulogom komunikacije (npr. u Petit i sar., 1997). Neki autori (npr. Goris i sar., 2000) su ukazali na potrebu istraživanja moderatorne uloge komunikacije u JCM modelu. Stoga, ovaj rad prezentuje sažet pregled moderatorne uloge komunikacije analizom relevantne literature u ovoj oblasti.*

Ključne reči: *komunikacija, moderatorna uloga, performanse posla, zadovoljstvo poslom, JCM*

Abstract — *Communication is a very crucial element in an organization. The impact of communication (or communication satisfaction) on job satisfaction and job performance have been explored in a lot of empirical studies. The results confirm strong positive relationships between communication and job satisfaction. Also, the results confirm that the communication-satisfaction link was stronger than the communication-performance link. What is interesting in the relevant literature is an investigation of the link among the three variables with the moderating role of communication (e.g. Pettit et al., 1997). Some authors (e.g. Goris et al. 2000) have indicated the need for investigating the moderating role of communication in the JCM. Thus, this paper presents a concise overview of the moderating role of communication by analyzing the relevant literature in this field.*

Key words: communication, moderating role, job performance, job satisfaction, JCM

1. UVOD

Ispitivanje uticaja komunikacije i zadovoljstva komunikacijom na performanse posla i zadovoljstvo poslom se beleži kao značajna istraživačka tema u empirijskim studijama od 70-ih godina 20. veka.

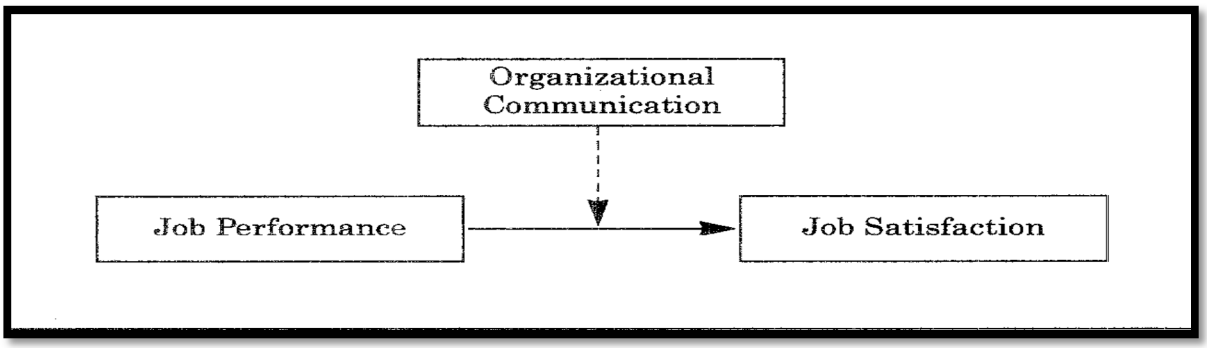
[252] Ovaj rad je podržan od strane Ministarstva prosvete, nauke i tehnološkog razvoja Republike Srbije (projekat III 45003).
[253] Stevana Đurđevića Trošarinca 8/6, 11030 Beograd, Srbija
[254] Univerzitet „Union-Nikola Tesla“, Beograd, Poslovni i pravni fakultet, Mladenovac-Beograd, Knez Mihailova 33, 11000 Beograd, Srbija
[255] Univerzitet „Union-Nikola Tesla“, Beograd, Poslovni i pravni fakultet, Mladenovac-Beograd, Knez Mihailova 33, 11000 Beograd, Srbija

U većem broju studija, u kojima je utvrđena pozitivna direktna veza između komunikacije i zadovoljstva poslom, nagovešteno je ispitivanje indirektne uloge komunikacije u odnosu zadovoljstvo poslom – performanse posla (umesto njenog direktnog uticaja na performanse posla).
Upravo, u [1] je dat značajan doprinos istraživanju organizacione komunikacije kao moderatora odnosa performanse posla – zadovoljstvo poslom. Istovremeno, u nekoliko studija [2]-[5] je dat značajan doprinos ispitivanju moderatornog uticaja organizacione komunikacije ili njenih pojedinih dimenzija, kao i zadovoljstva komunikacijom, na odnos između pojedinih varijabli u JCM modelu (*The Job Characteristics Model*).

Prema Zedeck (1971) u [1: 82] se navodi da se korisnost moderatornog pristupa pronalazi u činjenici da nudi saznanja o tome na koji način organizacioni i individualni aspekti vrše svoj uticaj i menjaju odnos između određenih (posmatranih) varijabli. Imajući u vidu navedeno, cilj ovog rada je da prezentuje rezultate navedenih ključnih empirijskih studija u kojima je testirana moderatorna uloga komunikacije. Shodno tome tačka dva ovog rada se odnosi na moderatornu ulogu komunikacije u odnosu zadovoljstvo poslom – performanse posla, tačka tri na moderatornu ulogu komunikacije u JCM modelu. Potom je naveden zaključak.

2. MODERATORNA ULOGA KOMUNIKACIJE U ODNOSU ZADOVOLJSTVO POSLOM - PERFORMANSE POSLA

Literatura do 90-ih godina 20. veka obiluje empirijskim studijama u kojima je testirana i potvrđena direktna pozitivna veza između komunikacije i performansi posla, s jedne strane, i između komunikacije i zadovoljstva poslom, s druge [1], [6]-[12]. Manji je broj studija u kojima su se autori bavili isključivo ispitivanjem odnosa komunikacije i performansi u odnosu na studije u kojima se ispitivao uticaj komunikacije i na zadovoljstvo poslom i na performanse. Takođe, u [1: 82] se naglašava da su malobrojne empirijske studije u kojima je testiran odnos između komunikacije, zadovoljstva poslom i performansi posla, a naročito one u kojima je testiran moderatorni uticaj komunikacije u ovom odnosu. Imajući u vidu navedeno, autori su pristupili istraživanju moderatornog uticaja komunikacije kao organizacione varijable na odnos ostale dve varijable, što je prikazano modelom na Slici 1.



Slika 1: Model očekivanih efekata organizacione komunikacije na moderiranje odnosa performanse posla - zadovoljstvo poslom [1: 83].

Pretpostavilo se da, ako se komunikacijom može povećati zadovoljstvo poslom, onda će ovo zadovoljstvo pozitivno uticati na performanse posla. Navedeno je podržano teorijskim stavom da jače veze između komunikacije i zadovoljstva poslom treba da pojačaju vezu između performansi posla zaposlenog i njegovog zadovoljstva tim poslom [1: 82].

U [1], komunikacija je multidimenzionalno posmatrana (prema Roberts i O'Reilli, 1974). Ispitivane su sledeće njene dimenzije: poverenje u nadređene, uticaj nadređenih, tačnosti informacija, želja za interakcijom, zadovoljstvo komunikacijom, opterećenje informacijama (preopterećenje i nedovoljnost), i pravac komunikacije (na gore, na dole, bočna). Prema JDI instrumentu (*The Job Diagnostic Index*) Smita i saradnika (Smith et al., 1969), testirane su sledeće dimenzije zadovoljstva poslom: zadovoljstvo platom, sadržajem posla, promocijom, te zadovoljstvo sa nadređenim i zadovoljstvo sa saradnicima. Ukupna mera performansi posla je utvrđena kao zbir ocena performansi putem samoocenjivanja i ocenom rejtinga od strane nadređenog (dimenzije performansi: kvalitativna i kvantitativna). Ispitivanje je obavljeno na uzorku od 302 zaposlena u dva proizvodna preduzeća u SAD. Rezultati ove studije su potvrdili direktan i umeren odnos između performansi posla i zadovoljstva poslom. Najviša korelacija je utvrđena između performansi i zadovoljstva sadržajem posla, a najniža između performansi i zadovoljstva sa saradnicima [1: 88]. Generalno, komunikacija je slabo podržana kao moderator u odnosu zadovoljstvo poslom – performanse posla [1: 95]. Međutim, preciznost (tačnost) informacija, kao dimenzija komunikacije, je dobila potvrdu moderatora odnosa zadovoljstvo poslom – performanse posla (naročito zadovoljstvo sadržajem posla). Drugim rečima, kod pojedinaca koji su visoko ocenili preciznost komuniciranja utvrđena je jača veza između performansi posla i zadovoljstva sadržajem posla [1: 93].

Jelena Golubović *je rođena 1992. u Beogradu. Diplomirala je 2015. na Geoekonomskom fakultetu u Beogradu (smer: geoekonomske i regionalne studije) i stekla zvanje diplomirani ekonomista. Zvanje master kulturologa je stekla 2017. godine na Fakultetu za kulturu i medije u Beogradu, na kojem je upisala master studije 2016. godine na smeru odnosi s javnošću. U toku osnovnih i master studija ostvarila je prosečnu ocenu 8,72. U Ministarstvu spoljnih poslova RS obavlja stručnu praksu. Priprema se za upis doktorskih studija. Nezaposlena je. Zainteresovana je za istraživanja u područjima kao što su komunikacija, odnosi s javnošću iz ugla menadžmenta, marketinga, komunikologije kao i u područjima poslovne ekonomije, međunarodnog poslovanja, menadžmenta i marketinga.*



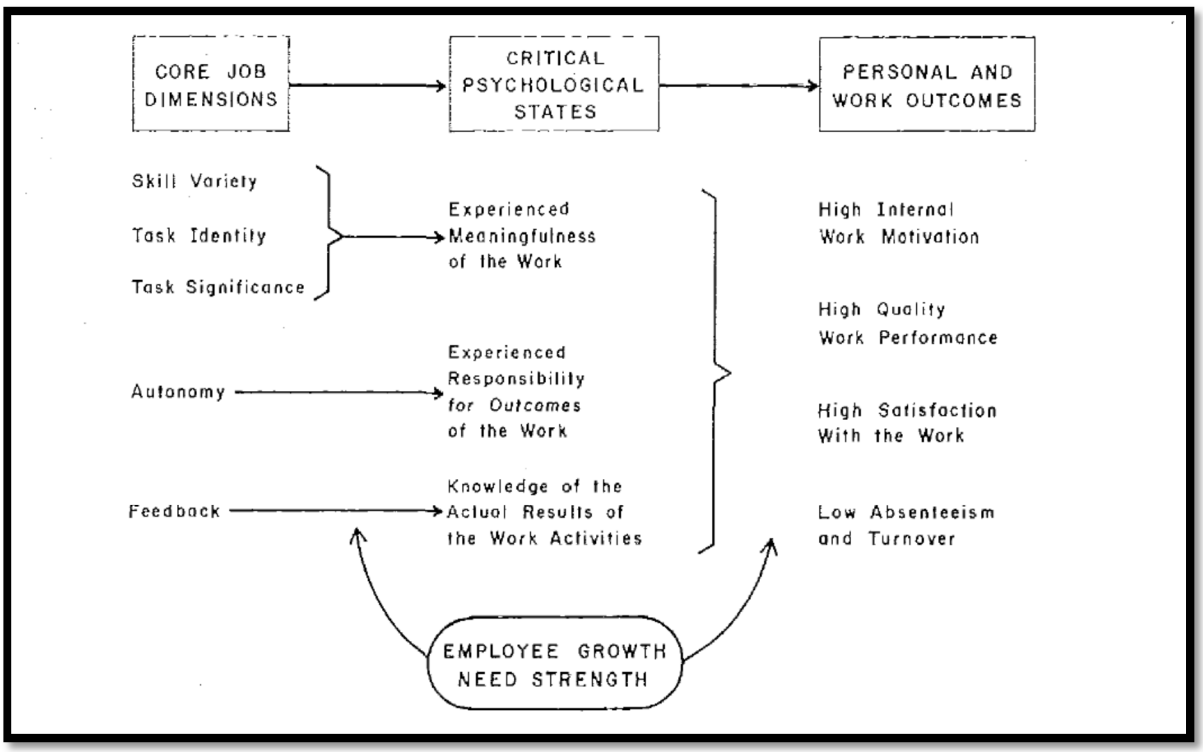
U ovoj studiji je ispitana uloga organizacione komunikacije kao moderatora odnosa performanse posla – zadovoljstvo poslom, ali ovo dejstvo organizacione komunikacije nije ispitano u modelu JCM. I sami autori su konstatovali da se čini da je veza između performansi i komunikacije više specifično vezana za konkretno radno mesto nego što se prvobitno mislilo [1: 82] Stoga su Goris i saradnici posvetili više studija ovoj tematici, te se one analiziraju u nastavku ovog rada.

3. MODERATORNA ULOGA KOMUNIKACIJE U JCM MODELU

3.1. JCM model

U [13] se navodi da JCM model predviđa pet dimenzija posla: raznolikost veština, identitet posla, značajnost posla, autonomija i povratna veza (informacija). Prve tri dimenzije odražavaju razumevanje značaja (smisla) posla, četvrta dimenzije odražava odgovornost za posao odnosno rezultate rada, a peta dimenzija poznavanje rezultata rada, odnosno upoznatost sa njima. Reč je

o tri psihološka stanja kojima doprinose navedene dimenzije posla. Kada one dovedu pojedinca do ova tri psihološka stanja, ishodi pojedinca i organizacije su veći (Slika 2).



Slika 2: Teorijski model koji se odnosi na osnovne dimenzije posla, psihološka stanja i ishode posla moderiran snagom potrebe za razvojem zaposlenog (GNS - *growth need strength*) [13: 161]

Raznolikost veština se odnosi na to da li posao koji pojedinac obavlja zahteva različite i posebne veštine, odnosno da li je posao zahtevan po pitanju raznolikosti veština ili je jednostavan, rutinski. Identitet (prepoznatljivost, vidljivost) posla podrazumeva mogućnost pojedinca da obavi posao, deo posla ili zadatak u celini a da je pri tome vidljivo da je on obavio dati posao/zadatak. Značajnost posla se odnosi na važnost i korist posla pojedinca za druge pojedince u organizaciji. Autonomija podrazumeva nivo samostalnosti, slobode i nezavisnosti pojedinca da obavi posao po sopstvenoj zamisli. Povratna informacija podrazumeva nivo na kojem pojedinac dobija povratne informacije o svom učinku i rezultatima u organizaciji.

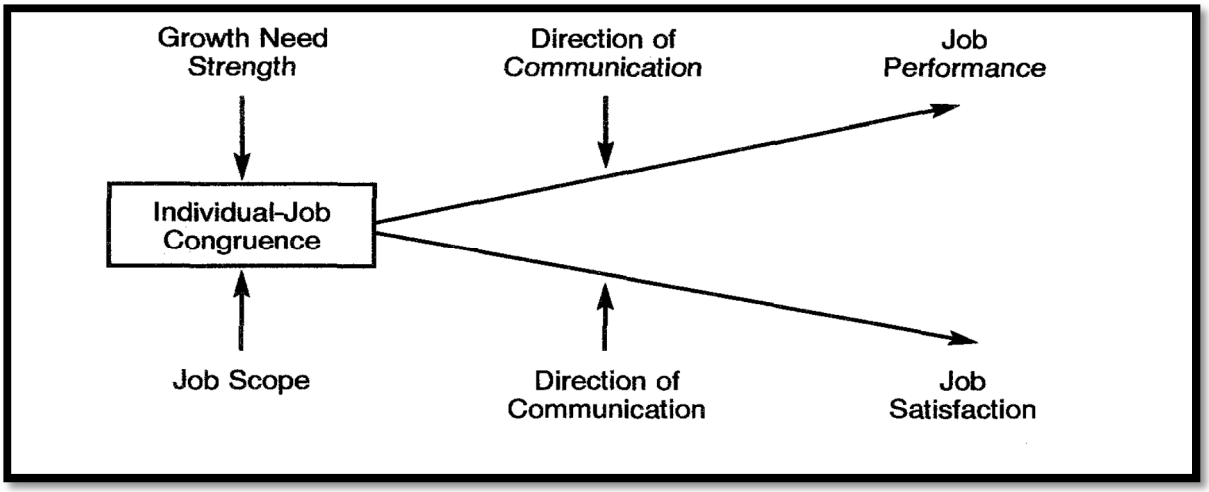
Razumevanje smisla posla (ili doživljena značajnost posla - *experienced meaningfulness*) podrazumeva da zaposleni prepoznaje smisao posla i da percipira svoj posao kao važan i vredan u sistemu sopstvenih vrednosti. Doživljena odgovornost za posao (*experienced responsibility*) podrazumeva da zaposleni preuzima odgovornost za rezultate rada, da veruje da je za njih odgovoran i da percipira svoj posao (rad) kao obezbeđivanje autonomije. Poznavanje rezultata posla (ili znanje o rezultatima rada - *knowledge of results*) podrazumeva povratne informacija o tome kako se efikasno odvijaju zadaci.

Željeni nivo performansi i zadovoljstva poslom, prema JCM modelu, se ostvaruju kada pojedinac doživi sva tri psihološka stanja (razume značaj tj. smisao posla, doživljava ga odgovornim i poznaje rezultate rada) koja su reakcija na postojanje svih pet dimenzija posla na radnom mestu.

3.2. ANALIZA KLJUČNIH STUDIJA O MODERATORNOJ ULOZI KOMUNIKACIJE U JCM MODELU

Prema grupi autora (Tiegs *et al*., 1992) u [2: 349], performanse posla će biti više a zadovoljstvo poslom veće pod uslovom da su u skladu sa odgovarajućim nivoom potreba za razvojem pojedinca (GNS). Drugim rečima, JCM model „sugeriše da visoki nivoi performansi i zadovoljstva poslom treba da budu rezultat usklađivanja potreba rasta pojedinca i motivacionih karakteristika posla koji se obavlja“ [3: 664]. Ovaj stav je podržan rezultatima meta-analize velikog broja studija o JCM modelu Frajda i Ferisa (Fried & Ferris, 1987) koja je potvrdila predloženi odnos između karakteristika posla i psiholoških i bihejvioralnih ishoda [2: 349]. Međutim, postoje i oprečne studije. Zbog toga je potreba za daljim proverama bila još veća.

Pošto je utvrđeno da su prethodna istraživanja ostala nedosledna u nalazima, ispitan je moderatorni uticaj pravaca komunikacije u kontekstu JCM modela. Postavke predloženog koncepta su prikazane na Slici 3.



Slika 3: Predlog koncepta moderatornog uticaja pravaca komunikacije između kongruencije odnosa individualne potrebe - karakteristike posla, i performansi i zadovoljstva poslom [2: 352]

Ispitivanje moderatornog uticaja pravaca komunikacije (komunikacije na gore, na dole, i bočne komunikacija) u modelu JCM je obavljeno na uzorku od 302 zaposlena. Za procenu motivacionog potencijala posla (MPS - *Motivational Potential Score*) ili nivoa obima posla (*job scope*), koji reflektuje percepcije zaposlenih o pet dimenzija JCM, je korišćena subskala JDS instrumenta (*The Job Diagnostic Survey*) Hakmena i Oldema (Hackman, Oldham, 1975; 1980). Za procenu nivoa potreba za razvojem (GNS - *growth need strength*) korišćena je subskala izbora posla, takođe, iz JDS instrumenta Hakmena i Oldema (1975; 1980). GNS odražava želju zaposlenih da ostvare rast zadovoljstva svojim radom. Za merenje zadovoljstva poslom korišćen je JDI instrument Smit i saradnika iz 1969. godine, čije su dimenzije: zadovoljstvo poslom, platom, promocijom, nadređenim i saradnicima. Performanse su izražene kroz njihovu kvalitativnu i kvantitativnu dimenziju i kroz ukupne performanse. Ocenu performansi su davali zaposleni (samoocena) i njihovi nadređeni koji su ocenjivali performanse zaposlenih [2: 353-354].

U [2: 359-360] autori najpre definišu uslove kongruencije (u odnosu na uslove nekongruencije) i navode da ih karakterišu visok nivo potreba za razvojem pojedinaca u poslu velikog obima i nizak nivo potreba za razvojem pojedinaca u poslu malog obima. U ovim uslovima,

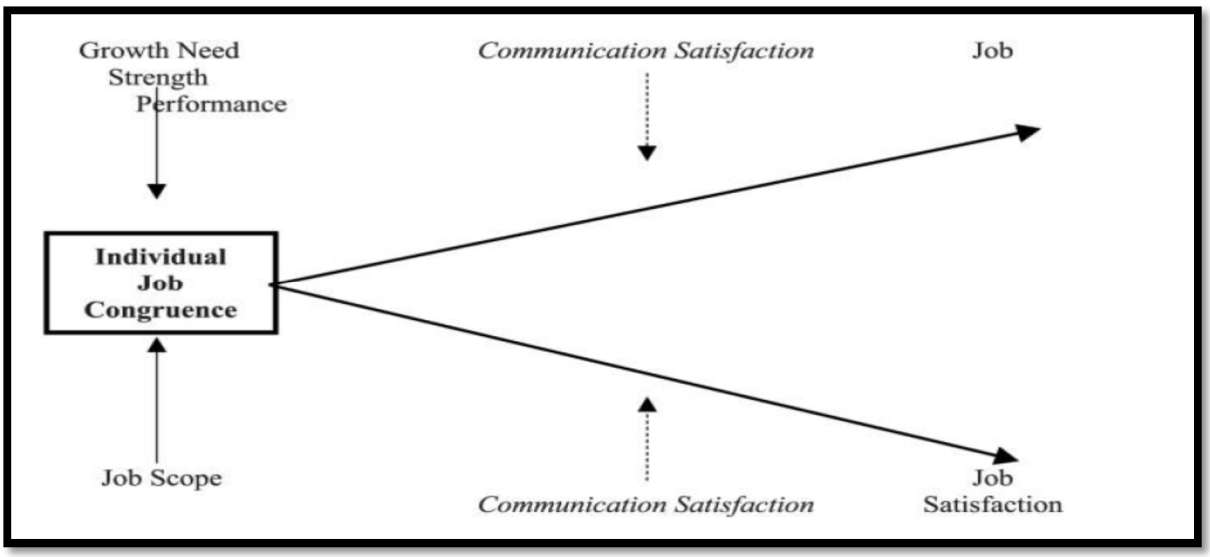
performanse posla i zadovoljstvo poslom rastu. Takođe, kvalitativna dimenzija performansi i ukupne performanse su viši, kada su viši i zadovoljstvo sa platom, sa promocijom i ukupno zadovoljstvo. Komunikacija na gore i bočna komunikacija nisu dobile podršku kao moderatori u uslovima kada je visok nivo potreba za razvojem pojedinaca u poslu velikog obima. Prema [2: 365], u ovim uslovima kongruencije, komunikacija na gore i bočna komunikacija obično ne utiču na performanse posla i zadovoljstvo poslom. Za razliku od ova dva pravca komunikacije, komunikacija na dole je dobila neku podršku kao moderator u uslovima kada je nizak nivo potreba za razvojem pojedinaca u poslu malog obima. U ovim uslovima kongruencije, komunikacija na dole je moderator u predviđanju kvantitativne dimenzije performansi, ukupnih performansi i ukupnog zadovoljstva [2: 362]. Takođe, u ovim uslovima, njen uticaj na performanse posla je veći nego na zadovoljstvo poslom [2: 365]. Evidentno da različiti pravci komunikacije imaju različitu moderatornu ulogu i uticaj na performanse i zadovoljstvo poslom u različitim uslovima kongruencije odnosa individualne potrebe – obim posla.

Kako su neke studije dale rezultate koji nisu u skladu sa JCM, a opet u mnogima je dokazana pozitivna veza komunikacije, performansi i zadovoljstva poslom, pristupilo se daljem testiranju pretpostavke da određene dimenzije komunikacije kao i ukupno zadovoljstvo komunikacijom mogu imati moderatorni uticaj u JCM modelu.

U [3], na istom uzorku (302 zaposlena), u studiji iz 2002. godine, isti autori su izvršili procenu moderatornog uticaja određenih dimenzija komunikacije između kongruencije odnosa individualne potrebe - karakteristike posla, i performansi i zadovoljstva poslom. Testirane dimenzije komunikacije su: tačnost informacija, nedovoljnost komunikacije (potreba za više informacija) i preopterećenje komunikacijom (posedovanje previše informacija). Nalazi nisu podržali pretpostavku o moderatornoj ulozi ovih dimenzija komunikacije, ali su dali opravdanje da je tačnost informacija prediktor kvalitativne dimenzije performansi i zadovoljstva poslom.

U [4], studiji iz 2003 godine, ispitana je moderatorna uloga poverenja u nadređene i uticaja nadređenih na povezanost između kongruencije odnosa individualne potrebe - karakteristike posla, i performansi/zadovoljstva poslom. Na istom uzorku od 302 zaposlena i istim pristupom merenju, testirane su varijable: nivo potreba za razvojem pojedinaca, obim posla, poverenje u nadređene, uticaj nadređenih, performanse posla i zadovoljstvo poslom. Rezultati su ukazali na slabu podršku poverenju i uticaju nadređenih kao moderatorima veze kongruencija odnosa individualne potrebe - karakteristike posla, i performanse/zadovoljstvo poslom.

Vođeni daljom potrebom za testiranjem moderatorne uloge komunikacije, pristupilo se testiranju pretpostavke da ukupno zadovoljstvo komunikacijom može imati moderatorni uticaj u JCM modelu. Takođe, na uzorku od 302 zaposlena u [5], studiji iz 2007. godine, izvršena je procena moderatornog uticaja ukupnog zadovoljstva komunikacijom između kongruencije odnosa individualne potrebe - karakteristike posla, i performansi posla i zadovoljstva poslom. Predlog navedenog koncepta prikazan je na Slici 4.



Slika 4: Predlog koncepta moderatornog uticaja zadovoljstva komunikacijom između kongruencije odnosa individualne potrebe - karakteristike posla, i performansi posla i zadovoljstva poslom [5: 740]

U [5], komunikacija je procenjena kroz dimenzije komunikacije (prema Roberts i O'Reilli, 1974; 1979). Ukupno zadovoljstvo komunikacijom je dobijeno kroz nekoliko ključnih dimenzija kao što su zadovoljstvo komunikacijom uopšte, količinom informacija koje se primaju, odnosom sa nadređenima i drugima, tačnost informacija, dostupnost informacija itd. Za procenu obima posla (MPS) je korišćena subskala JDS instrumenta Hakmena i Oldema (1975; 1980). Za procenu potreba za razvojem (GNS) korišćena je subskala za izbor poslova iz JDS instrumenta Hakmena i Oldema (1975; 1980). Zadovoljstvo poslom je mereno prema JDI instrumentu Smit i saradnika iz 1969. Performanse su posmatrane kroz kvalitativnu i kvantitativnu dimenziju i kao ukupne performanse. Ocenu performansi su davali zaposleni kroz samoocenu i njihovi nadređeni [5: 740-741]. Dobijeno je nekoliko rezultata [5: 743]. Zadovoljstvo komunikacijom je dobilo određenu podršku kao moderator povezanosti odnosa individualne potrebe – karakteristike posla u uslovima visokog nivoa potreba za razvojem pojedinca u poslu velikog obima, i kvalitativne dimenzije performansi i ukupnih performansi. Moderatorni efekti nisu otkriveni u uslovima niske kongruencije. Zadovoljstvo komunikacijom nije dobilo podršku kao moderator odnosa individualne potrebe – karakteristike posla, i zadovoljstvo poslom. Ipak, dobilo je snažnu podršku kao glavni prediktor zadovoljstva poslom i to više u uslovima niske kongruencije. U uslovima visoke kongruencije, zadovoljstvo komunikacijom je prediktor tri dimenzije zadovoljstva poslom: zadovoljstva samim poslom, zadovoljstva saradnicima i ukupnog zadovoljstva.

ZAKLJUČAK

Pretragom članaka objavljenih na Internetu pomoću ključnih reči komunikacija (*communication*), moderatorna uloga, efekat, uticaj (*moderating role, effects, influence*) je pronađeno mnoštvo članaka koji su posvećeni ovoj ulozi komunikacije u relacijama koje su van domena odnosa zadovoljstvo poslom – performanse posla. Kada su se u pretragu dodale reči zadovoljstvo poslom (*job satisfaction*), performanse (*job performance*) i JCM model dobio se manji broj visoko citiranih članaka na temu moderatorne uloge komunikacije. Na osnovu navedene pretrage samo se pretpostavlja da relevantna literatura nudi oskudna saznanja o tome na koji način organizaciona komunikacija i druge individualne varijable vrše svoj uticaj na odnos između zadovoljstva poslom i performansi posla.

Analizom studija koje su se bavile moderatornom ulogom komunikacije utvrđeno je da je organizaciona komunikacija snažan prediktor zadovoljstva poslom, ali ne i snažan moderator odnosa zadovoljstvo poslom - performanse posla. Preciznost (tačnost) informacija je dobila podršku kao moderator odnosa zadovoljstvo sadržajem posla – performanse posla, što je dokazano u [1]. Navedeno ukazuje da je informaciona uloga komunikacije u odnosu nadređeni – podređeni značajna za rast zadovoljstva podređenih sadržajem posla i performansi posla. Ovaj rast može posledično motivisati nadređene na veće zadovoljstvo svojim poslom i rast performansi. Kako je komunikacija na relaciji nadređeni – podređeni jedna od osnovnih dimenzija njihovog odnosa tako je u [11] utvrđeno da visok nivo odnosa na relaciji srednji menadžeri – njihovi nadređeni (u skladu sa LMX teorijom - *The leader–member excha*nge *theory*) moderira odnos zadovoljstvo inetrnom komunikacijom – zadovoljstvo poslom, odnosno podstiče jačanje njihove veze.

Jedan broj istraživača je smatrao da su rezultati ispitivanja moderatorne uloge komunikacije na odnos zadovoljstvo poslom – performanse posla nedosledni ukoliko se navedeno ispitivanje ne poveže sa konkretnim poslom odnosno radnim mestom pojedinca, pa se pristupilo ispitivanju moderatornog uticaja komunikacije u kontekstu JCM modela. U analiziranim studijama [2]-[5] su korišćeni isti uzorak, isti instrumenti merenja, iste varijable, ali različite dimenzija komunikacije, pa su rezultati uglavnom slični, a to je da, generalno posmatrano, komunikacija ima slabu podršku moderatora u modelu JCM i jaku podršku prediktora. I moderatorna i prediktivna uloga komunikacije, njenih pojedinih dimenzija ili zadovoljstva komunikacijom su različite u zavisnosti od uslova kongruencije odnosa individualne potrebe – obim posla. Ilustracije radi, u [5] je dokazano da je zadovoljstvo komunikacijom dobilo podršku kao moderator u uslovima visokog nivoa potreba za razvojem pojedinca u poslu velikog obima.

Rezultati analize u ovom radu ukazuju da se ne može generalizovati tvrdnja da komunikacija nema moderatornu ulogu u modelu JCM. Ona i njene pojedine dimenzije imaju moderatornu ulogu u određenim uslovima kongruencije odnosa individualne potrebe – obim posla, te ovi uslovi određuju njihov moderatorni uticaj na sve ili pojedine dimenzije zadovoljstva poslom i dimenzije performansi posla, te njihov odnos. Iako analizirane empirijske studije u ovom radu nisu uspele da dokažu da komunikacija ima snažnu podršku kao moderator u modelu JCM, njihovi rezultati ne negiraju njenu ulogu u ovom modelu. U literaturi se preporučuje dalje testiranje pretpostavke da određene dimenzije ili varijable komunikacije mogu imati moderatorni uticaj u JCM modelu u pretpostavljenim uslovima kongruencije odnosa individualne potrebe – obim posla. Od važnosti je takođe, u kojim uslovima, okolnostima i kontekstu se odvija komunikacija kao i samo merenje njenog moderatornog uticaja.

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THE IMPACT OF SOCIAL NETWORKS ON THE BEHAVIOR OF THE STUDENTS. CASE STUDY: FACULTY OF ENGINEERING HUNEDOARA

Marius Calin BENEA[256]
Maria Laura BENEA[257]
DOI: https://doi.org/10.31410/EMAN.2018.660

Abstract: *The purpose of this article is to analyze the impact of social networks on the behavior of young consumers in the information society. This article will first present the tools used by companies for promotion in social networks according to different parameters. Subsequently, the advantages and disadvantages of promotion by social networks will be set forth. Finally, the article will present reflections based on secondary data that reveal the development of social networks in Romania and worldwide as well as the results of empirical research carried out among students of "Politehnica" University Timisoara, Faculty of Engineering Hunedoara (Romania).*

Key words: *social networks, behavior, student.*

1. INTRODUCTION

The Internet is currently the largest computer network on our planet. It can be called the network of networks. The Internet is no longer limited to universities, industries and governments. Today everyone uses it, because every individual can now join the network. The Internet makes it possible to exchange information freely. At the same time, we observe the dynamic development of social networks that are becoming more popular and more used. As a result, companies are introducing new promotional tools, taking advantage of the advantages offered by new technologies. The aim of this article is to analyze the impact of social networks on the behavior of young consumers in the information society based on the results of empirical research conducted by students of "Politehnica" University Timisoara, Faculty of Engineering Hunedoara (Romania).

2. THE DEVELOPMENT OF SOCIAL NETWORKS

In recent years on the Internet, there is a real phenomenon. Social networks have grown to reach billions of people around the world. People use them to create personal space to share with friends - real or virtual - their daily life, their photos, their interests, but also to discuss, play or meet new people. Social networks have also become a new promotion way for companies.

Social networks bring people together according to their interests. There is a tremendous diversification. There are networks for young people, for executives, for gaming enthusiasts, networks concerning politics, computers, sports, etc. As a result, specialized teams representing companies devote their time to updating and creating new sections, topics or portals.

[256] „Politehnica" University Timișoara, Faculty of Engineering Hunedoara, str. Revoluției, Nr.5, Hunedoara, Romania
[257] „Politehnica" University Timișoara, Faculty of Engineering Hunedoara, str. Revoluției, Nr.5, Hunedoara, Romania

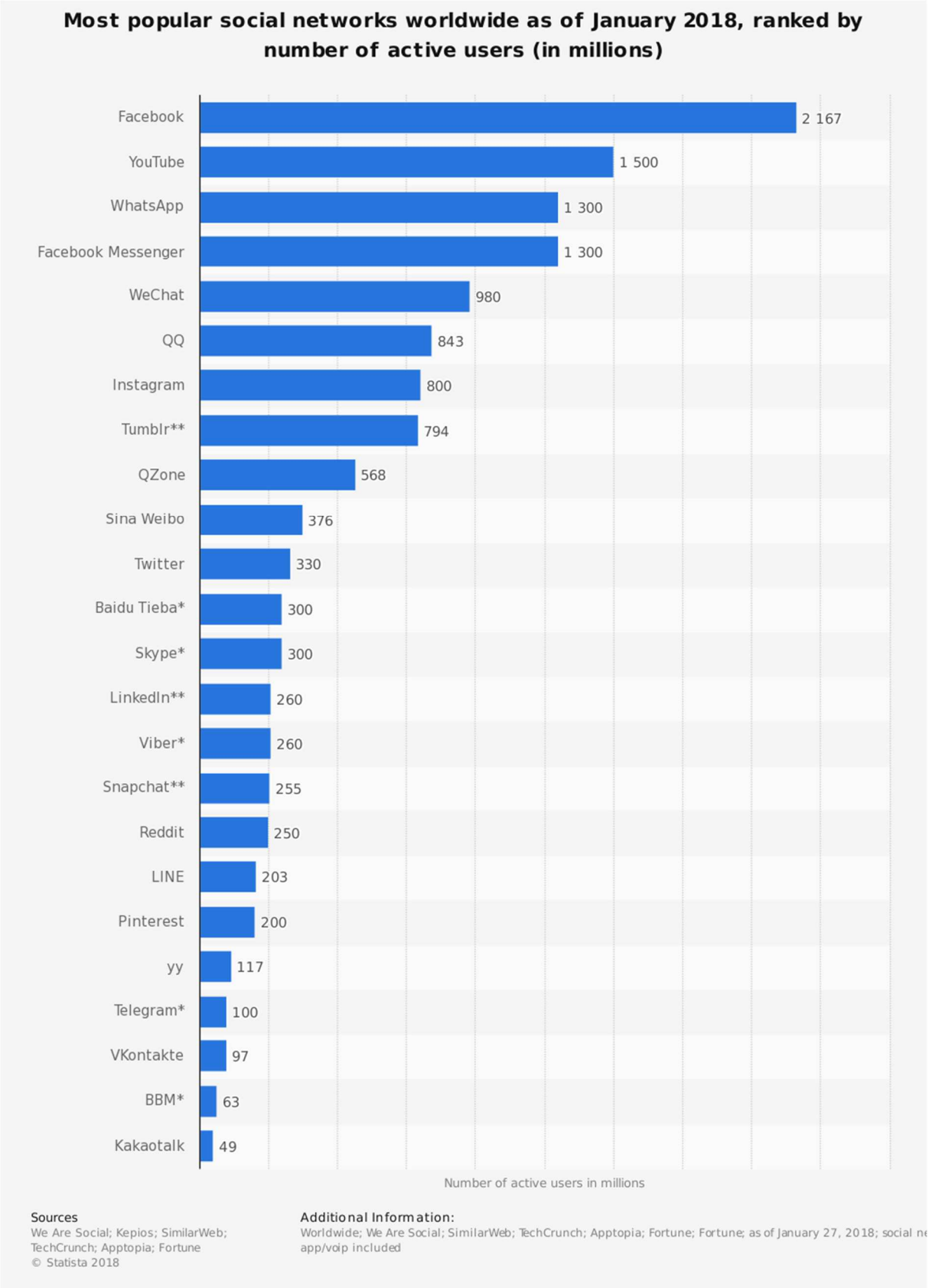


Figure 1. Most popular social networks worldwide as of january 2018

This statistic provides information on the most popular networks worldwide for January 2018, ranked by number of active accounts. Market leader Facebook was the first social network to surpass 1 billion registered accounts and currently sits at 2.2 billion monthly active users. Seventh-ranked photo-sharing app, Instagram, had over 800 million monthly active accounts. Meanwhile, blogging service Tumblr had an estimated 794 million monthly active blog users on their site.

The leading social networks are usually available in multiple languages and enable users to connect with friends or people across geographical, political or economic borders. Approximately 2 billion internet users are using social networks and these figures are still expected to grow as mobile device usage and mobile social networks increasingly gain traction.

Marius Calin BENEA, Assistant professor Ph.D.



Marius Calin BENEA has Doctoral Degree in Economics, specialization Economics of Commerce and Services, obtained at Bucharest University of Economic Studies. He is assistant professor at Politehnica University Timisoara, Faculty of Engineering Hunedoara, Romania. The main interests of his research are Sustainable Marketing, Human Resources Management, Financial Markets, Logistic Management. Participant and coordinator of European programmes (CEEPUS, ERASMUS +, Summer Universities), in countries like Bosnia and Herzegovina, Macedonia, Slovakia, France.

The most popular social networks usually display a high number of user accounts or strong user engagement. For example, market leader Facebook was the first social network to surpass 1 billion monthly active users, whereas recent newcomer Pinterest was the fastest independently launched site to reach 10 million unique monthly visitors. The majority of social networks with more than 100 million users originated in the United States, but European services like VK or Chinese social networks Qzone and Renren have also garnered mainstream appeal in their areas due to local context and content.

Social network usage by consumers is highly diverse: platforms such as Facebook or Google+ are highly focused on exchanges between friends and family and are constantly pushing interaction through features like photo or status sharing and social games. Other social networks like Tumblr or Twitter are all about rapid communication and are aptly termed microblogs. Some social networks focus on community; others highlight and display user-generated content.

Due to a constant presence in the lives of their users, social networks have a decidedly strong social impact. The blurring between offline and virtual life as well as the concept of digital identity and online social interactions are some of the aspects that have emerged in recent discussions.

3. STUDENT BEHAVIOR – RESULTS PRIMARY RESEARCH

The survey was conducted by the following survey method. The sample consists of of 135 students from „Politehnica" University Timisoara University, Faculty of Engineering Hunedoara (Romania). The gender distribution consists of 63% women and 37% men aged 19 to 25 years. During the research, consumers' perceptions of the evolution of the Internet, their expectations of the Internet, the evaluation of promotion in social networks and the impact of this promotion on their purchasing behavior were analyzed.

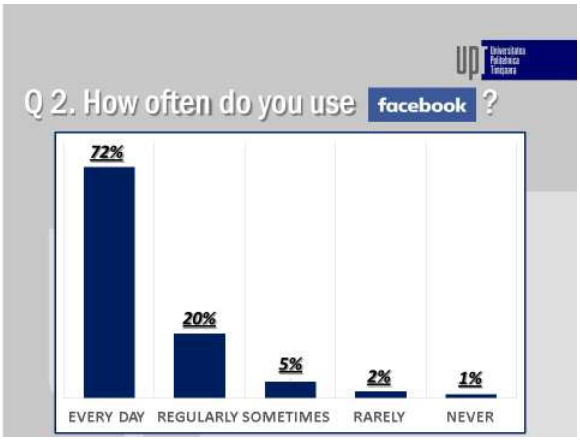
The objectives of the questionnaire were as follows:

- To determine the impact of social network on the behavior of the students,
- To find out if the subjects were pleased to work on social network,
- The involvement of social network in the development of students.

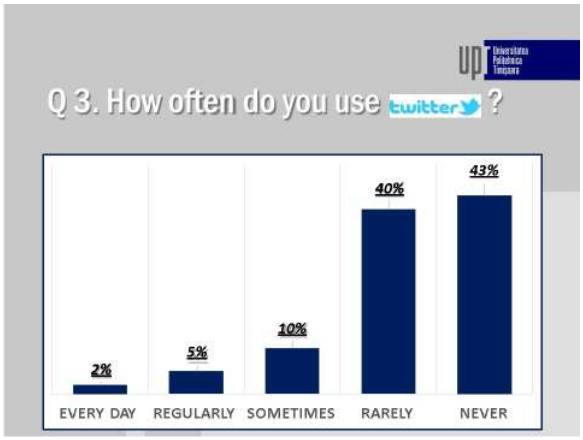
According to consumers surveyed, the Internet symbolizes modernity, openness to the world, progress, communication and exchanges. The Internet enables everyone to access information and arouses curiosity, enthusiasm and attraction. Netizens see the possibility of individual ownership, speed, personalization, quality and tremendous potential for exchanges and relationships around the world.
The questionnaire, comprised of 12 questions, was applied online from November 13 to 26, 2017.



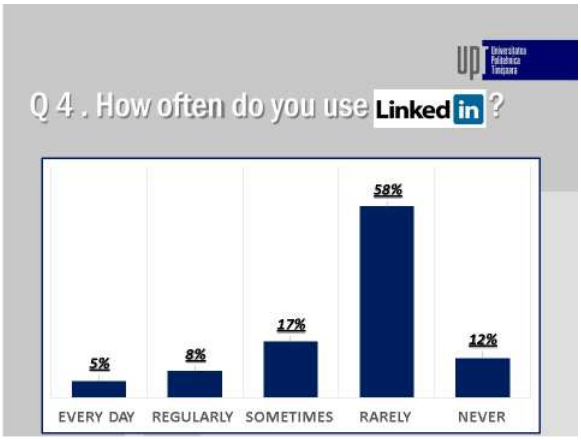
All respondents use social networks



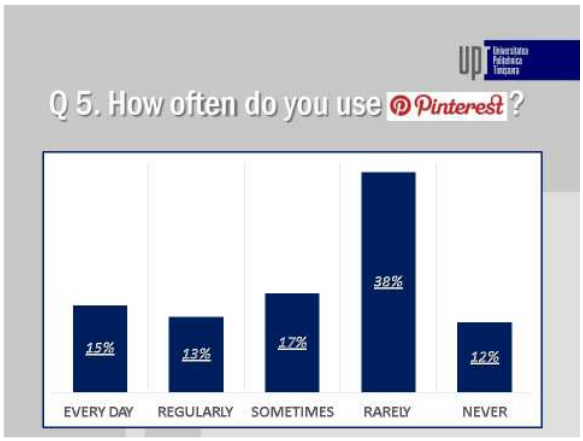
72% use Facebook daily, 20% regularly and only 1% never use it.



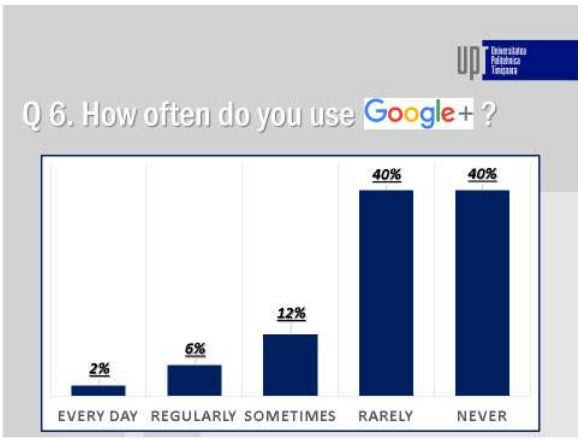
Only 2% of students use Twitter daily, 83% rarely and never



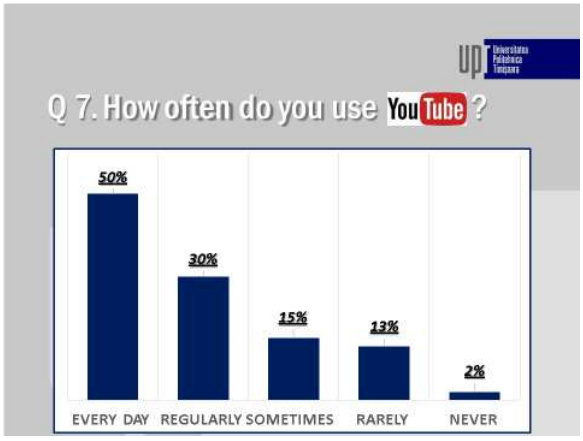
Note nevertheless the non-performance with 58% of the students who are registered and present on Linkedin



45% of students use Printerest every day, regularly and sometimes, and 50% use it rarely and never



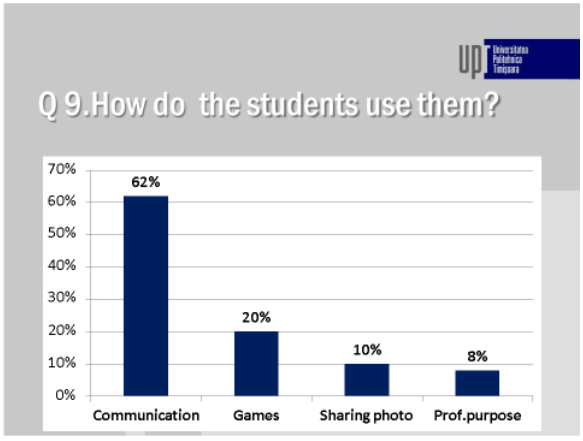
Google+ is used by 80% of respondents, rarely and never



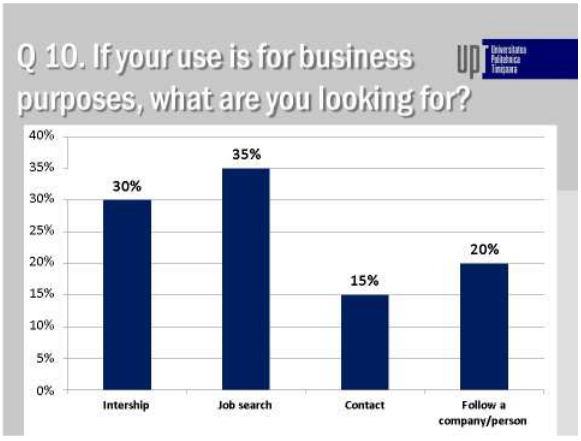
Youtube is one of the most used social networks: 80% use it every day and regularly



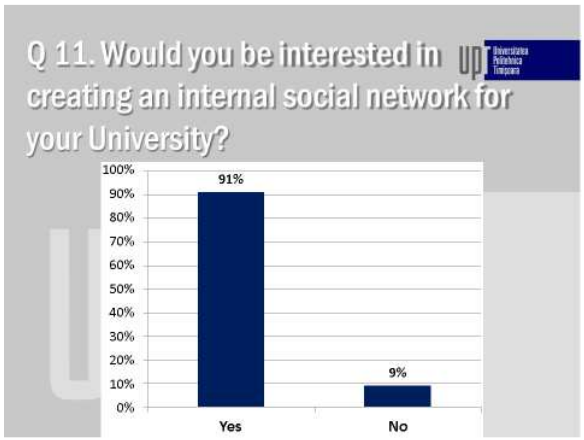
Other social networks used by students are Snapchat, Myspace, WhatsApp and Skype



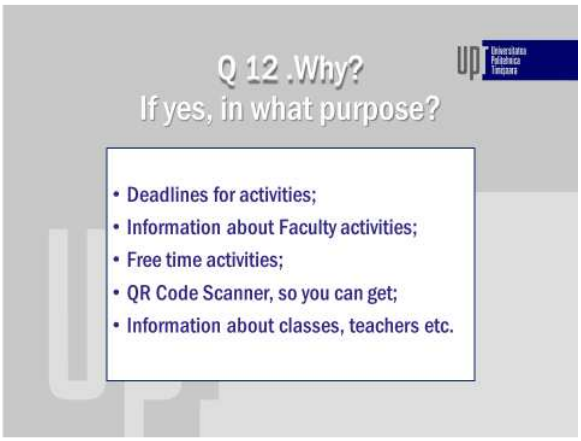
62% of students use social networks mainly for communication, 20% for games, 10% share photo and 8% for professional purpose.



65% of respondents use for internship and job search



91% of students are interested in creating an internal social network for their university



The most relevant arguments in creating an internal social network in their own university.

4. CONCLUSIONS

The benefits of social networking for students:

- Increased proficiency in technology;
- Increased exposure to diverse views;
- Development of communication skills;
- Increased ability to work on group projects;
- Many students already use these forms of technology, so
- they might be more engaged if learning if they are utilized;
- Students can develop a positive image of themselves by putting best qualities out there.

The impacts of social networks are visible in many areas. These networks have been introduced into our lives, and many of their applications will remain available for a long time, thanks to the many benefits they bring.

In addition, other functions of social networks remain unexplored because the networks are only in the launch phase and will develop by simplifying still our lives. The advent of technologies is dramatically transforming people's habits.

Maria Laura BENEA, Assistant professor Ph.D.



Studies: Politehnica University of Timisoara, Faculty of Chemical Technology, specialization Silicate and Oxide Compounds, 1983. Doctorate: Politehnic University of Timisoara, Chemical Engineering, 2003.
Occupational field: Chemistry of the Environment, Chemistry, Soil Deposition Techniques and Equipment, Soil Science, Inorganic Chemistry Technologies, Organic Chemical Technologies.
Professional skills: chemical engineering, ceramic coatings in plasma jets, environmental engineering, sustainable development.
Outcomes of scientific development: elaboration of books, articles on national and international level according to professional competences; participant in the European programs (CEEPUS, ERASMUS +, Summer Universities), in countries like Bosnia and Herzegovina, Macedonia, Slovakia, France.

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MOGUĆNOSTI PRIMJENE SOCIJALNOG PODUZETNIŠTVA U TURIZMU

POSSIBILITIES OF IMPLEMENTING SOCIAL ENTREPRENEURSHIP IN TOURISM

Jelena Đurkin[258]

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Sadržaj: *Socijalno poduzetništvo kao primjena poduzetničkog pristupa (tržišno djelovanje, konkurentnost, inovativnost) u svrhu ostvarivanja društvenih vrijednosti i/ili doprinosa rješavanju društvenih problema, vrlo je aktualan trend u svjetskoj ekonomiji. Iako socijalno poduzetništvo vuče korijene još iz 19. stoljeća, Europska unija i ostale relevantne svjetske organizacije i savezi država, su ga tek nedavno počeli prepoznavati kao značajan strateški alat za postizanje održivog modela ekonomskog i društvenog rasta. Ovaj rad se bavi socijalnim poduzetništvom u širem smislu, kao inovativnim aktivnostima sa socijalnim ciljem, koje se mogu provoditi u bilo kojem sektoru, uključujući profitni. Ovakav oblik socijalnog poduzetništva se od „klasične" primjene društvene odgovornosti u poduzećima razlikuje po stavljanju društvenih vrijednosti i ciljeva na vrh prioriteta poduzeća (za razliku od tretiranja društveno-orijentiranih aktivnosti kao alata u postizanju financijskih rezultata). Drugi globalni fenomen značajan za ovaj članak je turizam koji predstavlja stalno rastući generator značajnih i kompleksnih ekonomskih i društvenih učinaka na svjetskoj razini. Cilj ovog rada je definirati socijalno poduzetništvo i njegove ključne karakteristike, te povezivanjem tih karakteristika s ključnim učincima turizma, stvoriti teorijski okvir za implementaciju socijalnog poduzetništva u turizam. Članak doprinosi budućem održivom planiranju turizma, te ističe važnost primjene socijalnog poduzetništva za ostvarivanje dugoročno održivih koristi za destinaciju, kako na lokalnom, tako i na regionalnom, državnom i međunarodnom nivou.*

Ključne reči: *Socijalno poduzetništvo, turizam, društvene vrijednosti, lokalna zajednica*

Abstract: *Social entrepreneurship as the application of entrepreneurial approach (market orientation, competitiveness, innovation) for the purpose of achieving social values and/or contribution to solving social problems is very important phenomena in a world economy. Although social entrepreneurship dates from 19th century, EU and other relevant world organisations have just recently started to recognise it as a significant strategic tool for achieving sustainable social as well as economic development. This paper deals with social entrepreneurship in a broader range, as an innovative activity with a social objective, that be created in any sector, including profit one. This form of social entrepreneurship differs from classic corporate social responsibility in positioning social values and goals at the top of enterprise's list of priorities (instead of using it as a tool in achieving better financial results). Another global phenomena important for this paper is tourism as a continually growing generator of significant and complex impacts on the economic and social level. The purpose of this paper is to define social entrepreneurship and its main characteristics and by linking those characteristics to key impacts of tourism, to develop a theoretical framework for implementation of social entrepreneurship in tourism. Paper contributes to future sustainable tourism planning and emphasise the importance of social entrepreneurship for achieving long-term benefits for a destination on local, as well as on regional and national level.*

[258] Sveučilište u Rijeci, Fakultet za menadžement u turizmu i ugostiteljstvu, Opatija, Hrvatska

***Key words**: Social entrepreneurship, tourism, social values, local community*

1. UVOD

Turizam kao fenomen, već desetljećima bilježi konstantan porast i širenje, te ima velik utjecaj na društvenu, ekonomsku i ekološku dimenziju života, što do posebnog značaja dolazi u receptivnim državama. Socijalno poduzetništva kao „pozitivna sila“ koja na inovativan način traži rješenja za društvene probleme i koristi tržišne alate i tehnike za ostvarivanje širih koristi i dugoročnu dobrobit zajednice, predstavlja put u održiviju budućnost i kvalitetan način smanjivanja nejednakosti i borbe protiv siromaštva i isključenosti. Ovaj rad opisuje glavne karakteristike socijalnog poduzetništva, te izlaže ključne pozitivne i negativne učinke turizma na destinacije, kako bi jedno i drugo mogli biti povezani u zajednički okvir primjene socijalnog poduzetništva u turizmu.

2. DEFINIRANJE SOCIJALNOG PODUZETNIŠTVA I KARAKTERISTIKA SOCIJALNIH PODUZEĆA

Socijalno poduzetništvo predstavlja segment šireg koncepta poznatog pod nazivom socijalna ekonomija koja ujedinjava iznimno raznolike organizacije namijenjene ostvarivanju društvenih ciljeva, koje djeluju kao privatni, formalno organizirani subjekti [1]. Unutar socijalne ekonomije, pojam socijalnog poduzetništva obuhvaća one organizacije koje zauzimaju tržišno-orijentirani pristup pri ostvarivanju svojih ciljeva i doprinose rješavanju zacrtanih problema i kreiranju društvene vrijednosti sudjelujući svojim proizvodima i uslugama na tržištu i preuzimajući rizike koje tržište donosi [2]–[3].

Zbog svoje kompleksnosti, socijalno poduzetništvo nema jedinstvenu općeprihvaćenu definiciju, već se definira na različite načine, a definicije ovise i samoj širini pristupa socijalnom poduzetništvu. Autori Austin, Stevenson i Wei-Skillern tvrde kako širi pristup socijalnom poduzetništvu podrazumijeva svaku inovativnu aktivnost sa socijalnim ciljem i tržišnim pristupom ostvarivanju cilja, neovisno u kojem se sektoru (privatni, javni, civilni) i obliku pojavljuje, dok uži pristup u socijalno poduzetništvo ubraja samo inicijative neprofitnih organizacija koje za ostvarenje svojih ciljeva koriste (i) tržišne metode ostvarivanja prihoda [4]. Socijalno poduzetništvo se u različitim formama razvilo na praktički svim kontinentima, ali se pristup definiranju i razvoju teorije i prakse također razlikuje ovisno o socio-kulturnim, povijesnim i pravnim odrednicama pojedinih regija. Za potrebe ovog rada socijalno poduzetništvo će se promatrati u širem smislu, a kao ključna definicija će biti uzeta ona razvijena od strane EMES[259]-a koja je najrelevantnija za europski pristup socijalnom poduzetništvu. Prema tome pristupu, „*socijalna poduzeća su organizacije s eksplicitnim ciljem ostvarivanja koristi za zajednicu, inicirane od strane grupe građana, u kojima su materijalni interesi investitora ograničeni, a velika važnost se pridaje autonomiji i preuzimanju rizika u kontekstu ekonomsko-društvenih aktivnosti*“ [5]. Bolje nego samom definicijom, socijalno poduzetništvo se može opisati kroz pregled načina nastajanja i karakteristike koje socijalna poduzeća dijele.

Prema Nichollsu, socijalna poduzeća mogu nastati na 3 načina: kao tendencija javnog sektora da radi veće efikasnosti usvaja poslovne strategije i vještine, iz nastojanja neprofitnog ili

[259]istraživačka mreža etabliranih sveučilišnih istraživačkih centara i pojedinih istraživača čiji je cilj postupno izgraditi europski korpus teorijskih i empirijskih znanja u disciplinama i metodologijama oko pitanja "trećeg sektora" i socijalnog poduzetništva

civilnog sektora da svoje ciljeve financira i tržišnim mehanizmima, te kroz privatna poduzeća koja su usredotočena na pozitivne društvene učinke svog poslovanja [6].

Iako je u srži svih socijalnih poduzeća rješavanje socijalnih problema i kreiranje društvene vrijednosti, to nije dovoljno jasan kriterij za utvrđivanje koje se organizacije mogu smatrati socijalnim poduzećima, a koje tek društveno odgovornim profitnim poduzećima ili neprofitnim organizacijama bez karaktera poduzeća. Obzirom da pravna i organizacijska forma nisu ključni kriterij za određivanje statusa socijalnog poduzeća (velika većina država uopće nema pravne forme namijenjene socijalnom poduzetništvu, već se ono formira u okviru postojećih organizacijskih oblika), u tablici 1 su prikazane ključne dimenzije i elementi koji, u različitim kombinacijama, čine sva socijalna poduzeća.

Ekonomsko- poduzetnička dimenzija	***Društvena dimenzija***	***Participativno upravljanje***
kontinuirana proizvodnja i prodaja proizvoda i usluga	eksplicitan cilj usmjeren dobrobiti zajednice	visoka razina autonomnosti
značajna razina ekonomskog rizika	inicijativa nastala od strane građana	moć u odlučivanju nije zasnovana na udjelu u kapitalu
plaćeni rad (makar na minimalnoj razini)	limitirana distribucija dobiti	obuhvaćanje različitih interesnih skupina

Tablica 1: pregled ključnih dimenzija i pripadajućih karakteristika socijalnog poduzetništva, prilagođeno prema [5]

Tablica 1 predstavlja važnu osnovu za daljnju analizu i povezivanje socijalnog poduzetništva s turizmom.

3. TURIZAM I NJEGOVI KLJUČNI POZITIVNI I NEGATIVNI UČINCI

Turizam kao globalni fenomen već dugi niz godina ima vrlo značajnu ulogu u svjetskom gospodarstvu. Prema izvješću UNWTO-a, u 2017. godini je zabilježen rast od 7% u međunarodnih dolazaka u odnosu na prethodnu godinu (ukupno se radi o milijardi i 322 milijuna dolazaka), a daljnji rast od posječno 4-5% se očekuje i u 2018. godini [7]. Ove brojke podcrtavaju važnost turizma u suvremenom svijetu, ali i potiču na razmišljanje o različitim učincima koje turizam generira na ekonomskom, ekološkom i kulturno-društvenom planu.

Ekonomski učinci turizma su značajni jer se turizam često tretira kao oblik izvoza, te na taj način doprinosi bilanci plaćanja na nacionalnom nivou, razvoju malih i srednjih poduzeća, te otvaranju prilika za investicije i zapošljavanje [8]. Povećana potražnja za smještajem, prehranom, prijevoznim rješenjima, kao i mnogim popratnim uslugama i proizvodima, generira značajan broj novih radnih mjesta i to izravno – kroz nova radna mjesta u sektoru turizma (hoteli, restorani, turističke agencije, itd.) ali i neizravno, kroz nova radna mjesta u sektorima koji su potpora turističkoj ponudi poput poljoprivrede, trgovine, prometa i sl. [8]. Pozitivan utjecaj turizma na ekonomski rast je dokazan kroz empirijska istraživanja širom svijeta [9], no važno je spomenuti i negativne efekte ekonomske prirode, koje turizam može donijeti destinacijama. U njih spada mogućnost povećanja troškova života i cijena nekretnina kao socio-ekonomski efekt iznimno razvijenog turizma, te, iznimno značajan koncept „curenja“ novčanih koristi. Radi se o problemu koji nastaje kada turistička ponuda nije povezana s lokalnom ekonomijom i zasniva se na velikom udjelu uvezenih dobara, odnosno situaciji kada su vlasnici turističke infrastrukture pretežno inozemna poduzeća koja poreze plaćaju u svojem sjedištu

[10]. U takvim slučajevima prihod od turističkih aktivnosti nije dostupan za reinvestiranje u destinaciju, odnosno poboljšavanje standarda lokalnih stanovnika. Slučajevi drastičnog „curenja“ ekonomskih koristi od turizma su povezani s masovnim turizmom, kao i luksuznim turizmom koji su najčešće vođeni kontrolirani od strane dionika izvan lokalne zajednice [11].

Što se tiče pozitivnih **socio-kulturnih učinaka turizma,** prema teoriji transmodernizma kao koncepta po kojemu se svijest čovječanstva sve više razvija u smjeru shvaćanja međusobne povezanosti svih živih bića i osjetljivosti prema neravnopravnosti u pogledu dostupnih resursa, materijalnih dobara i njihove raspodjele, turizam predstavlja moćan alat za širenje solidarnosti, međusobnog pomaganja i učenja između različitih naroda i kultura [12]. Također, turizam (posebno kulturni turizam i njegove inačice) može pridonijeti povećanju lokalnog ponosa, svijesti o važnosti kulture i očuvanja određenih tradicija i običaja kojima prijeti zaborav. No, istovremeno, ako se turizam razvija odvojeno od lokalne zajednice, dolazi do pojave tzv. enklavnog turizma koji stvara predrasude i negativnu međusobnu percepciju turista i lokalnog stanovništva [13]. Osim toga, turistički razvoj (pogotovo u slučaju masovnog turizma) može rezultirati društvenim problemima kao što su gašenje tradicionalne kulture i nasljeđa, gubitak lokalnog identiteta, prenaglašeni materijalizam, povećanje kriminala i neželjenih obrazaca ponašanja, itd. [14].

Osim na društvo, turizam značajno utječe i na **okoliš i ekološke sustave**. Prirodni resursi i ljepote predstavljaju jedan od najznačajnijih motiva za turistička putovanja, a turistička valorizacija tih ljepota može biti pogubna za njihovu održivost. Pojmovi poput ocjene učinaka, granice prihvatljive promjene, energetske efikasnosti i nosivog kapaciteta destinacije imaju važno mjesto u planiranju i upravljanju turističkim razvojem, a veliku ulogu u tom segmentu ima razvoj ekoturizma/zelenog turizma [15]. Osim toga, primjena ekoloških standarda je već neko vrijeme svakodnevica u poslovanju mnogih turističkih objekata. Usprkos navedenim metodama za planiranje i smanjivanje utjecaja turizma na okoliš, on je ipak prvenstveno negativan, i to ne samo u segmentu izgradnje turističke infrastrukture i procesa konzumiranja turističke ponude, već se na prirodu negativno odražava i samo putovanje gostiju u destinaciju.

Svi navedeni učinci imaju pozitivne i negativne konotacije, a u sljedećem poglavlju će biti teorijski i praktično ilustrirane mogućnosti povećanja pozitivnih i smanjenja negativnih učinaka putem primjene elemenata socijalnog poduzetništva.

4. OKVIR PRIMJENE ELEMENATA SOCIJALNOG PODUZETNIŠTVA TURIZMU

Analizirajući ranije opisane varijante nastajanja socijalnih poduzeća, jedna od mogućnosti je da se financijski prosperitetan sektor poput turizma iskoristi za ostvarivanje dodatnih prihoda neprofitnih organizacija. Primjerice, različite organizacije iz neprofitnog sektora mogu izrađivati autohtone suvenire i/ili uporabne predmete koji se mogu nuditi na prodaju turistima i tako ostvarivati dodatni prihod. Distribucija i prodaja u turističkom sektoru može biti primijenjena i na različite proizvode i usluge u čiju izradu su uključeni ljudi iz marginaliziranih skupina zaposleni u različitim oblicima udruga, zadruga, ali i trgovačkih društava. Jedan od najraširenijih oblika socijalnog poduzetništva jest upravo integracija ugroženih društvenih skupina u tržište rada [16], poznata pod akronimom WISE (eng. *Work Integration Social Enterprise*). Ovaj oblik poduzetništva obuhvaća različite organizacije koje vrše radnu integraciju žena, manjina, osoba s posebnim potrebama, nekadašnjih zatvorenika i ostalih ugroženih i/ili društveno isključnih osoba, kroz izravnu proizvodnju dobara i usluga [17]. Uspješan primjer za integraciju marginaliziranih skupina kroz zapošljavanje u turizmu je inicijativa Le Mat koja je pod motom: *posebna mjesta, posebni ljudi, posebne vrijednosti*

nastala u Italiji kao model pružanja šanse za novi život osobama s mentalnim poteškoćama ili problematičnom prošlošću. Ti ljudi kroz održivo zapošljavanje u turizmu dobivaju šansu svojom posebnošću doprinijeti kulturnom i društvenom osvještavanju samih posjetitelja [18]. Drugi način promatranja (nastanak iz privatnog sektora) je formiranje poduzeća namijenjenih turističkim aktivnostima prema principima participatornog upravljanja, uključivanjem različitih interesnih skupina iz lokalne zajednice u planiranje, odlučivanje, provedbu i raspodjelu koristi od turističkih aktivnosti, tzv. koncept turizma zasnovanog na potrebama lokalne zajednice (eng. *Community-based tourism*). Razvijanje turizma zasnovanog na potrebama lokalne zajednice je posebno značajno za ruralna područja koja imaju resursnu osnovu za turizam, ali im često nedostaje socijalnog kapitala i organizacijskih kapaciteta za ostvarivanje većih društvenih koristi od turizma [19] - [22].

Navedeni primjeri ilustriraju tek mali dio „galaksije" organizacija koje ostvaruju društvene ciljeve djelovanjem u turizmu i jasno ukazuju na postojeću povezanost socijalnog poduzetništva i turizma, u svrhu ostvarivanja održivog razvoja turizma i multipliciranja njegovih koristi. No, također potrebno je voditi računa i o smanjivanju negativnih učinaka, kao i poštivanju drugih elemenata ključnih za socijalno poduzetništvo. Stoga je spajanjem dimenzija socijalnog poduzetništva i tipova učinaka turizma, stvoren okvir za daljnje proučavanje i analizu.

Dimenzije socijalnog poduzetništva → / ↓ **Tipovi učinaka turizma**	EKONOMSKO-PODUZETNIČKA DIMENZIJA	DRUŠTVENA DIMENZIJA	PARTICIPATIVNO UPRAVLJANJE
EKONOMSKI UČINCI	-Potpora lokalnoj ekonomiji i smanjivanje „curenja novčanih sredstava"	-Zapošljavanje marginaliziranih društvenih skupina u turizmu	-Pravednija podjela ostvarenih financijskih koristi svim dionicima u lokalnoj zajednici -Formiranje turističkih zadruga
SOCIO-KULTURNI UČINCI	-Formiranje zanimljive turističku ponude koja uključuje kulturu i običaje destinacije	-Omogućavanje interakcije lokalnog stanovništva i turista – naglasak na stvaranju odnosa	-Uključivanjem različitih dionika iz zajednice pretvoriti turistički proizvod u jedinstven doživljaj destinacije
EKOLOŠKI UČINCI	-Poštovanje ekoloških načela u nabavi sirovina i proizvoda (kratki lanci) -Marketinški iskoristiti ekološke elemente	-Razvijanje svijesti i turista i stanovnika o važnosti očuvanja prirode i okoliša -Investiranje dijela dobiti u sanaciju okoliša/razvoj ekoloških inovacija	-Uključen je velik broj ljudi iz različitih interesnih skupina, koji su u mogućnosti provoditi i neformalan monitoring poštivanja zaštite prirode i okoliša

Tablica 2. Okvir za proučavanje povezanosti socijalnog poduzetništva i turizma

Tablica 2 predstavlja okvir za promišljanje povezivanja socijalnog poduzetništva i turizma. U njoj su dane tek okvirne smjernice za svako „križanje" turističkih učinaka i dimenzija socijalnog poduzetništva, a daljnja istraživanja mogu uzeti svaki pojedinačni element/prijedlog i detaljno ga razraditi i analizirati u kontekstu postojećih primjera dobre prakse. Ovaj okvir, također može koristiti u osmišljavanju poduzetničkih ideja koje na inovativan način doprinose i turizmu i cjelokupnoj zajednici, kombinirajući zahtjeve oba pristupa i ostvarujući koristi na ekonomskom, društvenom i ekološkom nivou.

ZAKLJUČAK

Ovaj rad je pokazao povezanost turizma i socijalnog poduzetništva i formiranjem relativno grubog okvira koji objedinjava učinke turizma i dimenzije socijalnog poduzetništva pokušao dati teorijsku podlogu za daljnje istraživanje. Kao glavna teza rada postavljena je mogućnost da se primjenom socijalnog poduzetništva u turizmu smanjuju negativni te povećavaju pozitivni učinci koje turizam ima na destinaciju, regiju i državu u kojoj se odvija. Teza je uspješno dokazana kroz nekoliko primjera, a stvoreni okvir će pomoći u budućim istraživanjima u ovom području da sistematiziraju različite inicijative u području turizma koje imaju elemente socijalnog poduzetništva.

Inovativno razmišljanje je ključno pri povezivanju ova dva područja, dakako bez zanemarivanja zakonitosti turizma, kao podcjenjivanja važnosti društvene komponente u suvremenom poslovanju. Iako u suštini postavlja više pitanja nego što daje odgovora, ovaj rad nastoji utvrditi početnu poziciju za daljnja istraživanja o uspješnom preplitanju ekonomskih i društvenih ciljeva kroz razvoj socijalnih poduzeća u sektoru turizma. Koristi od ovog članka mogu imati organizacije javnog i civilnog sektora koje su u stalnoj potrazi za inovativnim strategijama pribavljanja financijskih sredstava za postavljene ciljeve, ali također i poduzetnici-vizionari koji žele razvijati uspješne projekte koji ne ostvaruju samo financijski uspjeh, već i doprinose široj zajednici na inovativan način i uključuju različite interesne skupine u razvoj turizma koji ima koristi za cjelokupnu zajednicu.

Jelena Đurkin *je rođena 1984. godine u Dubrovniku. Diplomirala je na Sveučilištu u Rijeci, Fakultetu za menadžment u turizmu i ugostiteljstvu u Opatiji 2008. godine, među 10% najuspješnijih studenata u generaciji.*



Na istom Fakultetu je pohađala poslijediplomski sveučilišni doktorski studij „Menadžment održivog razvoja“ i doktorirala 2015. godine s temom „Organizacijski aspekti turizma zasnovanoga na potrebama lokalne zajednice“. Zaposlena je kao viši asistent-poslijedoktorand na istom Fakultetu, u sklopu katedre za menadžment. Autorica/suatorica je petnaestak znanstvenih radova objavljenih u međunarodno relevantnim publikacijama, te dva poglavlja u knjizi. Pohađala je različite tečajeve i druge oblike usavršavanja na sveučilištima u Cambridge-u, Leuvenu i Barceloni. Trenutno je voditeljica projekta „Potencijali osnivanja turističkih poduzeća zasnovanih na potrebama lokalne zajednice“ financiranog od strane Sveučilišta u Rijeci. Također je i član istraživačkog tima na znanstvenom projektu „Menadžment sportskih doživljaja u funkciji oblikovanja učinkovitih poslovnih modela u slabije razvijenim turističkim destinacijama“, financiranom od strane Hrvatske zaklade za znanost. Aktivno se bavi prijavom projekata na različite natječaje za bespovratna sredstva Europske unije.

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MANAGING VALUES IN HOTEL INDUSTRY

Gordana Radosavljević[260]
Katarina Borisavljević[261]
Katarina Radaković[262]
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Abstract: *In order to achieve the competitive advantage, the companies involved in tourism adopt a new marketing philosophy; they become direct towards meeting the needs and demands of the users and towards delivering the superior value to the targeted market segments. The application of this philosophy in hotel industry creates value for both guests and hotel companies that are oriented towards retaining their current guests and attracting new guests. Guests choose the hotel offer that gives them the highest value. The subject of special research in the work is the influence of elements of value on the level of satisfaction and loyalty of guests towards a particular hotel. The aim of the paper is to show the importance of creating the value of the offer in hotels in getting as many loyal guests as possible. The paper also analyzes the most important types of values and possibilities of their application in hotel business in Serbia. The importance of the paper is in analyzing the process of creating and delivering superior value to the guests and making recommendations to hotel managers to improve their position on the Serbian tourist market.*

Key words*: value, hotel management, customer satisfaction and loyalty*

INTRODUCTION

Creating and delivering value for the users of services in tourism is one of the most important factors in achieving the business success of the companies in tourism (hotels, airline companies, travel agencies, etc.). The specificity and complexity of the process of creating values in tourism stems from the involvement of a large number of marketers in creation of total tourist product. Different factors can influence the creation of values for users, depending on whether this process takes place on the level of the tourist destination or on the level of subjects that perform tourist activities in a particular destination. Creating values is possible when the main focus is oriented towards creating experiences that provide a sense of satisfaction, because the value of a tourist trip arises from many tourist experiences (Prebensen, et al., 2013). Since tourists share experiences with other tourists, they participate in creating the experiential values and they represent the so-called co-creators of total value (Rihova, Buhalis, Moital and Gouthro, 2015).

Research in the field of hotel management shows that satisfied customers lead to repeating purchases and positive promotion, from mouth to mouth, which has a positive influence on brand loyalty and on reducing marketing costs (Clemes, Gan, 2010). Customer satisfaction is an important factor that is often in the focus of marketing research and stems from a positive perception of customers about the quality of hotel services. The subjects of the analysis in this paper are different types of perceived values and their influence on the overall marketing

[260] Faculty of Economy, University in Kragujevac, Serbia
[261] Faculty of Economy, University in Kragujevac, Serbia
[262] Faculty of Economy, University in Kragujevac, Serbia

performance of hotel companies. A special aspect of the paper is dedicated to examining the significance of experiential value for guests when choosing the hotel offer.
Based on the literature review, the paper also discusses the key elements involved in creating the perceived value of guests.

DELIVERY OF VALUES IN ORDER TO INCREASE THE SATISFACTION AND LOYALTY OF HOTEL GUESTS

The development of hotel management contributes to the improvement of the service sector. Research shows that increasing the rates of customer retention leads to increasing the marketing and financial performance of businesses in tourism. Researchers have assessed value within two separate research streams. The first stream assesses value from a managerial perspective. It focuses on how value is proposed at the point of proposition by the firm. The second stream assesses value from the customer's perspective. It focuses on how value is perceived by the customer at the points of exchange, use and after use (O'Cass, Sok, 2015).

The companies that operate in the field of tourism differentiate their offer by providing superior value and in that way they influence the increase in the level of satisfaction of the users of tourist services. Many studies have shown that the perceived level of service values has a significant and positive impact on the level of customer satisfaction and loyalty. Numerous authors (Williams, Soutar, 2009) have analyzed direct and indirect relationships among different dimensions of perceived value and customer satisfaction, as well as their future intentions in shopping. The subject of previous research was mainly a comparative analysis of the impact of socio - psychological dimensions of values (such as emotional value, social value, epistemic value, etc.) and cognitive dimensions of values (value of function and value for money) on the level of customer satisfaction. However, customer satisfaction has an intermediary function when it comes to the relationship between value and behavior of buyers and their intention to re-purchase.

Alekandris et al. (2002) suggest that understanding the reasons why customers stay in hotels and identifying factors that affect their behavioral intentions are two things that are useful for planning marketing strategies in the hotel management. There is a positive relationship between the quality of service, customer satisfaction and the intention of buying. High level of perception of quality of services by consumers often leads to good intentions in the behavior, i.e. formation of a positive attitude of the buyer about the companies and about re-purchasing.

Gordana Radosavljevic *is a Full Professor at the Faculty of Economics, University of Kragujevac, Kragujevac, the Republic of Serbia, on the subjects of Tourism and Hospitality Management and The Economics and Organization of Commerce Enterprises. She defended her PhD thesis in the field of Business Economics and Management, at the Faculty of Economics, University of Belgrade. She is currently concerned with research into the field of management and marketing in commerce and tourism.*



Regarding this, Ravald and Groonos (1996) analyzed the relationship between the value of services and customer satisfaction. They proposed a model based on the assumption that the value of services influences the level of customers' satisfaction and indirectly influences their intention to re-purchase and their loyalty as well. Since there is a positive correlation between perceived value and customers' satisfaction, there is also a positive correlation between elements of marketing mix and creating

values for service users (Faryabi, Kaviani, Yasrebdoost, 2012). Based on this model we can analyze the relationship between the quality of services and the level of satisfaction, and the so-called intended behavior of users in tourism. The results of another study have also confirmed that the quality of services affects the intentions of the users and their behavior when shopping, and all this is done through the increase in the level of total value and level of customer satisfaction (Hutchinson, Lai, Wang, 2009). In the Brady and Cronin model (2001), the quality of the service is perceived through three dimensions of primary service: the quality of interaction, the quality of the physical environment and the quality of the outcome.

However, apart from the quality of tourist services, the price can significantly affect the level of perceived value (Varki, Colgate, 2001) and thus indirectly affect the level of customer satisfaction with the service. For example, customers might be unhappy with the quality of accommodation services, but will remain in the same hotel due to lower prices of accommodation services compared to other hotels within the offer of a particular tourist destination. More precisely, the lower level of perceived quality of the accommodation in question influences the higher level of customer satisfaction, through the influence of the price factor on the total perceived value for the hotel guests. Therefore, value is often considered to be a subjective element that plays a moderator role between service quality and customer satisfaction.

Katarina Borisavljevic *is an Assistant Professor at the Faculty of Economics of University in Kragujevac, Kragujevac, the Republic of Serbia, where she teaches the subjects of: Management in Tourism and Hotel Management, and Economics and Organization of Trade Enterprises. She received her PhD degree at the Faculty of Economics, of the University of Belgrade, in the field of tourism. The key fields of her scientific-research interests are marketing and management in tourism and marketing channels management.*



One of the most important marketing activities in the hotel industry is the creation and delivery of service value for guests in order to increase their satisfaction, loyalty and profitability of hotel companies. An important prerequisite for creating value is the research of the needs and preferences of the users and of potential and regular guests of the hotel.

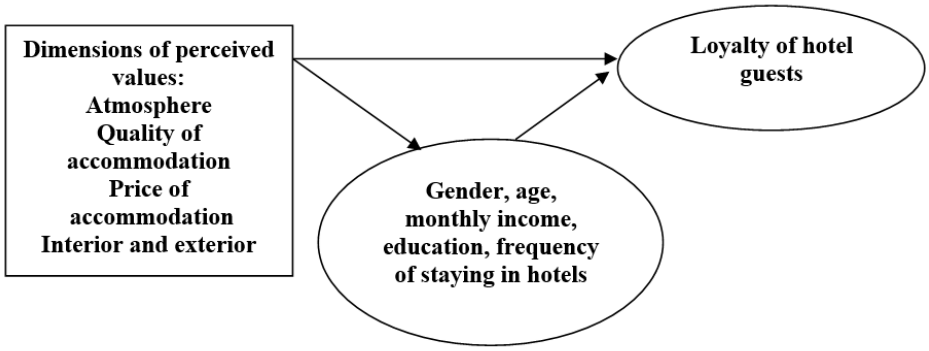
RESEARCH OF PERCEIVED VALUE IN HOTEL BUSINESS

The subject of the research in this paper is the analysis of the value of the hotel offer and the strategies that hotel companies in Serbia apply in order to increase the satisfaction and loyalty of their guests. Starting from the analysis of attitudes and expectations of hotel guests and basic components of values in the hotel industry, the main goal of the research is to investigate the significance of certain elements of the value that hotels provide when increasing the satisfaction and loyalty of guests. The goal of the survey is to determine the extent to which the various components of the value affect the satisfaction and loyalty of the hotel guests. It is also important to analyze whether there are significant differences in the attitudes of different demographic groups of hotel guests regarding different components of the value.

In accordance with the subject and objectives of our research, we started from the assumption that *there is significant influence of certain dimensions of the perceived value on the loyalty of hotel guests. The paper analyzes respondents of socio-demographic characteristics who*

differentiate the components of the value of the offer provided by hotels in different way (Figure 1).

Starting from the analysis of the significance of certain dimensions of the value in increasing the satisfaction and loyalty of guests, a great number of factors influence the level of perceived value, such as: ambient, hotel interior and hotel exteriors, location, quality of service, arrangement and comfort of the room, atmosphere, politeness of the staff, price accommodation, hygiene of the accommodation and other. The survey was conducted on a sample of 109 respondents in the territory of the city of Kragujevac and Belgrade.



Fugure1: *Analysis of the perceived value in hotel management*

Based on the analysis of the structure of the sample in accordance with the certain criteria (gender, age and height of monthly income, etc.), it could be seen that most respondents are women (about 69%), while the highest percentage of respondents are from 30 to 50 years old (about 58%).The highest percentage of respondents has high (around 43%) and middle education background (around 40%). Nearly 60% of respondents have a monthly income level ranging from 20,000 to 50,000 dinars. Regarding the frequency of stay in a particular hotel, the largest number of guests stays several times during the year (around 55%), and about 37% of them stay in a hotel once a year.

When analyzing different dimensions of the perceived value of a hotel product, the price of accommodation has the greatest impact on the guests' decision to return and stay in the same hotel, i.e. to become loyal guests. Respondents said that the interior and exterior of the hotel had the least impact on the loyalty of the guests, from all the elements of the value of the hotel offer (Table 1).

Table 1: Descriptive statistical analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
price	109	1.00	5.00	**4.5138**	.70204
atmosphere	109	1.00	5.00	4.0092	1.00458
quality	109	2.00	5.00	4.3119	.84653
staff	109	2.00	5.00	4.0550	.93130
interior/exterior	109	1.00	5.00	3.9083	1.22883
Valid N (listwise)	109				

Based on the results of the regression analysis, the quality and price of hotel accommodation are statistically significant dimensions of value when creating the loyalty of hotel guests (Table 2). Namely, other dimensions such as the atmosphere in the hotels, the treatment of hotel guests by the employees, exterior and interior, etc. are not significant variables when guests make the decision to return and stay in the same hotel again.

Table 2: The impact of the dimensions of the value of the hotel offer on the loyalty of the guests

Variables in the Equation

	B	S.E.	Wald	Sig.	Exp(B)
price	.515	.299	2.956	.086	1.674
atmosphere	-.066	.204	.106	.745	.936
quality	.470	.259	3.300	.069	1.600
staff	-.062	.236	.069	.793	.940
interior	-.072	.164	.193	.660	.930
Constant	-3.384	1.979	2.924	.087	.034

Table 3: Influence of socio-demographic characteristics on the loyalty of hotel guests

Variables in the Equation

	B	S.E.	Wald	Sig.	Exp(B)
gender	.965	.465	4.318	.038	2.626
age	.067	.330	.042	.838	1.070
education	.724	.304	5.673	.017	2.063
income	-1.574	.450	12.259	.000	.207
Frequency of staying in hotels	-.027	.350	.006	.937	.973
Constant	1.278	1.330	.924	.337	3.590

When analyzing the influence of the dimensions of the value of the hotel offer on the loyalty of the guests, taking into account the statistically significant dimensions of the value (gender, education, income and frequency of staying in the hotel), the results showed that with the increase in the level of guests' income the level of their loyalty towards a certain hotel decreases (Table 3). Considering these results, it can be concluded that guests with higher income have at their disposal a number of hotels and want to change them and to visit different destinations and experience new things and therefore stay in different hotels around the world. On the other hand, guests with lower monthly income do not have the possibility to stay in different hotels, so they often decide to stay in the same hotel if they are satisfied with the services, quality and price of accommodation. Having that in mind, they belong to a group of loyal guests, more than the guests with higher income.

Katarina Radakovic *is a Teaching Assistant at the Faculty of Economics, University of Kragujevac, Serbia, on the subjects of Marketing, Market Communication and Direct Marketing. She is a PhD student at the Faculty of Economics, University of Kragujevac. Marketing is her main area of research.*



There are differences between respondents of different age structures in terms of perceiving the quality of the accommodation offer, while in the case of gender there are no significant

differences in the opinion of the respondents regarding different dimensions of the perceived value of the hotel offer (Table 4).

Table 4: The results of single-factor ANOVA analysis of different groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
price	Between Groups	2.588	2	1.294	2.708	.071
	Within Groups	50.642	106	.478		
	Total	53.229	108			
quality	Between Groups	4.412	2	2.206	3.204	.045
	Within Groups	72.983	106	.689		
	Total	77.394	108			

An interesting thing is the result of single-factor ANOVA analysis of different groups which indicates that there are differences in perceiving the price of accommodation among guests of different levels of education. However, there are no significant differences between groups of respondents who have different levels of monthly income and those who stay more or less in hotels during the year when it comes to the dimensions of the value of the hotel offer.

CONCLUSION

The basic preconditions for creating values through the development of relationships with the guests of the hotel are building the trust and developing friendly relations, reducing effort in gathering information necessary for realization of the trip, minimizing financial expenses by using the benefits of loyalty program and by working on retention of guests in hotels. Based on the analysis of the perceived value in the hotel industry, it can be concluded that there is interdependence between the perceived value and the level of loyalty of the hotel guests. The value, as a subjective category, has the role of a moderator in analyzing the influence of quality, price and other elements of the accommodation offer on the satisfaction and loyalty of the hotel guests. Creating values for guests takes place through the development of relationships between the different partakers participating in the delivery of the entire offer of the accommodation, in order to improve the marketing performance and position of the hotel in the market.

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THE NECESSITY OF IMPROVED TRAINING OF HUMAN RESOURCES IN TOURISM

Adriána Grenčíková[263]
Dagmar Petrušová[264]
Jakub Sokol[265]
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Abstract: *Presented study is focused on reviewing selected indicators in tourism in relevance to the quality of the personnel and efficiency of the tourism segment within the national economy. The objective was to analyze selected available data from mentioned field and draw connections, which are pointing at the necessity of establishing a firm concept of education in the field of tourism and particularly at the improvement and expansion of higher education. Despite Slovakia's considerable potential for tourism advancement, the national economy is oriented on industrial production and in the present mainly on the automotive industry. The abundance or shortage of qualified staff significantly affects the efficiency of an establishment in any segment of human production, therefore it is essential to deal with the issue.*

Key words: *tourism, human resources, quality of personnel, education*

1. INTRODUCTION

The system of tourism is an open dynamic system where product innovation is very rapid. The key point of success for organizations belonging to this segment is the quality of personnel, which plays the decisive role in service offering. Despite Slovakia's considerable potential for tourism advancement, the national economy is oriented on industrial production and in the present mainly on the automotive industry. The abundance or shortage of qualified staff significantly affects the efficiency of an establishment in any segment of human production. Industrial production solves the problem of employee shortage by progressive automatization and by replacing the human work with technology. Concept Industry 4.0 and its vision of Intelligent industry predicts that in near future 50% of job positions in industrial production in Slovakia will disappear. It concerns mainly the positions of low qualified laborers. Contrariwise the tourism segment, despite the introduction of new technologies, is expecting a growth of available job positions to ensure a sustainable growth of service development and to secure innovations. The quality of personnel will play the key role. Human resources are remarkably important for tourism as a whole. The quality of offered service is very closely related with the quality of personnel offering the service. Qualified, amiable and cordial employee has an easier time finding a position in the job market.

The notion „people in tourism describes persons which are primarily or secondarily in direct contact with customers, on a regular or irregular basis. [3] Secondary participants are inhabitants of tourism centers employed in other sectors than tourism, e.g. sale assistants, police

[263] Alexander Dubček University in Trenčín, Faculty of Social and Economic Relations, Študentská 3, 91150 Trenčín, Slovakia
[264] Alexander Dubček University in Trenčín, Faculty of Social and Economic Relations, Študentská 3, 91150 Trenčín, Slovakia
[265] Alexander Dubček University in Trenčín, Faculty of Social and Economic Relations, Študentská 3, 91150 Trenčín, Slovakia

officers, etc. These participants in the relationship with customer rarely come to a contact with the customer and not in a sense of taking part in tourism services. Primary participants in the relationship with customers are entrepreneurs and employees that are taking part in offering the tourism services and are in direct contact with the client. This includes tourist guides, workers of accommodation facilities and travel agencies, taxi drivers, animators, bus drivers, etc. One of the main factors, that significantly influences tourism services, is the quality of personnel. Professional and lingual knowledges form an important part in customer's experience. Therefore, the workforce should be properly qualified, and employees should be the absolvents of high school or have the undergraduate or postgraduate higher education in chosen sector according to their position. Many people employed in tourism are not qualified for their profession. [3]

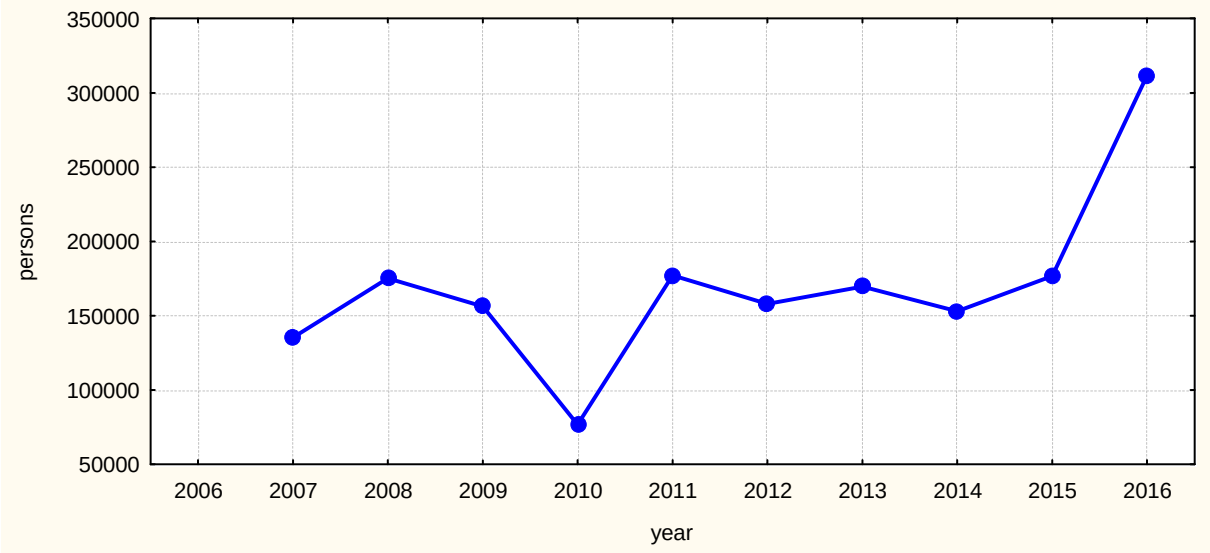
2. IMPORTANCE OF HUMAN RESOURCES FOR TOURISM DEVELOPMENT

Inbound tourism is necessary for tourism development in any country. The tourism progress greatly depends on the demands of country's visitors, who visit various destinations with various levels of tourism development. Potential of tourism in Slovakia is much greater than its current level. If we take into consideration current occupancy rate of accommodation facilities, which is now approximately at the level of 30%, then overall assets from the economy and employment are several times higher than the current rates. Our further tourism progress is mainly dependent on the ability to compete with micro and small enterprises, that form the tourism in Slovakia. In comparison with our neighbors and direct competitors, Slovakia has a lot of catching up to do when it comes to creating good conditions for business development in tourism. The biggest obstacles in ensuring a sustainable growth of Slovak tourism are primarily in the economic and social sphere. The conditions for business, specifically for micro and small enterprises, are unsuitable. High rate of tax burden in comparison with other European countries (especially high rate of VAT) causes a shortage of resources necessary for investments and employee salaries, which can seriously reduce the competitiveness of Slovak tourism. Record numbers of tourists mean higher tourism revenues, which positively effects the wage growth in the sector. Despite these positives, we note a growing lack of employees, both qualified and unqualified. For this reason, changes in the Labour Code are necessary, connected to the opening of the labor market.

Facts about tourism in Slovakia:

- Creates jobs for more than 300,000 employees in Slovakia;
- Tourism and resulting services generate more than 5 billion euros in revenues;
- More than 90% of enterprises in tourism are businesses with less than 50 employees;
- Tourism is one of the biggest first-job provider, more than 20% of employees are young people, under 25 years of age;
- The support of the country on propagating and presenting the tourism is declining, despite the growing benefits. It currently generates only 0.001% of the annual profits in the sector. [13]

Doc. Ing. Adriana Grenčíková, PhD. *works at the Department of Economy and Economics of Faculty of Social and Economic Relations, A. Dubcek University in Trencin. During her pedagogical activity she has been involved in work on scientific research projects of faculty and departmental character as an effective project leader, deputy head of the project, co-worker. In her teaching and research work focuses on the problems of the human resources and the labor market.*



Graph 1: The development of tourism in Slovakia during 2007 - 2016

Tourist season of 2017 was very successful and surpassed the record occupancy rates from 2016. In first eight months Slovakia was visited by 3.71 million visitors, which amounts to about 300 thousand more than in 2016. The number of visitor in Slovakia during the summer months rose interannually by 8.2%. Domestic tourists form the majority, representing 56.6% out of all the visitors. The number of international tourists rose by 8.3%. [12] Majority of these visitors were from Czech Republic, about a third of all international tourists, then there were visitors from Poland, Germany, Hungary and Austria.

	2007	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**
Number of people	135294	175203	156139	76620	177090	157872	169484	153091	176650	311561
Days of stay	543331	512308	387754	279067	418 85	285978	339817	319064	342483	463046
Average length of stay	4,0	2,9	2,5	3,6	2,4	1,8	2	2,1	1,9	1,5

Table1: The progress of active tourism in Slovakia during 2007 - 2016

According the latest statistics of accommodation in Slovakia for 2016 and first half-term of 2017 the tourism continues in its progressive trend and the number of accommodated guests is rising. In first two quarters of 2017 Slovakia was visited by about 2 and a half million visitors, which is a rise by almost 10% against the same period in 2016.

The highest occupancy rate in the first half year of 2017 was recorded in the month of June, during which more than 520 thousand guests were accommodated in Slovakia's regions. Slovaks further prove that they want to get to know their homeland. They formed 62 percent of all the visitors, while their numbers in the last half year rose by more than 10 percent.

Likewise, the number of international visitors rose by more than 9 percent and their stay was longer (+7.4%). The majority of international visitors came as usual from neighboring countries, mainly Czech Republic (28%), Poland (10%), Germany (9%), Hungary (5%) and Austria (4%). On the resource market of Slovak inbound tourism, the highest rate of interannual

growth was noted in number of guests from Chine (+63,8%), Israel (+57,7%) and Russia (+22,6%). [11]

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Bratislava	34,8	34,8	27,0	26,0	27,1	29,6	30,4	28,3	35,0	39,5
Banská Bystrica	24,7	25,7	19,0	19,0	16,6	14,2	14,9	14,7	14,8	17,6
Košice	29,5	24,9	21,0	19,0	18,7	17,7	19,2	16,2	17,6	17,6
Liptovský Mikuláš	35,9	31,4	23,0	26,0	29,7	23,0	26,4	24,9	24,0	29,3
Nitra	22,8	31,5	23,0	28,0	24,6	18,3	20,2	19,6	20,4	28,1
Piešťany	39,8	41,8	36,0	37,0	34,7	40,9	41,9	40,8	41,2	41,5
Poprad	33,7	34,3	23,0	23,0	31,1	30,4	28,8	28,9	32,0	32,5
Trenčianske Teplice	63,2	58,6	46,0	44,0	44,2	47,4	49,5	53,3	52,0	53,3
Vysoké Tatry (region)	37,0	37,1	33,0	34,0	35,4	35,2	36,0	35,8	37,3	41,1
Žilina	23,6	20,6	18,0	17,0	18,0	17,8	17,6	19,0	24,8	26,5

Table 2: Net occupancy rates of bed places in selected cities in Slovakia during 2007-2016 (in %) [10]

Despite positive trends of general progress in tourism, it is necessary to also consider other statistics, e.g. the occupancy rates of bed places, which is not that positive. In the following table we specify the progress of the occupancy rates of bed places in selected cities. The occupancy rates show high long-term numbers in health resorts and High Tatras region, e.g. in Piešťany it was 53.3%, which we consider insufficient.

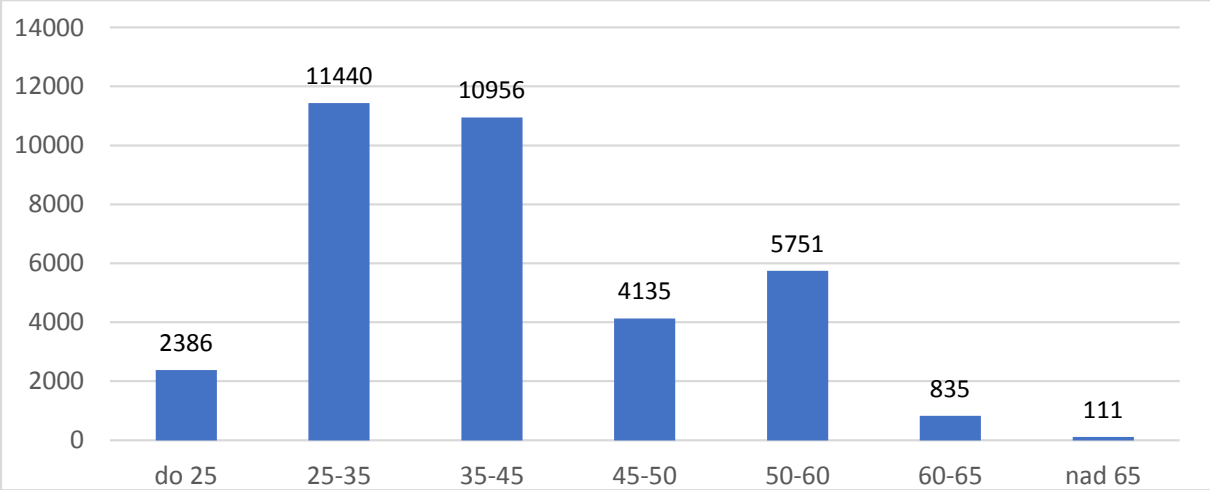
Another negative indicator is the average wage in tourism, which is one of the lowest in the sector. This indicates the fact, that not enough attention is paid to human resources. The first condition of success of an organization is the realization of the importance and value of human resources. People represent the greatest resource of the organization and their management is responsible for the company's success or failure. [6]

	2009	2010	2011	2012	2013	2014	2015	2016
Industrial production	729	771	800	832	865	914	945	978
Construction	559	579	603	607	607	601	632	651
Accommodation	527	549	552	569	587	601	633	673
Hospitality industry	341	357	358	361	368	365	379	395
Transport and storage	700	712	719	738	763	789	824	856
Information and communication	1 542	1 572	1 736	1 743	1762	1 742	1 785	1 747
Selected market services	737	785	811	818	833	817	827	869

Table 3: The development of gross average wage in the economy sectors in Slovakia during 2009-2016 (in €) [10]

Tourism's share on GDP in 2015 was 2.8% and in 2016 it was 2.7%. [11] We consider this pointer as insufficient considering the potential of Slovakia as a country, that encompasses amazing natural beauty and many historical sites. We consider the insufficiently prepared and educated workforce in tourism to be the main problem, especially in offering complex client services.

The concept of education in this sector is insufficiently developed. It is focused on high school education, which prepares service staff, such as cooks and waiters. As in other sectors, the demand for higher-qualified professions, such as operators, hotel director and marketing workers, is rising in tourism as well. In Slovakia, such education is offered by four universities, while in Czech Republic it is 21. The development on the Labour market shows a shortage of workforce connected with bad demographical development in Slovakia and so we looked further into the age structure of employees. The survey, that was made as part of the research task at the Department of Human resources and personnel management in March 2016, presented an interesting finding about the age structure of employees in services, which is interesting mainly for the predicted development of the workforce in various sectors. In general, the workforce is getting older and therefore it will be very interesting to watch the efficiency of personnel in comparison with their age. The question of the necessity to gain and prepare the personnel its work will become one of the main criteria in creating the employment strategy, especially in creating personnel strategies.

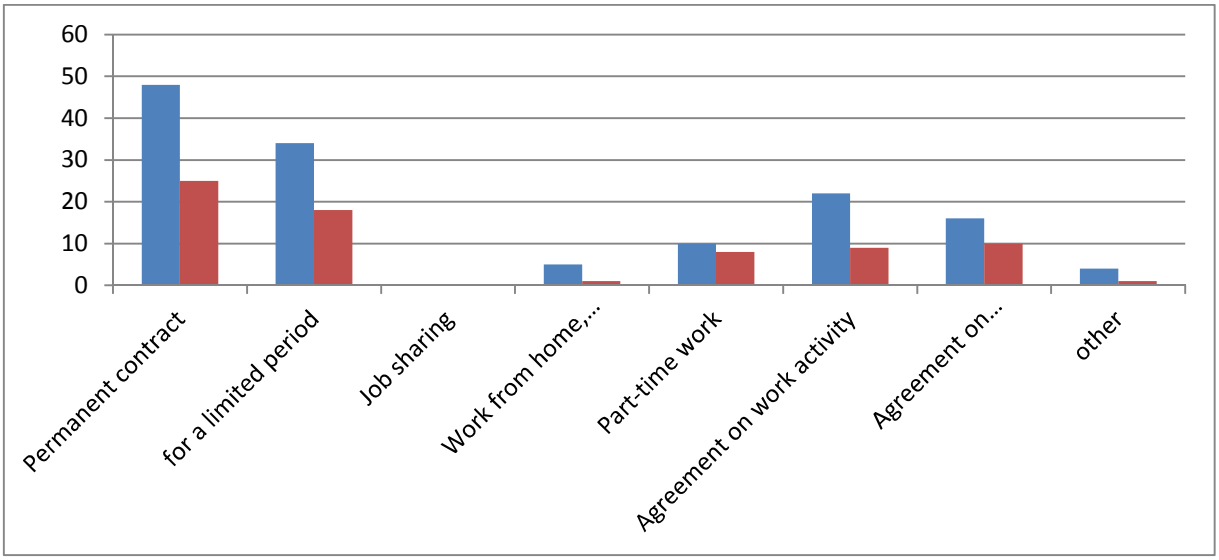


Graph 2: Age structure of employees in smaller businesses

Our survey showed that the situation in tourism is relatively good and the majority of workforce belongs to the age category of 25-35 years old. This signifies good potential for the development of this sector in the future. Paying attention to the concept of education in tourism sector will be a necessity.

What we found interesting in the mentioned survey was the method of employing when it comes to utilizing the flexible types of employment. As in other sectors, the classic types of employment are utilized in the sector of tourism as well, namely the permanent contract and fixed-term contract. The higher utilization of more flexible forms of employment especially in this sector can lead to a higher quality of offering new services as well as to an innovation of offered products, mainly in smaller businesses.

RNDr. Ing. Dagmar Petrušová, PhD. *works at the Department of Economy and Economics of Faculty of Social and Economic Relations, A. Dubcek University in Trencin. During her pedagogical activity she has been involved in work on scientific research projects of faculty and departmental character as an effective project leader, deputy head of the project, co-worker. In her teaching and research work focuses on the problems of the mathematics, statistics and econometrics.*



Graph 3: The preferred types of employment in smaller businesses

Ing. Jakub Sokol
PhD student at the Department of Management and Development of Human Resources. His doctoral work focuses on tourism.

The question of tourism development concerns mainly the personnel questions and specifically the quality of employees, that can offer quality service. No organization is static. [1] Constant changes happen within the organization itself, the environment in which the organization operates as well as in people in the organization. It is necessary to realize, that the organization is made by people that cooperate. The organizational performance will be dependent on people working in the organization and therefore the service offered in tourism is dependent mainly on the human factors. We believe, that it is necessary to pay more attention to the preparation and education in this sector, especially at the level of middle and senior management.

3. CONCLUSION

Among the basic conditions of tourism development in Slovakia are the complexity and quality of offered services, employee education, coordination of subjects in the tourism region, the international propagation of Slovakia as a country with rich tourism. One of the basic condition of tourism development in Slovakia is offering quality services directed at the customer. It is the quality of offered services where Slovakia is lacking compared with the countries of Wester Europe. For this reason, is it necessary to consider the human resources. Among the internal or organizational influences, that effect the management of human resources, are the nature of the business activity, which dictates the nature of work and the structure of workers. Among these influences are also the organizational policy and strategy, geographical location of the organization, organizational structure, current economic situation of the organization, technical and technological equipment of the organization; social, professional and qualification structure of employees and their potential for development; flexibility, organizational culture, unions and the size of the organization. [4]

There is a lack of qualified and motivated personnel in Slovakia, therefore it is necessary to search for options to connect the qualification with motivation. In many cases a situation arises, where we have qualified personnel, but they leave to work aboard because of a better motivation there, namely the financial evaluation. The complexity directly relates with the quality of

offered services. By focusing mainly on accommodation and boarding and not offering addition services, tourism subjects inhibit the progress in tourism. It is necessary to ensure further activities for client, event in case of foul weather, to prevent client's dissatisfaction. The most significant problem in tourism development in Slovakia is the substandard personnel. We see the reason for this in the lack of universities in Slovakia that would prepare their absolvents for this field. It is incredibly important to have educated workers with professional approach, willingness to work and constantly educate themselves. [8] The problem is insufficient financial evaluation, which forces qualified workers to leave Slovakia and seek employment abroad, which leads to a negative development of Slovak tourism. Personnel is the most important element of tourism that makes an impression on international tourists, who are very important for us.

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LAST AMENDMENTS TO TAX LEGISLATION AND DEVELOPMENT OF TOURISM SECTOR IN ALBANIA

Nejla Peka[266]

DOI: https://doi.org/10.31410/EMAN.2018.688

Abstract: *The tourism sector is one of the main contributors to the Albanian economy, having a growing positive trend. The development of tourism in our country is foreseen as part of sustainable development, with great growth potential, generating economic development and guaranteeing employment. Therefore, for this purpose, promotion of Albania as a tourist destination and attracting a large number of visitors, both domestic and foreign, requires the support of a sustainable, environmentally friendly and expansive tourism development throughout the year.*

In order to create the most competitive conditions in the region and to promote the presence in the Albanian market of internationally renowned names, it was necessary to intervene in the Law on Value Added Tax, providing that within this category of accommodation[267] *structures, services are provided with a reduced rate of value added tax*[268].

Even the Balkan region's neighboring countries - such as Macedonia, Montenegro, Serbia, etc., foresee convenience in the value added tax for the tourism sector.

Starting from the great potentials our country offers in the field of tourism, from the geographic, climatic point of view, it is considered necessary to promote an increasingly elite tourism, offering high standards in accommodation facilities of "Hotel with five stars, special status ". This will enable the absorption of large investments in our country, as well as the presence of well-known brands in the field of hotel trade.

Key words: *tourism, law, the value added tax, priority sector, government, fiscal facilities, direct investment, tax legislation, etc.*

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[266] Legal expert, Regulatory and Compliance Department Prime Minister's Office, Albania

[267] According to the definition provided in Article 4 of Law No.93 / 2015, "On Tourism", the accommodation structure is ***"... the structure made available to tourists, domestic or foreign, individuals or groups organized for a period of time indefinite, but not more than one year, accommodation services (sleeping, food, beverages and other services), in accordance with the standards set by its classification and categorization ... ".*** Classification and categorization of accommodation structures is a compulsory condition for the exercise of accommodation activity. This, in addition to enhancing fair competition and the quality of services, is also a measure for consumer protection. Accommodation facilities will not advertise any classification levels, according to their wish, for which they do not meet any standards. For example, a tourist in a hotel classified with "3 Stars" will be offered services of that standard, because this structure has undergone a formal classification process, after which it has resulted to meet the standards of that level.

[268] Law No.92 / 2014 "On value added tax in the Republic of Albania" has aimed at approximating with the European Union Directive "On the Common System of Value Added Taxes" in Europe (DE 2006/112). In this Directive, in Annex 3, it defines what the supplies of goods are and services on which reduced VAT rates may apply where are listed and the supplies of many services and other goods over which the reduced VAT rate can be applied, but always not higher than 5%. Even in Chapter VII of the Law (Article 49, in accordance with Article 98 of the Directive) it is stipulated that in addition to the standard scale, the reduced rate of VAT may be applied. Pursuant to this provision, already with the entry into force of Law No.71/2017 "For an addition to Law No. 92/2014" On Value Added Tax ", amended, a reduced rate of 6% applies for the supply of accommodation service in accommodation structures, as defined in the legislation in the field of tourism.

1. DEVELOPMENT OF TOURISM AS A PRIORITY SECTOR

Nejla Peka
Legal expert/Department of Legislation, Monitoring of Programs and Anticorruption/ Prime Minister's Office
Lawyer/Minister of State for Legislative Reform/Council of Ministers



Academic title on Law « Prof.Assoc.Dr. » Diploma nr.146, dt.23/04/2015, University "Aleksandër Xhuvani", Elbasan, Albania

She graduated at the Faculty of Law, University of Tirana, in 1997. She earned a master degree MSc on "European studies "on 2005 and a PhD on "Public Law", from Tirana University, in 2011.
She attended a lot of trainings, seminars and conferences at European and International institutions designed for senior public officials from 1997 and on. All this experiences, gathered in order to develop professional skills, as well as to face diverse group of people from all over the world, to be challenged in group work as well as to have fruitful lessons in diverse topics.

Taking into account the above, as well as the fact that the tourism sector currently has a special attention from the Albanian government as one of the priority sectors in the country's economic development through the recent changes in the Value Added Tax Law added to the Republic of Albania, part of the fiscal package, approved in December 2017 by the Assembly, it is proposed that the supply of services provided within the accommodation structures "Five-star Hotel, Special Status", as defined in the legislation of the field of tourism, to be with a reduced VAT rate of 6%.

By these changes it is also intended that the government should be given the right to determine that for a particular category of taxable person the tax period is longer than one month but not longer than one calendar year, in order to reduce compliance costs.

Thus, the obligation to submit a VAT declaration for a particular category of taxable person is for a period longer than a month, as can be the quarter, as is currently the obligation to disclose the data for the contributions of social security and health insurance, and income tax on employment for the subjects of simplified tax on profit for small business.

In the following, the above is also intended to allow the government to determine by the decision that the summary records accompanying the VAT declaration are for a longer period than a month, as may be quarterly, but not longer than one calendar year[269].

The recent amendments to the Value Added Tax Act aim at giving the legal status to the government that, besides setting the minimum overall VAT registration limit, also specify cases

[269] Paragraph 5 of Article 107 of the Law No.92 / 2014 "On value added tax in the Republic of Albania", as amended, provides expressly that: ***"... The Minister of Finance has the right to appoint an instruction that for any taxable persons category tax period to be longer than one month, but not longer than a calendar year ...".*** However, since the Council of Ministers, pursuant to paragraph 2 of Article 117 of the same law, establishes with a decision the minimum VAT registration limit, then it is proposed to be the same body that has the right to determine by a decision that for any category of taxable person the tax period shall be longer than one month but not longer than one calendar year. Likewise, since the declaration of value added tax, pursuant to Article 109 of the Law, is always accompanied by the summary records as for the completed works, for the supplies received and for the corrections made, namely the sales book and the purchase book, for this particular category of taxable person, have the right to also determine that the summary records are for a period longer than a month, such as a quarter, but not longer than a calendar year.
In this way, the obligation to submit a VAT declaration is for a period longer than a month, as can be the quarter. Therefore, for a certain category of taxable person, the submission of the VAT declaration should be made on a monthly basis, within the 14th of the first month, after the end of each quarter of the calendar year.

of exclusion from this limit or, set a minimum limit of registration for specific categories, unlike the general limit.

1.1. Innovations changes in the law No. 92/2014

Amendments to the Law on Value Added Tax aim at:

- Encouraging the development of the elite tourism sector and especially the development of hotel services in five-star hotels, special status;
- Growth of competition and economic development;
- A different treatment to reduce compliance costs for a particular category of taxable persons as determined by a decision of the Council of Ministers regarding the period of submission of the VAT declaration and summary records.

The new law[270] proposes to apply a reduced rate of VAT, namely 6%, for the supplies provided within the accommodation structures "5 Star Hotel, Special Status", according to the definition in the legislation of the field of tourism[271].

For this reason, given that the development of hotel services is one of the priorities of the tourism sector, in order to develop and stimulate investment in this sector, applying a reduced VAT rate not only to the provision of accommodation services but also for any other service provided within the accommodation structures "Five-star hotel, special status", according to the provisions of the legislation in the field of tourism, will bring positive effects concretely, promoting investment, improving service and quality, will spur increasing the number of tourists, creating new jobs, etc.

2. FISCAL FACILITATIONS IN THE TOURISM SECTOR

The tourism sector is one of the main contributors to the Albanian economy, having a growing positive trend. Currently, for the provision of accommodation service in accommodation structures, according to the definition in the legislation of the field of tourism, the reduced rate of VAT 6% [272].

By applying the reduced rate of 6% tax on accommodation, and for any other service offered within the accommodation facility "5 Star Hotel, Special Status", the aim of listing our country as a destination of favored in the Mediterranean offer of international tourism markets, but especially the promotion of the presence in the internationally renowned "brand" Albanian market. It is also aimed at creating a new image for tourism Albania, providing service in accordance with international standards[273].

[270] Law No.107 / 2017, published in FZ.222, dated 19.12.2017, provides in Article 4 of Article 49 that: "... ***Exceptionally as set out in paragraph 3 of this Article, the reduced rate of Value Added Tax 6% applies to any service supply provided within the "Hotel / Resort Five Star, Special Status" accommodation structures, as defined in the legislation of the tourism field and who are holders of an internationally registered and internationally recognized trademark "Brand name". The conditions, criteria and procedures for the implementation of this point shall be determined by a decision of the Council of Ministers ... "***

[271] Law No.93/2015, "On Tourism" adopted on 27.7.2015 published in the FZ. Nr.164, p. 11491

[272] Approved by the Law No.71/2017, "For an Addendum to the Law No.92 / 2014" On Value Added Tax in the Republic of Albania ", as amended, published in the Official Gazette no.113, p. 5974

[273] Referring to the number of visitors in the last 4 years (2013 - 2016), they have shown that from 2013 to 2016 there has been an increase of 45.4% of the number of foreign nationals entering in our country.

For this purpose, the recently adopted amendments to the new fiscal package, the law on income tax, aimed at[274]:

- The incentive of the tourism sector, reducing the tax rate[275] according to the regulations in the field of tourism;
- Incentives in the field of software production, reducing the tax rate as a key factor for technological and economic development[276].

In today's global economy environment, where technology and information development is a major impetus for boosting competition and long-term economic growth, many governments have devised policies to encourage innovation in technology, including most countries the OECD and other major economies such as China, India, Brazil and Russia[277].

In addition, promoting investment in the tourism sector will also contribute to:

- Opening up new jobs;
- Increasing the number of tourists and visitors with great potential of purchasing power that will stay in Albania;
- Increasing consumption as an important factor in GDP growth.

Currently, the countries of the region have chosen different forms of incentives to improve the tourism climate[278]. Other countries' tax incentive experiences show a variety of tax treatment.

Our country has chosen the form of tax deduction from the normal rate, proposing that this rate be 5% by 15%, which is the normal rate. This form of incentive aims to create favorable conditions for improving the climate for the development of information technology market by encouraging the creation of these developments within the country.

In order to promote investment in elite tourism and the absorption of well-known international operators in the field of tourism, it is also envisaged that the construction of "5-star special status hotels" accommodation structures will be exempt from the infrastructure impact tax[279]. Also, these investments are also excluded from the tax on the building.

[274] Law No.8438, dated 28.12.1998, "On Income Tax", as amended.

[275] Thus, the tax rate cut at 0% for the first 10 fiscal years is foreseen for accommodation structures "Four-star and five-star hotels, special status"

[276] Reduction from 15% to 5%, the tax rate in this case was assessed as an important instrument to motivate the retention of intellectual capacities within the country

[277]International practice recognizes some forms of incentive and specifically:
- Through recognition beyond the allowed norm of current expenditures or capital expenditures;
- Tax relief for the acquisition of intellectual property by other companies;
- Tax incentives for profit realized by the use or production of innovative technological developments.

[278] Thus, refraining from Serbia's fiscal legislation, this country exempts for 10 years from profit tax, those tourism investments, which exceed 8 million euros, and employ at least 100 people. In return for investment in tourism, Turkey provides for multiple tax on income tax and income tax, namely up to 90% reduction in personal income tax or personal income tax. In general, tax reductions in Turkey are made for a period of time not exceeding 10 years. Macedonia applies a reduced tax rate, depending on the portion of the profit reinvested in tangible and intangible assets (including computer software and patents used to expand business activity). Bulgaria offers accelerated 2-year amortization for new computers and new equipment. Ireland allows an additional 25% deduction over costs, actually made for investors who realize the design and development of integrated and innovative hardware and software systems, complex software algorithms, models and mathematical solutions.

[279] In this regard, the countries of the region provide incentives to attract foreign direct investment in the tourism sector and especially to the high standard hotel structures (5 star hotels, special status).

CONCLUSIONS

Albanian tourism is still in its infancy and is currently facing difficulties to compete with the level and quality that offer hotels and resorts of the region. For the tourism development, in addition to the high number of tourists, above all, a wide and high quality hotel and resort infrastructure is needed, which only experienced hotel groups can offer. On the other hand, the current tendency of the Balkan countries is to provide incentives in a variety of ways, in order to attract foreign direct investment in the tourism sector and, in particular, to upgrade high standard hotel structures (hotels with four and five star).

All these interventions in the domestic fiscal legislation aim precisely at the development of the tourism sector and, above all, to improve the image of our country everywhere in the world. These investments will contribute to the opening of new direct and indirect jobs, the growth of tourists and visitors, and the growth of domestic consumption, thus contributing to the growth of society's well-being in our country.
This remains to be seen.

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FINANCIAL DYNAMICS OF TOURISM COMPANIES, TRAVEL AGENCIES AND TOUR OPERATORS, DURING THE CRISIS PERIOD[280]

Felicetta Iovino[281]
Guido Migliaccio[282]
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Abstract: *The global financial crisis has affected all countries during the period 2008-2014. Tourist companies, especially in Italy, play a significant role in the economy of a country. The performance of tourism companies, and in particular travel agencies and tour operators, will be analysed in this paper, relative to the period of the crisis.*
The aim of this paper is to analyse financial dynamics of the aforementioned tourist companies, to check whether they have suffered the effects of the global crisis.
To this end, data from the AIDA database relating to Italian companies in the sector were used. The financial dynamic of these companies has been analysed using the quick ratio and debt ratio. An analysis of the trends of these indices was carried out for the period 2007-2015. In this way, it has been verified whether the global crisis has affected financial dynamics of travel agencies and tour operators in Italy.

Key words: *Tourism, Crisis, Financial ratios, Quick ratio, Debt ratio, Equity ratio.*

1. INTRODUCTION

This paper highlights the situation in Italy with specific reference to tourist companies, travel agencies and tour operators. In particular, its objective is to analyse the financial structure of Italian tourist companies, during and after the 2008 crisis, about various geographic areas and the two tourist markets, travel agencies and tour operators.

The global economic and financial crisis of recent years has caused a general contraction in consumption in Italy, even if tourism has suffered less effects than other economic sectors (National Tourism Research Institute-Unioncamere, 2012). In fact, since 2008, in five years, the contraction in tourism consumption has been about -6.7%, mainly due to the reduction in purchases of products from the manufacturing industry (-31.5%), only partly offset by the greater propensity of tourists to spend in food and wine products.

Expenses for cultural activities and entertainment only recorded a slight decrease in the 2008-2012 trend (-5.6%), while the hospitality and restaurant sector maintained a tendential stability throughout the period.

The results of quantitative statistics relating to the period of the international crisis must also consider that before the effects of the international economic crisis, Italian tourism had more

[280] The paper is the result of a collaborative work. However, it is possible to attribute to Felicetta Iovino: research methodology, results and discussion. The other sections are of Guido Migliaccio.
[281] Department of Law, Economics, Management and Quantitative Methods, University of Sannio, Benevento, Italy
[282] Department of Law, Economics, Management and Quantitative Methods, University of Sannio, Benevento, Italy

than worrying indicators, losing almost half its share of the tourist market worldwide (Decaro, Piccirilli, 2017)). The critical factors were the great fragmentation, the parallel rise in tourist markets in emerging countries, the lack of attractiveness of foreign investments, the low level of professionalism of the employees in the sector, infrastructure inadequacy, etc.

Italian tourism scholars have focused their attention mainly on the structural characteristics of the sector and on the characteristics of the operators. Instead, specific studies are widespread on the balance of assets, financial and economic tourism companies. For this reason we tried to analyze, as a first approximation, the trend of the main indexes of Italian tourism companies to verify if there is a parallel between the macroeconomic statistical data and the financial indices derived from their balance sheets.

To this end, we asked ourselves two basis questions:

1) What is the actual situation and what has been the trend in the last nine years in the various Italian geographic areas and business markets?
2) Are there differences between this two markets and tourism sector or geographic areas?
3) Are geographic differences significant?

The hypothesises are that (H_1) the financial crisis did not significantly affect the financial structure of tourist companies, by virtue of their resilience (Prayag, 2018; Romão *et al.*, 2016; Tsao and Ni, 2016; Biggs *et al.*, 2015); (H_2) there are differences between groups belonging to different geographic areas or markets; (H3) these geographic different are statistically significant.

Felicetta Iovino *is expert of Business Administration and Accounting at the University of Sannio. She has a PhD in Public Sector Management (2008) by the University of Salerno. She has written articles about energy companies.*

For this aim, the financial structure is evaluated using two ratios: the debt ratio and quick ratio; the period considered is the nine years from 2007 to 2015; trend analysis and ANOVA has been used.

In the following sections, a review of literature on tourist companies is presented. Thereafter the methodology, results and implications, conclusions are discussed.

2. LITERATURE REVIEW NOTES

The effects of the economic crisis on tourism have been the subject of numerous international and even Italian studies. They face the effects of the global economic crisis on the demand for leisure or even the structural problems that characterize particular regions of the planet. Among the main contributions that analyze the phenomenon in a general context we mention, first of all, the article by Perles-Ribes et al. (2016) presenting a theoretical model of the influence of economic crisis on tourism destination performance. It discusses the temporary and permanent effects of economic crises on the global market. Also significant is the contribution of Sava (2014), which is developed using the monitoring of the World Tourism Organization (WTO), although many considerations refer above all to Romania.

Cohen's article (2012) is also very useful: focuses on the consequences of the contemporary global system, and more specifically, the Asian tourism system. The effects of the economic

slow-down in the Western countries on the rate of growth and the shape of the global tourism system are discussed.
Perhaps, however, the concept of crisis in the tourism sector will have to be redefined above all in relation to the new characteristics of the mobility of travelers in a globalized world. This is the provocation that derives from the work of Michael Hall (2010): the potential effects of crisis becomes more hypermobile and the global economy even more interconnected. A review of the literature on tourism and the crisis that economic and financial crises will receive the most attention to these events as terrorism and increased energy costs.

Other particularly useful contributions focusing on the effects of the global tourism crisis are those of Sheldon & Dwyer (2010), Visser & Ferreira (2011), Dumičić et al. (2017), Papatheodorou et al. (2010), etc.

Alongside the articles that analyze the trend of the sector influenced by the more general economic crisis, there are contributions that also deal with the crisis in the tourism sector, analyzing, however, other causes such as, for example, natural disasters, terrorism, situations local policies etc. Among others, we mention, for example, Cohen, (2010) that compares two very different tourism crises: the 2004 tsunami on the Andaman coast of southern Thailand and the occupation of the Bangkok in the course of the Anti-government protests in 2008.

In general, however, it is necessary to type crisis management studies focusing on the typical aspects of tourism, as proposed by Racherla & Hu as early as 2009: in this article, the authors develop a framework that incorporates knowledge management principles to enhance the effectiveness of crisis management and planning for the hospitality and tourism industry. In the international bibliography, countless studies focus the effects of the crisis on individual geographical areas that, obviously, have suffered differently from the contraction of consumption.

In Italy the relations between the general economic and tourism crisis are mainly outlined in some short contributions. Among Martini, Umberto, Ejarque Alivernini & Breda (2010), Pasquini (2009), Martini & Ejarque (2009), Rapisarda Sassoon (2006), Gioia (2005) in which, of course, the structural problems of the sector in Italy added to the effects of the decline in consumer demand due to the economic crisis.

Guido Migliaccio *is Associate Professor of Business Administration and Accounting at the University of Sannio. He has a PhD in Public Sector Management (2007) and another PhD in Marketing and Communication (2010) both awarded by the University of Salerno. He has written many books and articles.*

As is evident, therefore, the existing bibliography, especially Italian ones, has not sufficiently developed an analysis on the effects of the numerous causes of the crisis in the tourism sector in a typically reasoning perspective that starts from the budget analysis. For this reason, it was decided to investigate the performance of some indicators to verify if there were significant effects on the financial situation of the companies, or if the entrepreneurial management was able to cope with the decline in demand while maintaining the necessary economic, equity and financial balance (Iovino, F., 2012; Iovino, F., 2014).

3. RESEARCH METHODOLOGY

Data collection and sample characteristics

To our objectives, secondary data on AIDA database has been used. To analyse the financial situation, two ratios, debt ratio and quick ratio have been chosen. The nine years during and after the crisis, i.e. 2007-2015 had been considered. The sample was made up tour operators and travel agencies, that is 1908 companies operating as travel agencies, tour operators or both will operate simultaneously. This is the maximum number of companies available. Then we verified the number of such companies for which data are available for the ratios considered in the 9 years under investigation. The sample consists of 565 companies, of which 37 are tour operators and 223 travel agencies and 305 both travel agencies and tour operators. Successively, different groups have been identified using two discriminating factors, the geographic area and the business market. About the first one three clusters have been identified: north, centre and south according to conventional classification of Italian regions. The geographic distribution of the sample was the next: 55% in the North group, 31 % in the Centre and 1 % in the South ones. To identify the belonging market a specific section was assigned to each tourist firms according to the statistical classification of economic activities in Italy (*ATECO*), and they were grouped in two groups: tour operator market and travel agency market.

According to the second discriminating factor, the sample consisted of 37% tour operators firms and 223% travel agency firms and 305 tour operator and travel agency firms.

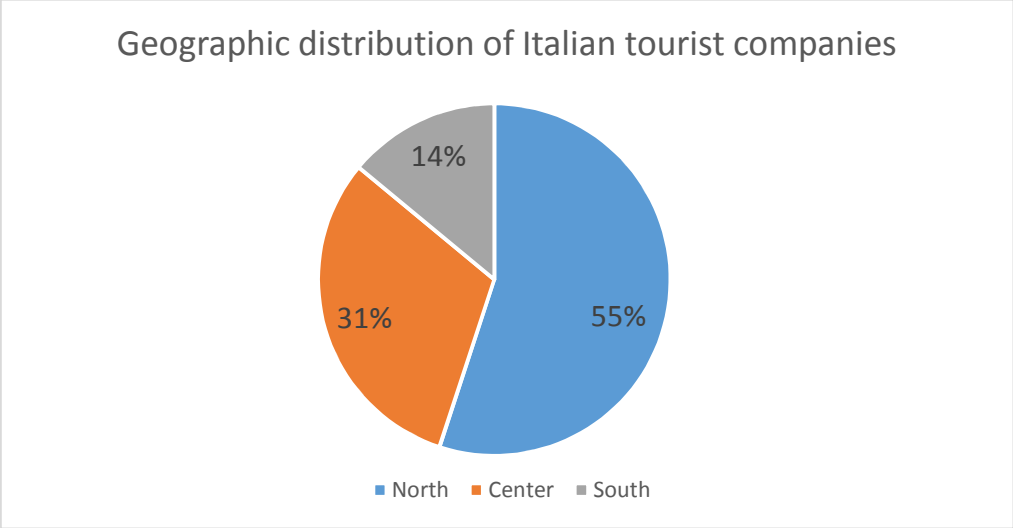


Fig. 1 – Source: our elaboration - geographic distribution of Italian tourist companies

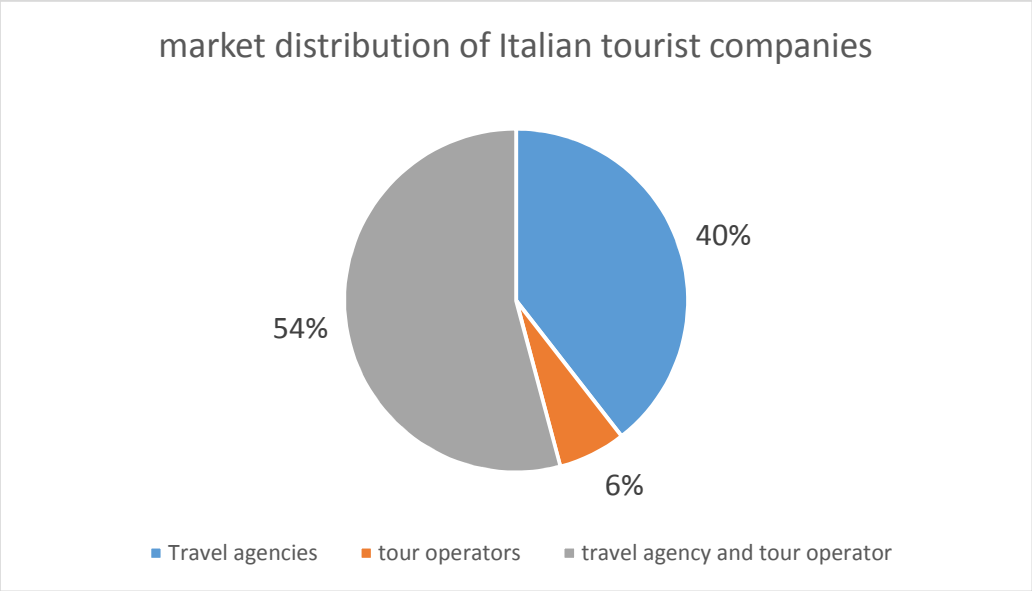


Fig. 2 – Source: our elaboration - market distribution of Italian tourist companies

Method

First of all we analysed data's trend in the period 2007/2015 for each ratio and group. Then by the analysis of variance (ANOVA) we assessed the differences of means between the different geographic areas and the response variable means at the different factor levels.

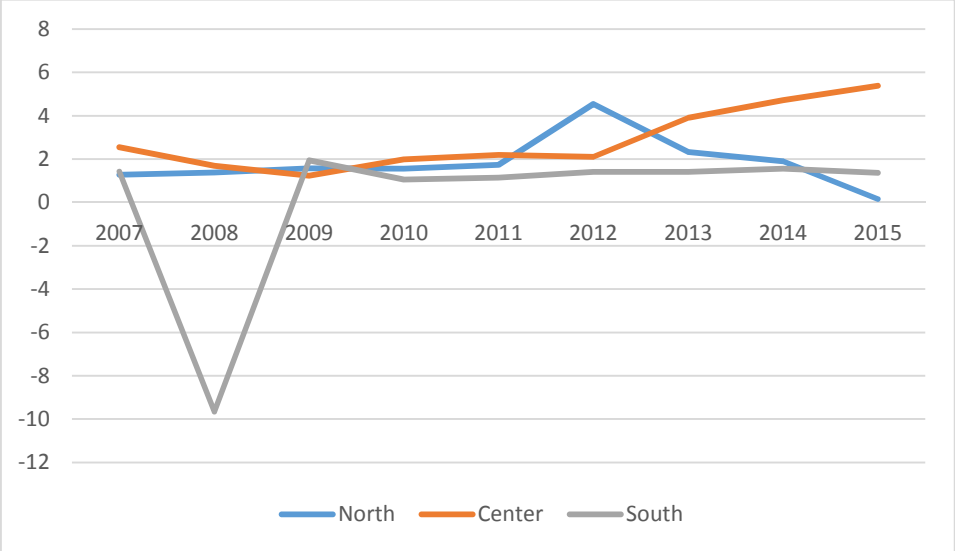
The null hypothesis states that all population means (factor level means) are equal while the alternative hypothesis states that at least one is different. In our case, the independent variables were the geographic localization and the business market while the dependent variables were the ratios. We chose ANOVA one-way type, because two variables were analysed e separately.

4. RESULTS AND DISCUSSION

Trend analysis and analysis of variance

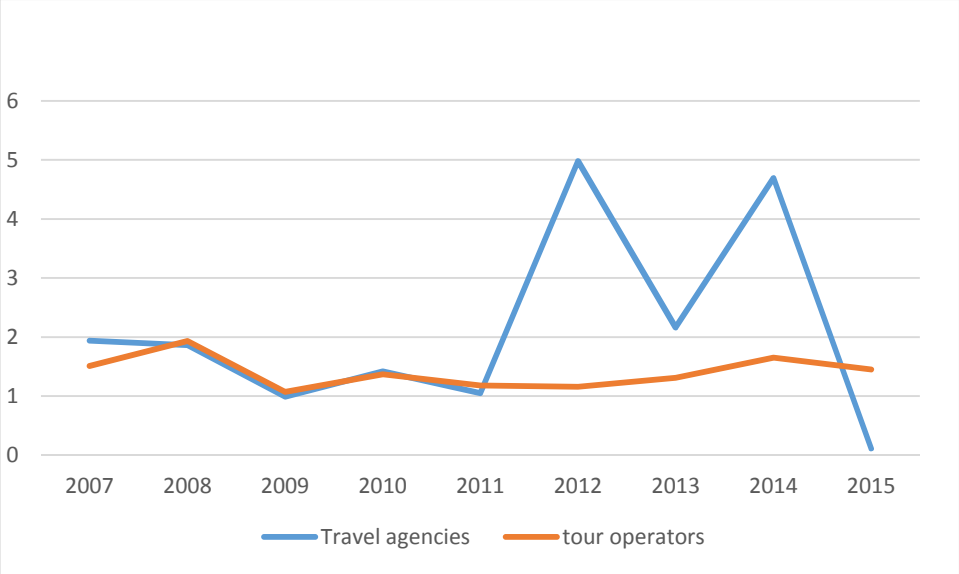
The debt ratio is a variation of the financial leverage ratio and highlights that the main part of asset financing is being done through debt. Investors analyse several financial ratios to understand a company's financial health. It'll be preferred to increase debts if it's cheaper than to issue new shares. The nine-year mean ranges between -9.66 and 5.38, if we consider the geographic localization as discriminating factor, and between 0.11 and 4.98, if we consider the belonging market. A balanced situation requires a value at most equal to 1 (Migliaccio, G., 2012). Figures 1 and 2 show that the mean over the nine years deviate far from this value. However, in 2008 southern companies recorded a high negative value at the beginning of the crisis, which signaled an excess of liquidity with respect to debts and in 2012 northern companies had a very high debt ratio of 4.55. Tour operators' trends, on the other hand, are substantially close to the equilibrium value.

Figure 1: Trend of *debt ratio* according to geographic localization



Source: our elaboration

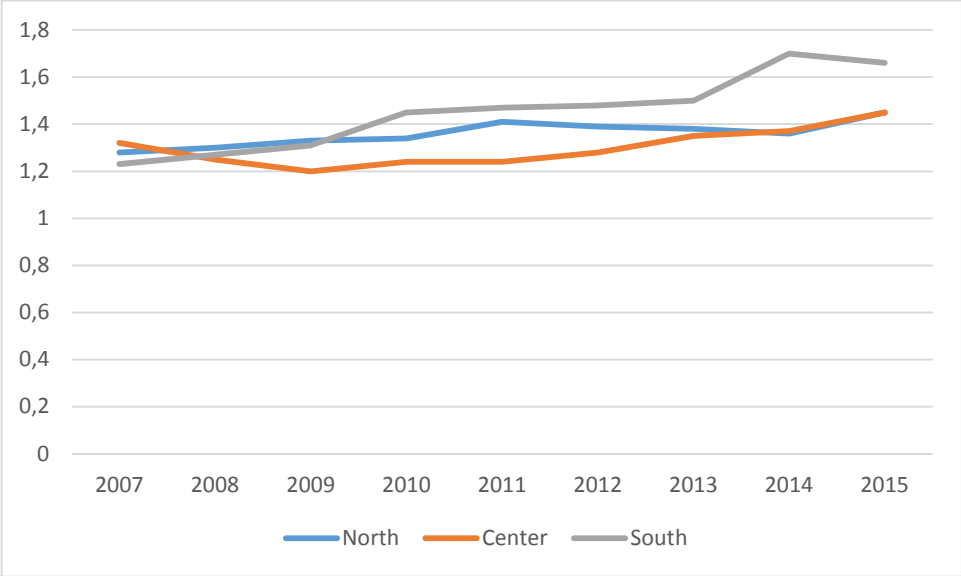
Figure 2: Trend of *debt ratio* according to market



Source: our elaboration

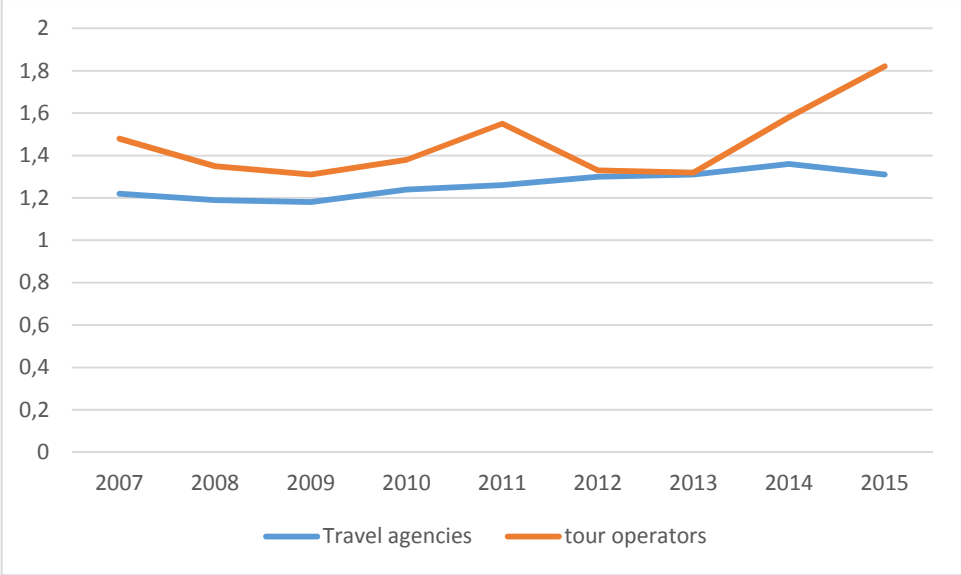
The quick ratio or acid test ratio is a liquidity ratio which shows the company's ability to meet current payables only with current liquidity, not considering the stock that can hardly be disposed of. The quick ratio therefore considers only the most liquid assets of the company. Considering groups discriminated by geographic area, trend analysis describes a situation of good liquidity (fig. 3). In fact values, higher unit throughout the nine years, prove that tour operators and travel agencies have been able to face with quietly short term liabilities. Except for a slight decrease in 2009 of only 0.07 compared to 2008 for companies in the south, the trend is substantially increasing.

Figure 3: Trend of *quick ratio* according to geographic localization



Source: our elaboration

Figure 4: Trend of *quick ratio* according to market



Source: our elaboration

Even if we consider the classification by business market (Figure 4), the trend is overall stable or positive, in fact the ratio have increased by 14.28% for travel agencies and 34.81% for tour operators. There is not a big difference between the two analyzed markets of tourism companies. Ratio values range between 1.18 and 1.82 describing a situation of good liquidity in the short term and therefore a good financial balance. The peak is recorded by tour operators in 2014 with a value of 1.82, signaling a strong recovery in consumption. In general, we can verify that there are no significant deviations from 2008, the crisis seems to have been affected on the financial structure of travel agencies and tour operators. The trend is rather stable over the nine years or with changes only in the debt ratio of travel agencies in 2012 and 2014. Therefore the hypothesis H1 is validated. About the hypothesis H2, we can note that the trend is mostly similar for quick ratio, while debt ratio records more relevant changes of different sign. These variations are appreciable for the south by referring to the geographical location

and travel agencies if referring to the market to which they belong. The hypothesis therefore H2 is partially verified. About debt ratio, Table 2 shows the results of the analysis, assuming the geographic area as independent variable. There isn't a statistically significant difference between groups ($F(2,24) = 2.87$, $p = 0.076189$), in fact F < F *crit* (p value >0.05).

Table 2: *Debt ratio* - Analysis of variance with geographical localization as independent variable

Source of variation	*SQ*	*gf*	*MQ*	*F*	*Sig.*	*F crit*
Between groups	32,880985185185	2	16,440492592592	2,8715703292247	0,07618912770695	3,4028261053501
Within groups	137,40628888888	24	5,7252620370370			
Total	170,28727407407	26				

Significant level at 0,05

The null hypothesis must be accept.

The results of ANOVA applied to liquidity ratio show that we have to reject the null hypothesis if it is considered geographic localization as independent variable. In this last case, there is a statically significant difference between groups. In fact, F(2,24)=4,466083, p=0,022443537, F<F *crit* (p value< 0.05).

Table 2: Quick ratio - Analysis of variance with geographical localization as independent variable

Source of variation	*SQ*	*gf*	*MQ*	*F*	*Sig*	*F crit*
Between Groups	0,10582963	2	0,052914815	4,466083	0,022443537	3,402826105
Within Groups	0,284355556	24	0,011848148			
Total	0,390185185	26				

Significant level at 0,05

The results of statistical analysis show that the hypothesis H3 of this research, previously described, is fully verified with regard to quick ratio, while isn't be reject with regard to debt ratio.

CONCLUSIONS

The approach to the study of the crisis in the tourism sector considers above all the structural limits of the sector in a given geographical area due to political or cultural responsibilities, to ecological phenomena, to fashions, to the capricious oscillating tendency of demand, and so on. The new globalized tourism that spreads in every area of the globe for the renewed political equilibrium and above all for the development of low cost transport poses new problems, considering the more marked competition (Iovino, F. 2015; Iovino, F., Migliaccio, G., 2016; Migliaccio, G., Iovino, F., 2018) and, in general, the reduction of the economic dispositions of the families as an effect of the international economic crisis that still shows its effects on consumption.

With reference to Europe and, more particularly to Italy, to the structural problems of the sector already emerged before 2008, those deriving from a progressive decline in demand have been

added, which, however, has not been as accentuated as that registered in other productive sectors.

The analysis carried out on the balance sheets of Italian tourism companies during the period considered, even though limited to the few financial indicators that have been focused, shows trends that are consistent on average and upward from 2009 onwards. The effects of the crisis are also recorded in some balance sheet ratios: despite the peculiar characteristics of southern Italy, which notoriously shows a structural delay compared to other areas of the country, the investigated indexes show fairly consistent trends with the Center and Northern Italy.

It is difficult to make a clear judgment on these findings that should emerge from more in-depth studies that also link other aspects of management such as, above all, profitability. As a first approximation, limited to the available data, it would seem that the investigated tour operators have compensated for the structural delays of the different areas with a management that is careful to balance between sources and uses. It is therefore particularly important to appreciate the commitment of the governing bodies of the southern companies that certainly operate with greater difficulty.

Considering, instead, the trend of the indices compared to the two subjects analyzed (travel agencies and tour operators), for the debt ratio we note a greater stability in the indices for the larger operators, notoriously the tour operators. Evidently the higher volumes traded allow for the maintenance of optimal sources / uses reports that improve over time. The travel agencies, certainly smaller, are instead conditioned in their financial balance by fluctuating trends in demand. The smaller dimensions make it more difficult to maintain stable assets which, on the other hand, are desirable.For the quick ratio, however, the trend appears to be the opposite, even if the major fluctuations recorded for tour operators do not seem particularly significant. Tour operators confirm the availability of greater liquidity that has grown in recent years.

Necessary future developments of this first study track should implement the attention on other margins and asset indexes correlating them to Roe, Roi and Ros, looking for the necessary logical links. Obviously the past and future balance sheet data will have to be wisely linked to the statistical results of the sector (de Sausmarez, 2007), by type of operators and by homogeneous geographic area, so as to have more comprehensive interpretative schemes of a particularly dynamic phenomenon in continuous evolution.

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THE CHAOTIC GROWTH MODEL OF THE INTERNATIONAL TOURISM RECEIPTS: EURO AREA

Vesna D. Jablanovic[283]

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Abstract *This paper examines the international tourism receipts dynamics in the euro area. The basic aims of this paper are: firstly, to create a relatively simple chaotic growth model of the international tourism receipts that is capable of generating stable equilibria, cycles, or chaos, and secondly, to analyze the international tourism receipts growth stability in the period 1995-2015 in the euro area. This paper confirms the existence of the stable growth of the international tourism receipts in the euro area in the observed period.*

Keywords: *International tourism receipts, Growth, Stability, Chaos.*

INTRODUCTION

The euro was first introduced in 1999. The Eurozone consists of the following EU Member States (19) which have adopted the euro as their single currency: Austria, Belgium, Cyprus (2008), Estonia (2011), Finland, France, Germany, Greece (2001), Ireland, Italy, Latvia (2014), Lithuania (2015), Luxemburg, Malta (2008) Netherlands, Portugal, Slovakia (2009), Slovenia (2007), and Spain. The euro has a special impact on the tourism sector.

The euro area economy continued its gradual recovery in 2015. While private consumption continued to expand, investment growth faltered. Real GDP is forecast to rise by 2.145 per cent in 2017. In the euro area domestic demand is expected to be the main generator with robust private consumption supported by rising real incomes. Investment should continue to expand. Unemployment should continue to gradually decline, and the unemployment rate fall to 9.173 per cent in 2017. For 2016 as a whole, GDP growth is 1.793 percent (see Fig. 1).

The situation in the labour market continued to improve; the unemployment rate decreased by 1 percentage point in the course of the year to 10.008 percent. Annual average inflation rate is forecast at 1.482 per cent in 2017 (see Fig. 2) (Economic Assessment of the Euro Area Winter 2015/2016, 2016). The European Central Bank (ECB) loosened its policy by lowering the interest rate on excess reserves. The expansive monetary policy has effect. It is assumed that the interest rate will remain close to zero in 2017. Fiscal policy has been less restrictive in 2016 than in the previous two years. The reduction of the consolidated euro area budget deficit in relation to GDP has been supported by improved growth (see Fig.3).

According to the UNWTO Tourism Highlights (2016 , pg.6), as a worldwide export category, tourism ranks third after fuels and chemicals, and ahead of food and automotive products. In many developing countries, tourism ranks as the first export sector. Tourism is increasingly an essential component of export diversification, both for emerging and advanced economies.

Tourism plays an important role in the euro area. In 2014, 2.3 million enterprises in industries with tourism related activities employed an estimated 12.3 million persons in EU. The EU-28's

[283] University of Belgrade, Faculty of Agriculture, Nemanjina 6 , 11081 Belgrade, Republic of Serbia

population aged 15 or over from within the EU-28 made an estimated 1.2 billion tourism trips in 2015. The important destinations in 2015 were concentrated in France, Italy, the United Kingdom, Spain and Germany. The top four most popular destinations for non-residents were Spain, Italy, France and the United Kingdom. (http://ec.europa.eu/eurostat/statistics-explained/index.php/Tourism_statistics).

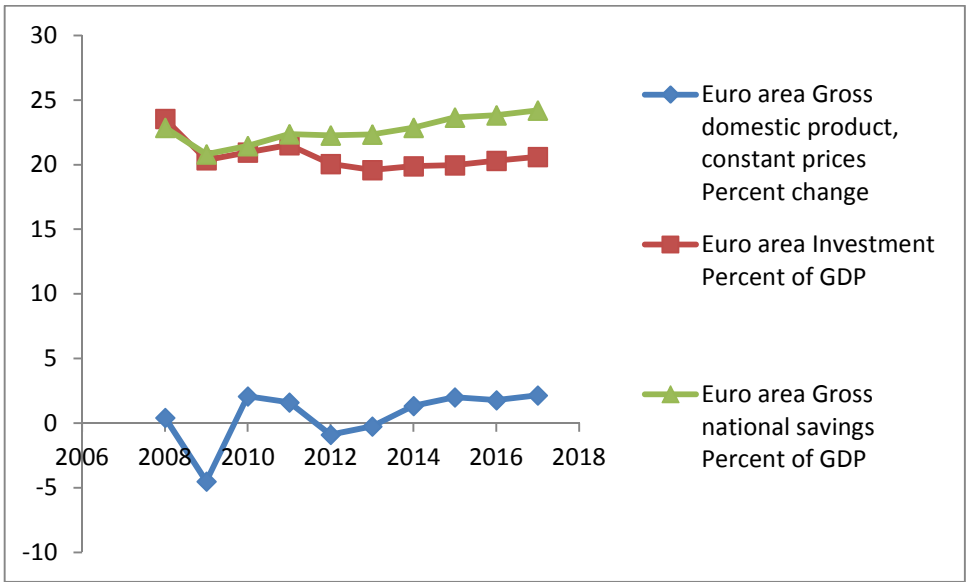


Figure 1. GDP (% change, constant prices), Investment (% of GDP), Gross national savings (% of GDP) :Euro area (www.imf.org)

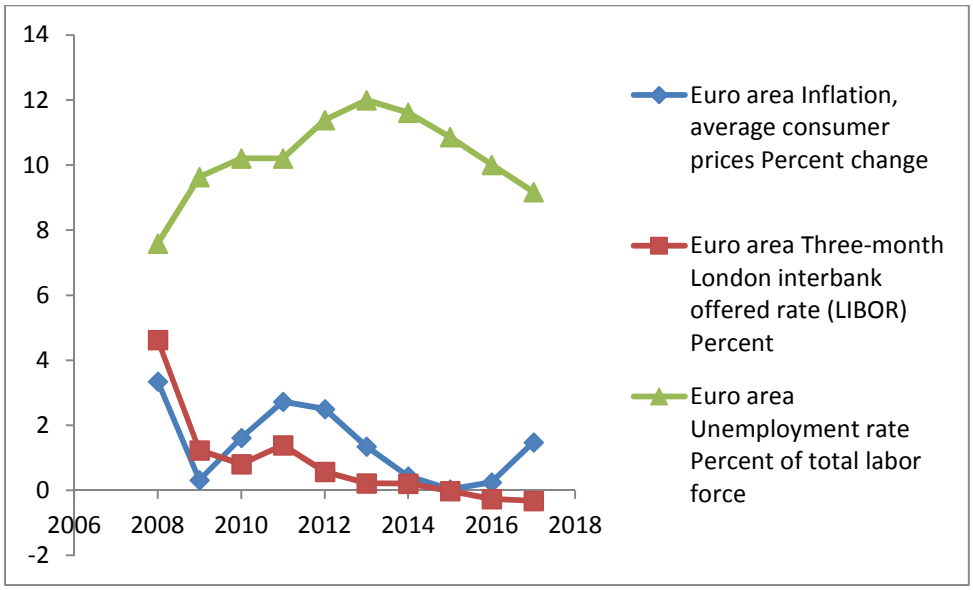


Figure 2. Inflation, Libor and Unemployment rate: Euro area (www.imf.org)

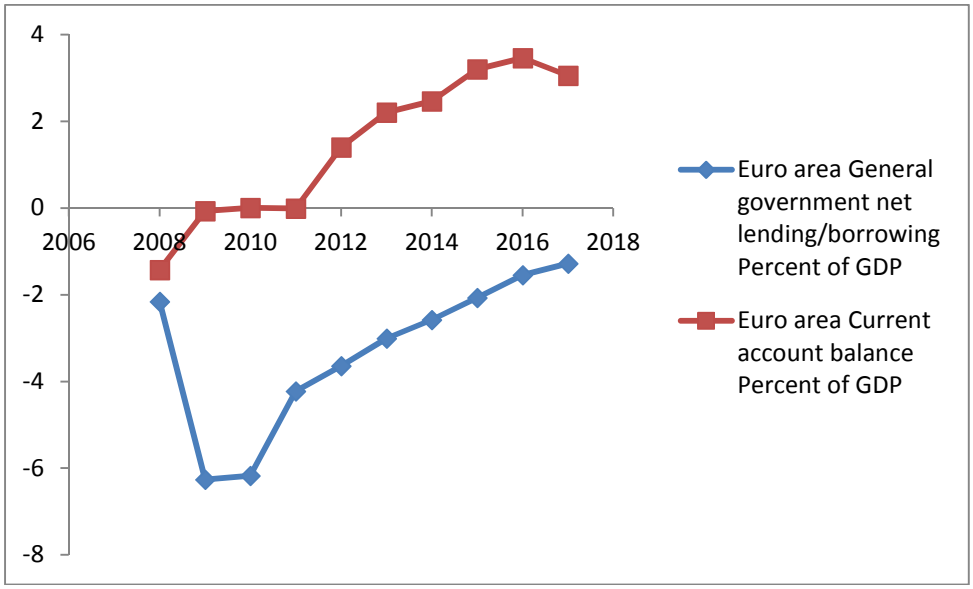


Figure 3.General government net lending /borrowing (% of GDP) and Current account balance (% of GDP): Euro area (www.imf.org)

The economic importance of international tourism can be measured by looking at the ratio of international travel receipts relative to GDP; these data are from balance of payments statistics. In 2015, the ratio of travel receipts to GDP was highest, among the EU Member States, in Croatia (18.1 %), Malta (13.4 %) and Cyprus (12.7 %). In absolute terms, the highest international travel receipts in 2015 were recorded in Spain (EUR 50.9 billion), France (EUR 41.4 billion) and the United Kingdom (41.1 billion), followed by Italy (35.6 billion) and Germany (33.3 billion). (http://ec.europa.eu/eurostat/statistics-explained/index.php/Tourism_statistics).

Germany recorded the highest level of expenditure on international travel, totaling EUR 69.9 billion in 2015, followed by the United Kingdom (EUR 57.2 billion) and France (EUR 34.6 billion). Spain was the EU Member State with the highest level of net receipts from travel in 2015 (EUR 35.2 billion), while Germany recorded the biggest deficit (EUR -36.6 billion) (http://ec.europa.eu/eurostat/statistics-explained/index.php/Tourism_statistics)

International Tourism Receipts grew 3% in 2016. International tourism receipts are the earnings generated in destination countries from expenditure by international visitors. For the receiving country, receipts from international visitors count as exports. For some 110 countries and territories, receipts from international tourism exceeded euro 1 billion in 2016. Most EU-28 destinations show growth in receipts. The group of the 28 countries of the European Union (EU-28) recorded a total of euro 340 billion (US$ 377 billion) in international tourism receipts, a 3% increase in real terms over 2015. This growth is above the increase for Europe overall (+1%). In absolute terms receipts in the EU-28 increased by euro 5 billion. Tourism receipts in EU-28 account for 31% of receipts worldwide (European Union Short-Term Tourism Trends , 2017).

Receipts earned by the eight EU-28 destinations in Southern and Mediterranean Europe, the most visited group of countries within the union, grew 5% in real terms, to euro 132 billion, accounting for 39% of EU-28's total receipts. Within this group, growth was led by Portugal (+11%), Croatia (+8%) and Spain (+7%), EU-28's top earner. Receipts earned by Slovenia grew by 4% and receipts by Italy, the second top earner in this group, by 2%.Enhanced air

connectivity along with a strong perception of safety played in favour of island destinations Cyprus (+11%) and Malta (+5%).In Greece, despite a 5% growth in arrivals, tourism receipts fell by 7%. This can be partly explained by shorter stays and a decrease in long-haul arrivals.

The nine EU28 destinations in Central and Eastern Europe recorded a 8% increase in receipts to euro 31 billion. Growth was led by Slovakia (+17%) and Bulgaria (+16%). Poland (+10%), Estonia (+8%) and Hungary (+7%) also reported good results. Growth was more moderate in the Czech Republic (+4%), Lithuania (+3%) and Romania (+1%). By contrast, Latvia recorded a 3% decline in tourism earnings (European Union Short-Term Tourism Trends, 2017).

Generally strong results in the five EU-28 destinations in Northern Europe (+2%) were weighed down by a decline in the sub region's largest destination, the United Kingdom, despite the more affordable British pound. The United Kingdom, Northern Europe's major destination, reported a 1% decrease in international tourism receipts, following the depreciation of the British pound after the vote to leave the European Union (Brexit) in the referendum on membership in June 2016. By contrast, Sweden (+13%), led growth in the subregion. Ireland (+8%) and Finland (+6%) also recorded solid growth in receipts, driven by stronger demand from EU-28 source markets. Denmark, earnings grew 3%, in line with growth in arrivals (European Union Short-Term Tourism Trends , 2017).

The group of the six EU-28 destinations in Western Europe recorded growth (0%) in receipts due to mixed results at the destination level. Higher earnings in Netherlands and Austria were offset by the weaker results in Belgium and France. Growth in this group was led by the Netherlands (+7%) and Austria (+6%), while Germany (+2%) reported more modest results as did Luxembourg (0%). By contrast, receipts earned by France (-5%), Europe's top destination, were impacted by security concerns, as were, to a lesser extent, receipts earned by Belgium (-1%) (European Union Short-Term Tourism Trends, 2017).

According to the UNWTO Tourism Highlights (2016 ,pg. 5), international tourism represents 7% of worldwide exports. Expenditure by international visitors reached US$ 1260 billion (euro 1136 billion) in 2015. In real terms, this represents an increase of 4.4% over 2014. In real terms, receipts grew by 8% in the Americas, by 4% in both Asia and the Pacific and the Middle East, by 3% in Europe, and by 2% in Africa. Expenditure by international visitors counts as exports for the destination country and as imports for the country of residence of the visitor. International tourism also generated US$ 211 billion in exports through international passenger transport services rendered to non-residents in 2015. Adding these together, the value of tourism exports amounted to US$ 1.5 trillion, or US$ 4 billion a day on average

According to the UNWTO Tourism Highlights (2017, pg. 7) Europe welcomed 616 million international tourists in 2016. This corresponds to 2% growth. International tourism receipts in Europe grew 1% in real terms to US$ 447 billion (euro 404 billion), which represents 37% of receipts worldwide. Northern Europe led growth in the region, with a 6% increase in international arrivals. In Central and Eastern Europe, arrivals increased by 4% in 2016. Many destinations enjoyed strong results (Georgia , Slovakia , Bulgaria , Romania and Lithuania). Growth in Southern and Mediterranean Europe was modest. Balkan destinations Serbia (+13%), Slovenia (+12%) and Albania (+8%) also enjoyed robust growth, as did island destinations Cyprus (+20%) and Malta (+10%). Greece reported a 5% increase in arrivals and Italy 3%. The world's top tourism destination, France (-2%), faced the aftermath of security incidents, as did Belgium (-10%).

According to the UNWTO World Tourism Barometer (2017, pg 17), expenditure by international visitors counts as exports for the destination country and as imports for the country of residence of the visitor. For many countries tourism is an important source of foreign currency earnings (see Fig. 4-7).

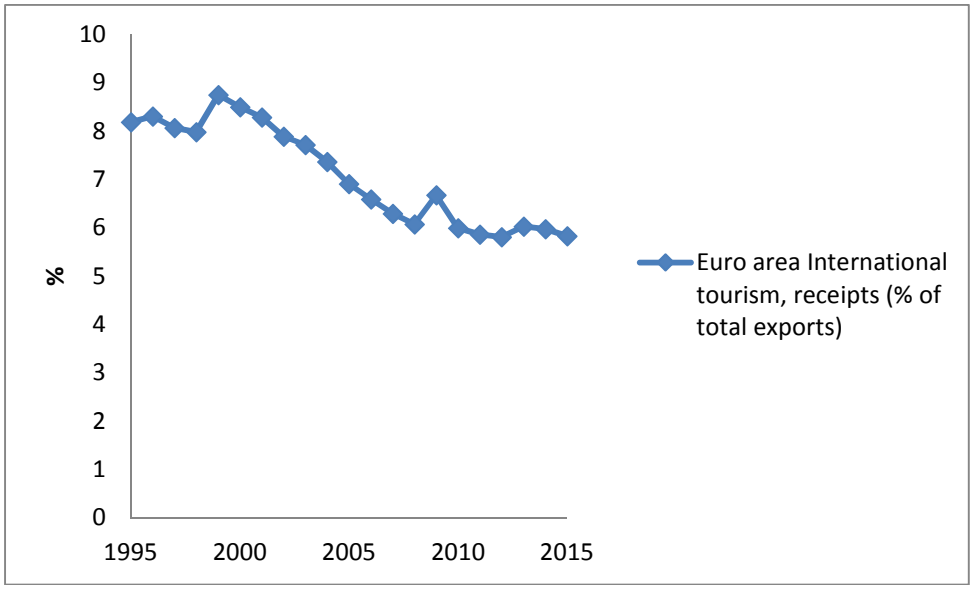


Figure 4. The international tourism receipts (% of total exports): Euro area
https://data.worldbank.org/indicator/ST.INT.RCPT.XP.ZS?view=chart&year_low_desc=false

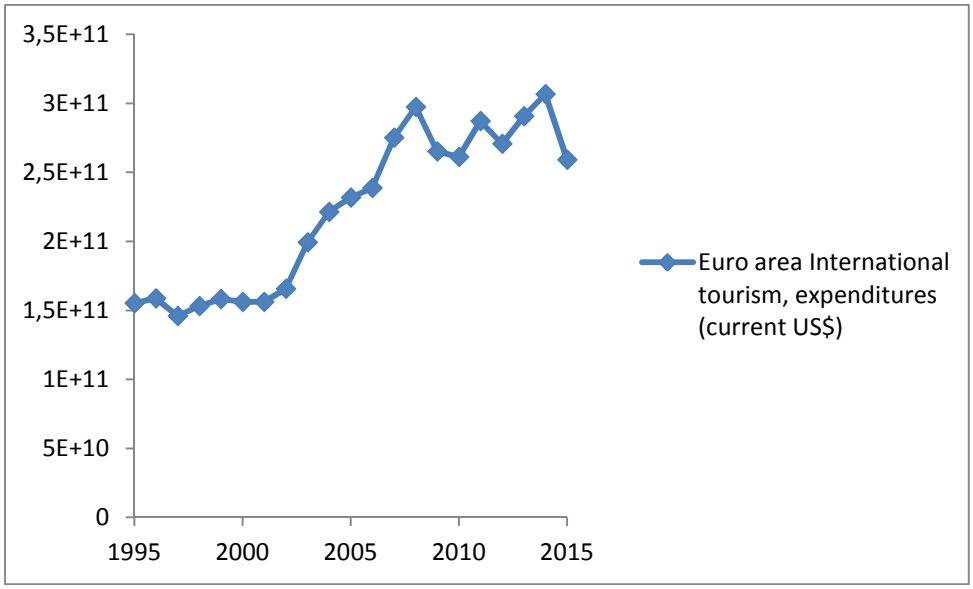


Figure .5. Expenditures, international tourism : Euro area
https://data.worldbank.org/indicator/ST.INT.XPND.CD?end=2015&start=1995&view=chart&year_low_desc=false

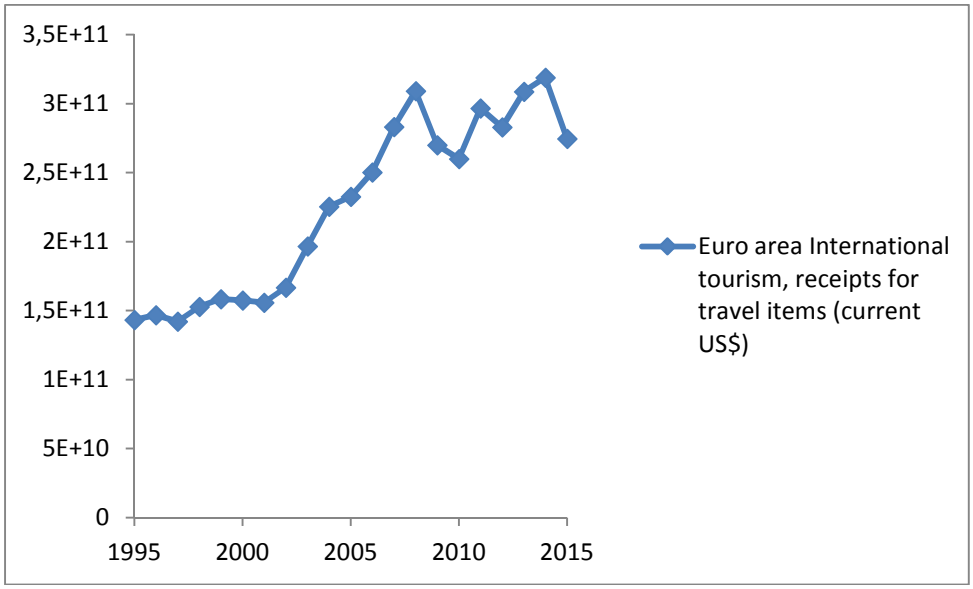


Figure .6. Receipts for travel items (current US$), international tourism : Euro area
https://data.worldbank.org/indicator/ST.INT.TVLR.CD?end=2015&start=1995&view=chart&year_low_desc=false

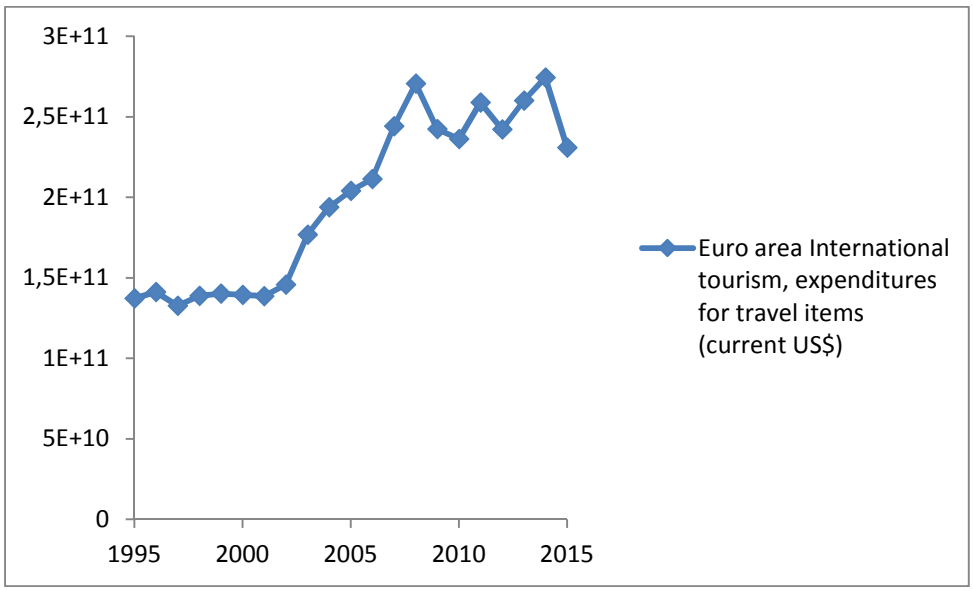


Figure 7. Expenditures for travel items, international tourism: Euro area
https://data.worldbank.org/indicator/ST.INT.TVLX.CD?end=2015&start=1995&view=chart&year_low_desc=false

According to the UNWTO Tourism Highlights (2016 , pg.4), the number of international tourist arrivals (overnight visitors) in 2015 reached a total of 1186 million, an increase of 52 million over the previous year. Three major factors influenced tourism flows in 2015: (a) the unusually strong exchange rate fluctuations, (b) the decline in the price of oil and other commodities which increased disposable income in importing countries but weakened tourism demand in exporting countries, as well as (c) increased global concern about safety and security. By UNWTO region, the Americas and Asia and the Pacific both recorded close to 6% growth in international tourist arrivals, with Europe recording 5%. (see Fig. 8-9). According to the UNWTO Tourism Highlights (2016 , pg.14), the number of international tourist arrivals worldwide is expected to increase by an average of 3.3% a year over the period 2010 to 2030.

In absolute numbers, international tourist arrivals will increase by some 43 million a year, compared with an average increase of 28 million a year during the period 1995 to 2010.

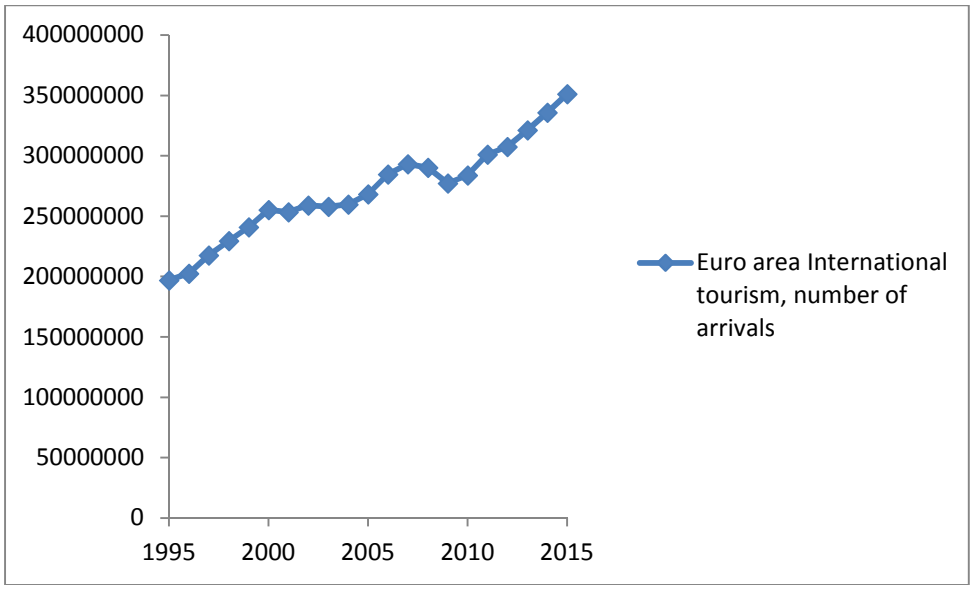


Figure .8. Number of arrivals, international tourism :Euro area
https://data.worldbank.org/indicator/ST.INT.ARVL?end=2015&start=1995&view=chart&year_low_desc=false

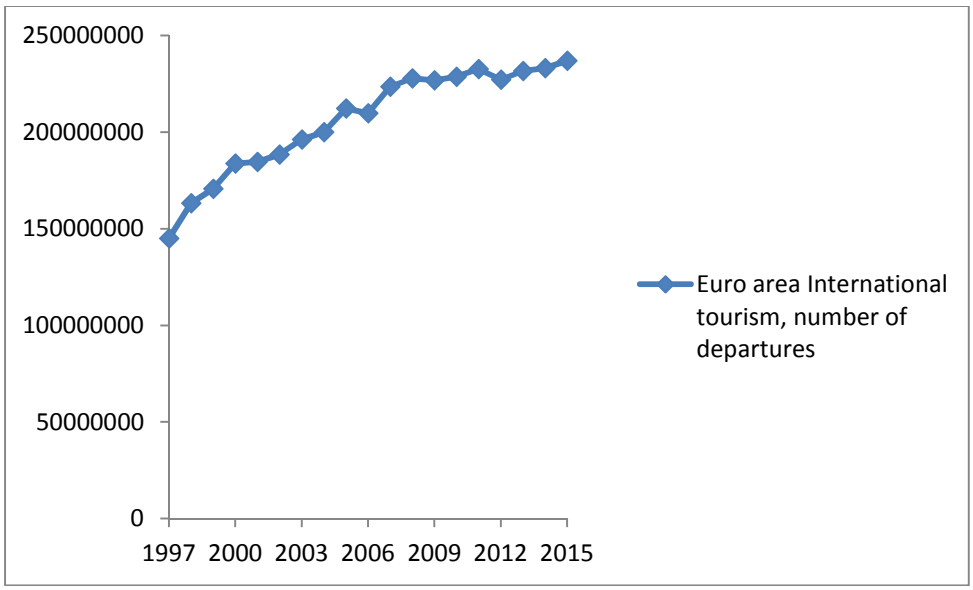


Figure 9. Number of departures, international tourism: Euro area
https://data.worldbank.org/indicator/ST.INT.DPRT?end=2015&start=1995&view=chart&year_low_desc=false

Chaos theory states that small changes can result in large differences. Chaotic system is unpredictable. Namely, a slight difference, in the decimal place, resulted in prediction failure. Chaotic systems exhibit a sensitive dependence on initial conditions: seemingly insignificant changes in the initial conditions produce large differences in outcomes. This is very different from stable dynamic systems in which a small change in one variable produces a small and easily quantifiable systematic change. Chaos theory started with Lorenz's (1963) discovery of complex dynamics arising from three nonlinear differential equations leading to turbulence in

the weather system. Li and Yorke (1975) discovered that the simple logistic curve can exibit very complex behaviour. Further, May (1976) described chaos in population biology. Chaos theory has been applied in economics by Benhabib and Day (1981,1982), Day (1982, 1983,1992 , 1997.), Grandmont (1985), Goodwin (1990), Medio (1993,1996), Lorenz (1993), Jablanovic (2011 ,2013, 2016), among many others.

The basic aims of this paper are: firstly, to create a relatively simple chaotic growth model of the international tourism receipts that is capable of generating stable equilibria, cycles, or chaos, and secondly, to analyze the international tourism receipts growth stability in the period 1995-2015 in the euro area. This paper confirms the existence of the stable growth of the international tourism receipts in the euro area in the observed period.

THE MODEL

The chaotic international tourism receipts growth model is presented by the following equations:

$$Y_t = C_t + I_t + G_t + Ex_t - Im_t \quad (1)$$

$$C_t = \alpha Y_{t-1}^2 \qquad 0< \alpha <1 \quad (2)$$

$$I_t = \beta Y_{t-1} \qquad 0< \beta < 1 \quad (3)$$

$$G_t = g Y_t \qquad 0< g <1 \quad (4)$$

$$Ex_t = \gamma Y_{t-1} \qquad 0< \gamma <1 \quad (5)$$

$$Im_t = \delta Y_{t-1} \qquad 0< \delta <1 \quad (6)$$

$$R_t = \rho Ex_t \qquad \rho > 0 \quad (7)$$

with Y – the gross domestic product (GDP) , I – investment , C– consumption, Ex – exports, Im – imports , G – governmnet spending, R - the international tourism receipts, α – the marginal propensity to consume , β - the investment rate, g- the government expenditure rate, γ – the exports rate, δ – the imports rate, ρ – the international tourism receipts coefficient.

(1) shows GDP (Y) as the sum of consumption (C), investment (I), government spending (G), exports (Ex) and imports (Im). (2) In this model, the consumption function displays the quadratic relationship between consumption (C_t) and real output of the previous period (Y_{t-1}). Real output is multiplied by the coefficient α, „the marginal propensity to consume“ (MPC) . The MPC coefficient can be between zero and one. (3) shows the investment function. (4) shows the relation between government spending (G) and the gross domestic product (Y). (5) shows the relation between exports (Ex) and the gross domestic product (Y). (6) shows the relation between imports (Im) and the gross domestic product (Y). Finally, (7) explains the relation between the international tourism receipts (R) and the gross domestic product (Y).

Now, putting (1), (2), (3), (4), (5) , (6), and (7) together we immediately get:

$$R_{t+1} = \left(\frac{\delta - \gamma - \beta}{g - 1}\right) R_t - \left(\frac{\alpha}{\rho\,\gamma}\right) R_t^2 \quad (8)$$

Further, it is assumed that the current value of the international tourism receipts is restricted by its maximal value in its time series. This premise requires a modification of the growth law. Now, the international tourism receipts growth rate depends on the actual value of the international tourism receipts, R , relative to its maximal size in its time series R^m. We introduce r as $r = R/R^m$. Thus r range between 0 and 1. Again we index r by t, i.e., write r_t to refer to the size at time steps t = 0,1,2,3,... Now the international tourism receipts growth rate is measured as

$$r_{t+1} = \left(\frac{\delta-\gamma-\beta}{g-1}\right) r_t - \left(\frac{\alpha}{\rho\,\gamma}\right) r_t^{\,2} \tag{9}$$

This model given by equation (9) is called the logistic model. For most choices of α , β , γ , δ, ρ and g there is no explicit solution for (9). Namely, knowing α , β , γ , δ , ρ and g and measuring r_0 would not suffice to predict r_t for any point in time, as was previously possible. This is at the heart of the presence of chaos in deterministic feedback processes. Lorenz (1963) discovered this effect - the lack of predictability in deterministic systems. Sensitive dependence on initial conditions is one of the central ingredients of what is called deterministic chaos.

This kind of difference equation (9) can lead to very interesting dynamic behavior, such as cycles that repeat themselves every two or more periods, and even chaos, in which there is no apparent regularity in the behavior of r_t. This difference equation (9) will posses a chaotic region. Two properties of the chaotic solution are important : firstly, given a starting point r_0 the solution is highly sensitive to variations of the parameters α , β , γ , δ , ρ and g; secondly, given the parameters α , β , γ , δ , ρ and g, the solution is highly sensitive to variations of the initial point r_0 . In both cases the two solutions are for the first few periods rather close to each other, but later on they behave in a chaotic manner.

THE LOGISTIC EQUATION

It is possible to show that iteration process for the logistic equation (see Fig. 10.)

$$z_{t+1} = \eta\, z_t\,(1 - z_t)\,, \quad \eta \in [0,4] \quad , \quad z_t \in [0,1] \tag{10}$$

is equivalent to the iteration of growth model (9) when we use the identification

$$z_t = \left[\frac{\alpha\,(g-1)}{\rho\,\gamma\,(\delta-\gamma-\beta)}\right] r_t \quad \text{and} \quad \eta = \left(\frac{\delta-\gamma-\beta}{g-1}\right) \tag{11}$$

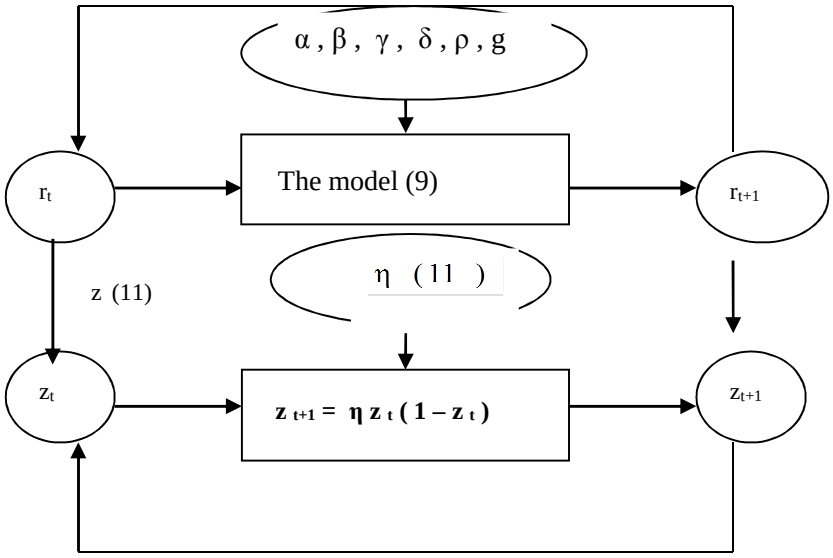


Figure 10. Two quadratic iteratiors running in phase are tightly coupled by the transformations indicated

Using (11) and (9) we obtain:

$$z_{t+1} = \left[\frac{\alpha(g-1)}{\rho\,\gamma\,(\delta-\gamma-\beta)}\right] r_{t+1} = \left[\frac{\alpha(g-1)}{\rho\,\gamma\,(\delta-\gamma-\beta)}\right]\left[\left(\frac{\delta-\gamma-\beta}{g-1}\right) r_t - \left(\frac{\alpha}{\rho\,\gamma}\right) r_t^{\,2}\right] =$$

$$= \left(\frac{\alpha}{\rho\,\gamma}\right) r_t - \left[\frac{\alpha^2(g-1)}{\rho^2\,\gamma^2\,(\delta-\gamma-\beta)}\right] r_t^{\,2}.$$

On the other hand, using (10) and (11) we obtain:

$$z_{t+1} = \eta\, z_t\,(1 - z_t) =$$

$$= \left(\frac{\delta-\gamma-\beta}{g-1}\right)\left[\frac{\alpha(g-1)}{\rho\,\gamma\,(\delta-\gamma-\beta)}\right] r_t \left\{1 - \left[\frac{\alpha(g-1)}{\rho\,\gamma\,(\delta-\gamma-\beta)}\right] r_t\right\} =$$

$$= \left(\frac{\alpha}{\rho\,\gamma}\right) r_t - \left[\frac{\alpha^2(g-1)}{\rho^2\,\gamma^2\,(\delta-\gamma-\beta)}\right] r_t^{\,2}.$$

Thus we have that iterating (9) is really the same as iterating (10) using (11). It is important because the dynamic properties of the logistic equation (10) have been widely analyzed (Li and Yorke (1975), May (1976)).

It is obtained that :
(i) For parameter values $0 < \eta < 1$ all solutions will converge to $z = 0$;
(ii) For $1 < \eta < 3{,}57$ there exist fixed points the number of which depends on η;

(iii) For $1 < \eta < 2$ all solutions monotnically increase to $z = (\eta - 1) / \eta$;
(iv) For $2 < \eta < 3$ fluctuations will converge to $z = (\eta - 1) / \eta$;
(v) For $3 < \eta < 4$ all solutions will continously fluctuate;
(vi) For $3{,}57 < \eta < 4$ the solution become "chaotic" wihch means that there exist totally aperiodic solution or periodic solutions with a very large, complicated period. This means that the path of z_t fluctuates in an apparently random fashion over time, not settling down into any regular pattern whatsoever.

Important parameter η values " 0, 1 , 1, 2, 3 " are part of the Fibonacci sequence. The Fibonacci Sequence is the series of numbers: 0, 1, 1, 2, 3, 5, 8, 13, 21, 34, ... There is an interesting pattern: The Fibonacci Sequence is found by adding the two numbers before it together. The is found by adding the two numbers before it (0+1). The 2 is found by adding the two numbers before it (1+1). The 3 is found by adding the two numbers before it (1+2). Namely, each number is the sum of the two numbers before it. If we make squares with those widths, we get a nice spiral. Also, if we take any two successive, important values of parameter π , (" 2, 3 ") , their ratio is very close to the Golden ratio which is approximately 1.618034... The adjacent numbers divided yield the Golden Ratio (e.g. 55/34=1.618). For example 3/2 is 1.5. The golden ratio that has approximate value of 1.618. The golden ratio and the golden rectangle are connected. This is because the ratio of the longer side of a golden rectangle to the shorter side is equal to the golden ratio ($1^2 + 1^2 + 2^2 + 3^2 + 5^2 + 8^2 + \ldots$) (Jablanovic, 2016., pg. 30)

EMPIRICAL EVIDENCE

According to the UNWTO World Tourism Barometer (2017, pg 19), for many countries international tourism contributes substantially to the improvement of their Balance of Payments, offsetting a deficit on the trade balance due to imports of other categories of goods and services, or adding to an existing surplus. International tourism receipts are a services export in the Balance of Payments

Vesna D. Jablanovic



- *Vesna D. Jablanovic (2016)* ***„ A Contribution to the Chaotic Economic Growth Theory“***
- *Vesna D. Jablanovic (2013))* ***„Elements of Chaotic Microeconomics“,*** *Aracne editrice S.r.l. , Roma ISBN 978-88-548-6723-9*
- *Vesna D. Jablanovic (2012)* ***“ Budget Deficit and Chaotic Economic Growth Models”****, Aracne editrice S.r.l, Roma ISBN 978-88-548-4489-6.*
- *Vesna D. Jablanovic (2010)* ***"Chaotic Population Dynamics"*** *Cigoja, Belgrade*
- *Vesna D. Jablanovic (2000)* ***Privatizacija – generator egzogenih i endogenih ciklusa****, Zadužbina Andrejević, Beograd*

Also, she published over 150 papers in the international journals / the proceedings of the international conferences, etc.

She was the member of the Network for Agricultural Policy Research and Development (NAP) which is a voluntary organization initially established and promoted by the Agriculture and Economic Development Analysis Division of the Food and Agriculture Organization (FAO)

She is the member of Scientific Society of Economists*, Athens Institute for Education & Research, of the editorial board of the «Hyperion International Journal», Hyperion University, University Press Owner: Hyperion University Bucharest, Romania. She is the member of the advisory board of the the ENEC (Econophysics, New Economy and Complexity) Journal , Hyperion University, University Press Owner: Hyperion University Bucharest, Victor Publishing House, Romania, She is the reviewer of the Journal of Economic Studies, African Journal of Business Management, ,etc. She is the member of the editorial board of :*

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of the destination country, while expenditure on international tourism is a services import for the source country. As such, international tourism can generate a tourism trade surplus for individual countries, or a deficit in the travel item. Some countries have important surpluses in their tourism trade balance (the United States, Mediterranean destinations Spain, Italy, Turkey, Greece, Portugal and Croatia, and Asian destinations Thailand, Macao (China) and Hong Kong (China)).

According to the UNWTO World Tourism Barometer (2017, pg 6), international tourism receipts increased 2.6% in real terms in 2016, according to visitor expenditure data reported by destinations so far. Earnings at destinations are estimated to total US$ 1,220 billion globally (euro 1,102billion). Growth in tourism receipts followed the growth trend in international tourist arrivals. International tourism receipts are the earnings generated in destination countries from expenditure by international visitors. For the receiving country, receipts from international visitors count as exports. Tourism receipts give opportunities for development. For some 100 countries and territories, receipts from international tourism exceeded US$ 1 billion in 2016.

The main aim of this paper is to analyze the international tourism receipts growth stability in the period 1995-2015 in the euro area (see Fig. 11).

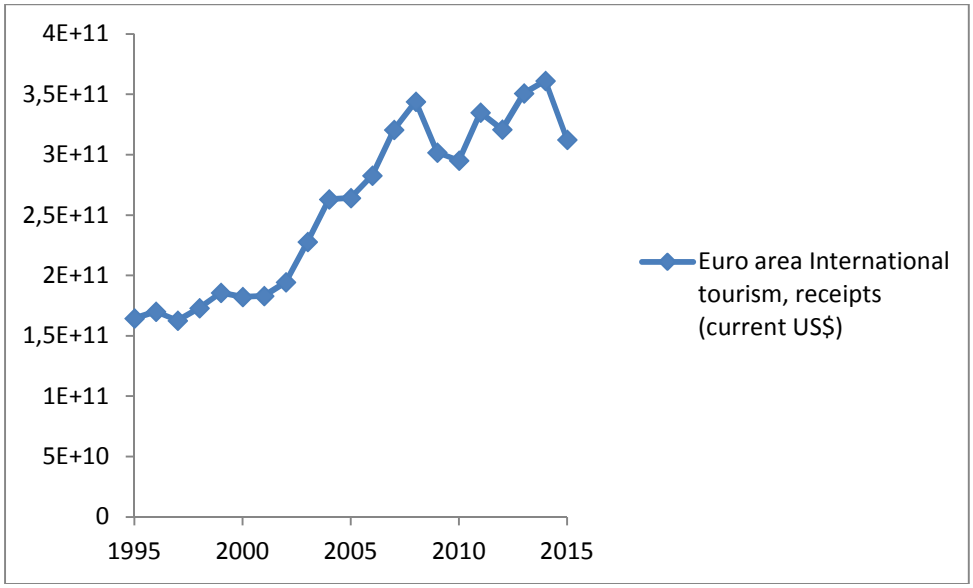


Figure 11. international tourism receipts (current US$) : Euro area
https://data.worldbank.org/indicator/ST.INT.RCPT.CD?view=chart&year_low_desc=false

In this sense, it is important to use the logistic model (12):

$$r_{t+1} = \eta\, r_t - \upsilon\, r_t^{\,2} \qquad (12)$$

where r– the international tourism receipts , $\eta = \eta(1)$, $\vartheta = \left(\frac{\alpha}{\rho\,\gamma}\right)$.

Now, the model (12) is estimated (see Table 1.)

Table 1. The estimated model (12): The euro area, 1995-2015.
(https://data.worldbank.org/indicator/ST.INT.RCPT.CD?view=chart&year_low_desc=false)

The euro area	R=0.89423 Variance explained: 79.966%		
		η	υ
	Estimate	1.21685	.246941
	Std.Err.	.09691	.117862
	t(18)	12.55651	2.095173
	p-level	.00000	.050566

CONCLUSION

This paper creates the international tourism receipts growth model. For most choices of α , β , γ , δ , ρ and g there is no explicit solution for (12). Namely, knowing α , β , γ , δ , ρ and g and measuring r_0 would not suffice to predict r_t for any point in time, as was previously possible.

A key hypothesis of this work is based on the idea that the coefficient $\eta = \eta(11)$ plays a crucial role in explaining the local growth stability of the international tourism receipts, where , β - the investment rate, g- the government expenditure rate, γ – the exports rate, δ – the imports rate.

An estimated value of the coefficient η (1.21685) confirms stable growth of the international tourism receipts in the euro area in the observed period. In this sense, tourism has the potential to contribute towards employment and economic growth in the euro.

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CIKLOTURIZAM KAO TURISTIČKI POTENCIJAL OTOKA ŽIRJA

CYCLOTOURISM AS A TOURIST POTENTIAL OF THE ŽIRJE ISLAND

Sandra Mrvica Mađarac[284]
Sanja Gongeta[285]
Dražen Pejić[286]
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Sadržaj: *Otok Žirje je najudaljeniji naseljeni otok šibenskog arhipelaga sa prirodnim ljepotama, ali poznat i kao otok u fazi izrazite depopulacije. Očuvan okoliš, čisto more, arheološki lokaliteti, kulturno-povijesne građevine, tradicionalna gastronomija, flora i fauna neke su od karakteristika zbog kojih otok Žirje ima potencijal razvoja kao turistička destinacija. Otok je nedovoljno turistički valoriziran te kao jedno od turističkih potencijala otoka nameće se cikloturizam s obzirom na postojeće biciklističke staze. Brojne su prednosti biciklizma na zdravlje čovjeka; aktivirane su sve mišićne skupine, a pridonosi većoj tjelesnoj kondiciji i prevenciji od srčanih oboljenja. Spajanjem svijesti o zdravlju i želje za putovanjem razvio se cikloturizam, a sa više od 60 milijuna aktivnih biciklista u Europi cikloturizam ima sve veći turistički potencijal. Brojne komparativne prednosti cikloturizma prepoznate su i u Strategiji razvoja turizma Republike Hrvatske do 2020. godine iz čijih naputaka proizlazi i organizacija manjih akcija vezanih uz cikloturizam.*
U organizaciji ekološke udruge „Žir“ na otoku se već trinaest godina tradicionalno održava biciklistička utrka „Đir za Žir“ koja svake godine privlači sve veći broj sudionika. Utrka „Đir za Žir“ ima pozitivan odjek u lokalnoj zajednici, a iz organizacije utrke proizašla je potreba ulaganja u biciklističku stazu i okoliš, postavljanje znakova i smjerokaza, tiskanje promotivnih materijala i biciklističkih karata. U samoj biciklističkoj utrci sudjeluju biciklisti iz cijele Hrvatske, ali i strani turisti.
Biciklistička utrka „Đir za Žir“ već jest pokretač razvoja cikloturizma na otoku Žirju, ali i uz dodatne napore cikloturizam može učiniti otok Žirje prepoznatljivom turističkom destinacijom. U radu se istražuju stanje i perspektive razvoja cikloturizma na otoku Žirju, a prikazana je i SWOT analiza razvoja cikloturizma na otoku Žirju.

Ključne riječi: *cikloturizam, otok Žirje, biciklistička utrka, SWOT analiza*

Abstract: *The Žirje Island is the most remote inhabited island of the Šibenik archipelago with its natural beauties, but the island is also known for its course of running the extreme depopulation. The preserved environment, clean sea, archaeological sites, cultural and historical buildings, traditional gastronomy and flora and fauna are some of the features that make the Žirje Island a place with the potential for the development as a tourist destination.*
The island has been insufficiently tourist valued and as one of the tourist potential of the island is cyclotourism with regard to the existing cycling paths. There are numerous benefits of cycling to human health; all muscle groups are activated, and cycling contributes to the better physical fitness and act as a prevention of the heart diseases. Cyclotourism has evolved when combining health awareness and travel aspirations got their way; - with more than 60 million active cyclists in Europe, cyclotourism has an ever increasing tourist

[284] Veleučilište „Lavoslav Ružička“ u Vukovaru, Županijska 50, Vukovar, Republika Hrvatska
[285] Veleučilište „Lavoslav Ružička“ u Vukovaru, Županijska 50, Vukovar, Republika Hrvatska
[286] Veleučilište „Lavoslav Ružička“ u Vukovaru, Županijska 50, Vukovar, Republika Hrvatska

potential. Numerous comparative advantages of cyclotourism have been recognized in the Strategy for the Tourism Development Strategy of the Republic of Croatia by 2020, from whose instructions the organization of smaller activities related to cyclotourism have also arisen.
Organized by the ecological association "Žir" on the island, now for thirteen years in a row, the traditional ''Ride for a Žir'' (''Đir za Žir'') cycling race is held, which attracts an increasing number of participants every year. Race ''Ride for a Žir'' has a positive response in the local community, but from the individuals related to the organizational committee has emerged the need of investments in the bicycle paths and its environment, for setting bike signs and signposts, printing promotion material and cycling maps. Participants in this race are cyclists from the whole Croatian territory, as well as the foreign tourists.
The cycling race ''Ride for a Žir'' is already a driver for the development of cyclotourism on the Žirje Island but also with the additional efforts, cyclotourism can present Žirje as a recognizable tourist destination.
In this paper we examine the status and perspectives for the development of cyclotourism on the Žirje Island, and the SWOT analysis for the cycloturism development on Žirje has also been revealed.

Key words: *cyclotourism, The Žirje Island, cycling race, SWOT analysis*

1. UVOD

Strategija razvoja turizma Republike Hrvatske do 2020. godine prepoznaje cikloturizam kao oblik turizma koji ima perspektivu daljnjeg razvoja i uključivanja u europske prostore. Kao vid sportske rekreacije, biciklizam ima pozitivan utjecaj na zdravlje čovjeka, samim tim i sve više pobornika. Otok Žirje zbog svog strateškog položaja desetljećima je bio vojno uporište i nikad nije bio turistički valoriziran. Otok Žirje sa postojećim biciklističkim stazama, ljepotom i očuvanosti okoliša te ostalim turističkim prednostima ima perspektivu daljnjeg razvoja ove vrste turizma uz ostale oblike ruralnog turizma. Uz postojeće aktivnosti vezane uz organizaciju biciklističke utrke, otok Žirje postaje rekreativcima prepoznat kao biciklistička oaza. Biciklistička utrka „Đir za Žir“ je postala prepoznatljiva, sudionici utrke su iz različitih država Europe, stoga ovaj oblik turizma može produžiti turističku sezonu i postati prepoznatljiv turistički proizvod otoka Žirja.

Prvi dio rada definira pojam cikloturizma, učinke sporta u turizmu te obilježja cikloturizma. U drugom dijelu rada metodom studija slučaja, analizira se na primjeru stanje i perspektive razvoja cikloturizma na otoku Žirju te provedene aktivnosti. U zaključnom razmatranju daje se tablični prikaz SWOT analize za sagledavanje cikloturizma kao turističkog proizvoda otoka Žirja što bi se moglo primijeniti i u drugim destinacijama. U radu su korišteni eksterni izvori podataka (knjige, objavljeni znanstveni i stručni radovi) te podaci prikupljeni iz projektne dokumentacije.

2. CIKLOTURIZAM KAO TURISTIČKI PROIZVOD

Biciklizam je nastao u 19.-om stoljeću u Europi kao oblik prijevoznog sredstva. Danas je osim prvotne funkcije, biciklizam uvelike prihvaćen oblik rekreacije i sporta.

„Negativne promjene u okolini gdje ljudi žive i rade (buka, onečišćenost, nedostatak insolacije, klimatske promjene, stres, frustriranost, zatvoreni prostori, itd.) navele su ljude na drugačija razmišljanja o sadašnjosti. Ta svjesnost počela je pozitivno mijenjati ponašanje turista prema

njima samima, primarno prema njihovom vlastitom zdravlju. Rastuća internacionalizacija aktivnih životnih stilova podignula je zanimanje za bavljenjem sportom na odmoru, bez obzira na godine“ [1, str. 73].

Direktni učinci sporta u turizmu su [2, str. 90]:
1. motivacija za izbor turističke destinacije,
2. produženje turističke sezone,
3.prevladavanje sezonskog karaktera turizma,
4. povećanje izvanpansionske potrošnje,
5. unaprjeđenje kvalitete i raznolikosti turističke ponude.

Faktori razvoja turizma	Faktori razvoja sporta u turizmu
1. FAKTORI TURISTIČKE POTRAŽNJE	1. FAKTORI POTRAŽNJE SPORTSKO-REKREACIJSKIH USLUGA
a) Objektivni: stanovništvo urbanizacija dohodak stanovnika slobodno vrijeme b) Subjektivni moda oponašanje navike prestiž vjera ljubav	a) Objektivni urbanizacija i industrijalizacija dohodak stanovništva slobodno vrijeme b) Subjektivni moda oponašanje navike prestiž
2. POSREDNIČKI FAKTORI turoperatori turističke agencije turistička društva	2. POSREDNIČKI FAKTORI turističko-sportske agencije sportske organizacije
3. FAKTORI TURISTIČKE PONUDE	3. FAKTORI SPORTSKO-REKREACIJSKE PONUDE
a) faktori atraktivnosti turističke ponude prirodni društveni b) komunikacijski faktori prijevozna sredstva PTT veze c) receptivni faktori smještajni kapaciteti ugostiteljski kapaciteti ostali kapaciteti	prirodni resursi sportsko-rekreacijski objekti i sadržaji sportsko-rekreacijski programi

Tablica 1: Faktori razvoja turizma i sporta
Izvor: [2, str. 86]

Turizam i sport imaju međuodnos; postali su društveno-ekonomske sile koje zahtijevaju stalno obnavljanje i prilagodbu suvremenim potrebama turista, turizam promovira sportske aktivnosti, a sportske aktivnosti promoviraju turistička putovanja [2, str. 16].

Biciklizam ima brojnih prednosti: zauzima malo prostora, štedi na vremenu, a vožnja biciklom poboljšava psiho-fizičko zdravlje. Biciklizam povezuje ljude, omogućava spoj sa prirodom i predstavlja slobodu kretanja pojedinca. Kroz nisku cijenu kupovine i održavanja bicikla, biciklizam umanjuje vanjske troškove [3].

Cikloturizam je nastao kao spoj svijesti o očuvanju okoliša i turističkih putovanja. Umjesto putovanja ostalim prijevoznim sredstvima ljudi sve više putuju biciklom. Cikloturizam predstavlja samostalni biciklistički izlet koji predstavlja užitak, avanturu i autonomiju [4, str. 117].
„Glavna obilježja cikloturizma su:

1. cikloturizam predstavlja oblik turizma koji se dominantno odvija u visokovrijednom, ekološki očuvanom i privlačnom prirodnom krajoliku,
2. cikloturizam predstavlja turističku aktivnost koja je u prostornom smislu minimalno invazivna jer najčešće ne rezultira velikim i nepopravljivim intervencijama u prostor,
3. razvojem cikloturističkih ruta se mogu na ekološki i cjenovno prihvatljiv način povezati europske regije i tako povećati teritorijalnu koheziju među zemljama članicama EU,
4. korištenje bicikla može unaprijediti opće zdravstveno stanje stanovnika,
5. razvojem cikloturizma može se podići kvaliteta boravka turista u destinaciji i razina životnog standarda lokalnog stanovništva“ [5, str. 9].

Tijekom odmora moguća su tri načina korištenja bicikla [6, str. 135]:

1. isključivo je prometno sredstvo,
2. koristi se u destinaciji u svrhu razgledavanja i rekreacije,
3. koristi se u brdskim predjelima destinacije.

Kao dodatna ponuda turističkom smještaju za cikloturiste može se ponuditi: iznajmljivanje bicikala, ponuda izleta, mogućnost transfera prtljage, ponuda biciklističkih ruta, parking za bicikle, popravak i alat za popravak bicikala, biciklističke karte…[7].

Prosječni cikloturisti su u prosjeku osobe od 45-55 godina starosti, srednje ili visokoobrazovani, viših primanja, među njima je češći broj osoba muškog spola, 20% su ih samci, 50% u paru, a ostatak male grupe od 3-5 ljudi. Cikloturistima su važni raznoliki sadržaji destinacije, sigurnost ceste, označenost rute te smještajni kapaciteti prilagođeni njihovim potrebama [8].

<table>
<tr><th colspan="2">Ciljano tržište</th><th>Geografska pripadnost</th><th>Opis</th><th>Proizvodi</th></tr>
<tr><td rowspan="2">Biciklisti rekreativci</td><td>Povremeni cikloturisti</td><td>Hrvatska
Mađarska
Slovenija
BiH</td><td rowspan="2">Predstavljaju veći potrošači segment, preferiraju fizički manje zahtjevne rute, imaju unaprijed planiran i organiziran itinerer, traže udoban smještaj, većinom srednje i zrele dobi, dolaze vlastitim biciklom, a koriste i „bike-sharing“ sustav, često putuju u grupama ili cijele obitelji</td><td rowspan="2">-manje zahtjevne ciklo ture
-vožnja kroz očuvanu prirodu
-bike-sharing sustav
-kulturne i prirodne atrakcije
-tematske manifestacije</td></tr>
<tr><td>Cikloturisti na kratke udaljenosti</td><td>Hrvatska
Mađarska
Slovenija
BiH
Austrija</td></tr>
</table>

Pasionirani biciklsti	Cikloturisti na duge staze	Hrvatska Zemlje srednje Europe	Najčešće nemaju razrađen plan putovanja, traže jednostavan i cjenovno prihvatljiv smještaj te su većinom mlađe životne dobi od 20 do ranih trideset godina, zanima ih izazov i zahtjevnije biciklističke staze, dolaze vlastitim biciklom	-duže, zahtjevnije staze - vožnja kroz očuvanu prirodu -kulturne i prirodne atrakcije -međunarodna i nacionalna biciklistička natjecanja
	Sportski biciklisti	Hrvatska Zemlje srednje i zapadne Europe		

Tablica 2: Segmentacija glavnih ciljnih tržišta cikloturista u Hrvatskoj
Izvor: [8, str. 22]

Zadnjih desetak godina se u Republici Hrvatskoj pridaje pozornost samoj biciklističkoj infrastrukturi posebice u gradovima, iako je u nekim zemljama EU izgradnja biciklističke infrastrukture među glavnim prometnim prioritetima [9, str. 78].

Glavna prepreka većem razvoju cikloturizma u Republici Hrvatskoj je nepostojanje osnovne prometne infrastrukture (Nacionalne mreže cikloturističkih puteva), mali broj biciklističkih staza i traka, loše održavanje postojećih biciklističkih ruta (najveći dio njih se odnosi na samo obilježavanje na cesti), a brojne biciklističke rute su prilagođene samo za brdske bicikle [5].

Dr.sc. ***Sanja Gongeta*** *je magistra prava i doktor pravnih znanosti (2015.). Na Veleučilištu „Lavoslav Ružička“ u Vukovaru zaposlena je od 2007. kao asistentica, a potom kao predavač te od 2015. kao viši predavač. Predaje predmete iz područja trgovačkog prava i prava društava te pomorskog i općeprometnog prava na Upravnom i Poslovnom odjelu Veleučilišta „Lavoslav Ružička“ u Vukovaru. Objavila je brojne članke i sudjelovala na međunarodnim konferencijama.*



Iz Tablice 3. se vide ključni dionici razvoja cikloturizama u Republici Hrvatskoj.

Ministarstva	-Ministarstvo turizma -Ministarstvo pomorstva, prometa i infrastrukture -Ministarstvo unutarnjih poslova -Ministarstvo regionalnog razvoja i fondova EU
Javna poduzeća i agencije	-Hrvatske ceste, Hrvatske željeznice, Agencija za obalni promet, Hrvatske vode, Hrvatske šume -Regionalne razvojne agencije
Biciklističke udruge	-Nacionalne udruge: Pedala, Moj bicikl, HBS, Velo, Sindikat biciklista -Regionalne i lokalne udruge
Sustav TZ i tur. agencije	-Hrvatska turistička zajednica -TZ županija i gradova -Turističke agencije koje se bave cikloturizmom
Ostali dionici	-HGSS, Hrvatska gospodarska komora, Hrvatski lovački savez -sustav regionalne i lokalne samouprave -gospodarski subjekti vezani uz cikloturizam (servisi, rent-a-bike)

Tablica 3: Prikaz glavnih dionika cikloturizma u Republici Hrvatskoj
Izvor: [5, str. 4]

Pravilnikom o biciklističkoj infrastrukturi „propisuju se osnovna načela planiranja te elementi za projektiranje, izgradnju i održavanje biciklističke infrastrukture“ u Republici Hrvatskoj [10]. Ovaj pravilnik sadrži normative o izgledu biciklističkih staza i traka te propisuje izbor vrste biciklističke prometne površine.

3. OTOK ŽIRJE

Otok Žirje je najudaljeniji naseljeni otok šibenskog arhipelaga i površinom najveći. Prema Popisu stanovništva 2011. godine otok je imao svega 103 stanovnika. Otok danas nema osnovne škole.

Prvi podaci o broju stanovnika datiraju iz 1298. godine kada je osnovana šibenska biskupija. Tada su na Žirju živjela 103 stanovnika. Broj stanovnika se kasnije povećavao sve do razdoblja nakon drugog svjetskog rata (1948. godine na otoku je živjelo 766 stanovnika). Zbog siromaštva i industrijalizacije grada Šibenika stanovništvo migrira u gradove Zadar i Šibenik, te u Francusku, Belgiju, Australiju i SAD [11].

Obala otoka je razvedena, a na otoku ima 29 uvala. Žirje je pod jakim klimatskim utjecajem mora; zime su blage, a ljeta jako topla sa malo padalina. Otok ima borovu i hrastovu šumu, a od poljoprivrednih kultura uzgajaju se vinova loza, smokve, šljive, masline. Na otoku raste šest vrsta orhideja te različite vrste aromatičnog i ljekovitog bilja. Na otoku ima sitne divljači: zečeva i fazana, a akvatorij oko otoka ima lovišta ribe, posebice tuna.

Na otoku postoji osam prirodnih spilja i jama: Golubnica, Mala Jama, Podvodnje, Gravanjača, Mala buža u Tratinskoj, Gradina, Mala buža za Prisligom i Draževica.

Najznačajniji kulturno-povijesni spomenici na otoku su: crkva sv. Marije, ostaci ženskog samostana tzv. Kućišta, petoprostorna bunja Stari stan, utvrda iz 6.-og stoljeća Gradina, Gustijerna, sv. Nikole, Gospina crkvica u uvali Muna, kapelica Gospe od Sedam Žalosti, kapelica u Maloj Nozdri. Otkriveno je i podmorsko arheološko nalazište amfora koje je zaštićeno kavezom od devastacije.

Iznad uvale Velika stupica nalazi se utvrda Gradina, dužine preko 100 metara, vjerojatno napravljena za obranu od gusara. U blizini zidina nalazi se ponor dubok 35 metara, a na njegovu je dnu bistra i hladna voda. Gradina i Gustijerna nisu služile za stanovanje, već kao utočište stanovnika i stoke pred neprijateljem. Predaja u narodu kaže kako su obje utvrde u ilirsko doba služile kao izvrsne strategijske točke kraljici Teuti u borbi protiv Rimljana [12, str. 30].

Od važnijih manifestacija na otoku izdvaja se blagdan Velike Gospe kada se na otoku održava procesija u kojoj se nosi Gospin kip. Ta manifestacija tradicionalno okuplja Žirjane koji žive u drugim krajevima Hrvatske i inozemstvu te prijatelje Žirja. Pjesničke večeri na otoku se održavaju ljeti kao večeri dijalektalne otočke poezije uz ostali kulturni program.

Biciklistička utrka „Đir za Žir“ u organizaciji ekološke udruge Žir se održava tradicionalno već 13 godina.

4. RAZVOJNI ASPEKTI CIKLOTURIZMA NA OTOKU ŽIRJU

Otok Žirje u svojoj povijesti nikad nije bio turistički valoriziran jer je od drugog svjetskog rata bio vojna baza. Zbog prirodnih ljepota, kulturno-povijesnih spomenika, bogate tradicije,

autohtone gastronomije otok ima perspektivu razvoja turizma. Otok Žirje nema prenatrpane plaže turistima te je baš takav zanimljiv turistima koji žele svoj odmor provesti daleko od gužvi.

Zbog postojećih biciklističkih staza i biciklističke utrke cikloturizam ima perspektivu razvoja na otoku kao turistički proizvod. „Piciklijada“ (biciklijada je u lokalnom govoru piciklijada) „Đir za Žir“ je tradicionalna biciklijada sportaša, rekreativaca i djece koja se od 2005. godine održava na otoku Žirju u organizaciji ekološke udruge Žir. Organizacija biciklijade financira se iz sredstava dobivenih putem apliciranja na natječaje za projekte te iz sredstava donacija. Biciklijada je polučila pozitivan efekt u lokalnoj zajednici u vidu organiziranja lokalnog stanovništva i članova udruge, a javila se i potreba uređenja i ulaganja u biciklističku stazu. 2006. godine sudionici utrke su bili i iz drugih krajeva Republike Hrvatske, a od 2007. godine sudionici utrke su i strani turisti koji su na otok došli zbog sudjelovanja u biciklijadi. Svake godine uređuju se staze i okoliš, tiskana je biciklistička karta na kojoj su osim biciklističkih staza označeni i ugostiteljski objekti te zanimljivi otočni lokaliteti, postavljeni su znakovi i smjerokazi po otoku, mobilizira se lokalna zajednica, promovira se otok Žirje kao „zelena biciklistička oaza“, promovira se zdrav način života što u konačnici rezultira podizanju kvalitete cikloturističke ponude na otoku. Zadnje dvije godine Biciklijada je uvrštena u obilježavanje Europskog tjedna kretanja.

Sudionici biciklijade na otoku Žirju su [13]:

1. članovi biciklističkih klubova,
2. biciklisti rekreativci,
3. djeca.

Četiri su kategorije sudionika:

1. sport (staza duga 22 km, Srcela – Mikavica – Zvizdulje),
2. rekreativna kategorija (15 km duga staza),
3. sudionici od 8-15 godina (5 km duga staza),
4. sudionici do 8 godina (500m duga staza).

65% biciklističke staze je makadam.

Iz Slike 2. se vidi broj sudionika biciklijade „Đir za Žir“. Potrebno je napomenuti kako je broj sudionika utrke posljednjih godina manji zbog loših vremenskih uvjeta.



Slika 2: Broj sudionika biciklijade „Đir za Žir“
Izvor: [13]

Iz Tablice 3. se vidi SWOT analiza razvoja cikloturizma na otoku Žirju.

S (Strengths) Snaga	W (Weaknesses) Slabosti
Održavanje tradicionalne biciklističke utrke Ljepote prirode i očuvan okoliš Arheološki lokaliteti Autohtona gastronomija Ambijentalnost okoliša Postojeće biciklističke staze Tiskana biciklistička karta otoka Promocija zdravog načina života Blizina turističkih destinacija Trajektna povezanost sa kopnom Postojanje vezova i luka za jahtaše Suradnja sa Turističkom zajednicom	Nedovoljna povezanost sa županijskim vlastima Nedovoljna promocija otoka kao cikloturističke destinacije Nepovezanost sa ostalim cikloturističkim rutama Nedostatna smještajna ponuda za cikloturiste Slaba prateća infrastruktura
O (Opportunities) Prilike	**T (Threats) Prijetnje**
Izgradnja i uređenje novih biciklističkih staza Stvaranje novih smještajnih kapaciteta za cikloturiste Ulaganja u promociju otoka i cikloturizma na otoku izvan Šibensko-kninske županije Apliciranje na natječaje za projekte Novi trendovi na turističkom tržištu Povezati cikloturizam sa oblicima ruralnog turizma Novi ugostiteljski sadržaji Edukacija lokalnog stanovništva o perspektivama cikloturizma	Prepoznatljive cikloturističke destinacije

Tablica 3: SWOT analiza razvoja cikloturizma na otoku Žirju
Izvor: izrada autora

Iz navedenog proizlazi moguća strategija rasta razvoja cikloturizma na otoku Žirju budući da su snage veće od slabosti, a prilike veće od prijetnji.

5. ZAKLJUČAK

Zbog zdravog načina života i upotrebe bicikla kao prijevoznog sredstva, cikloturizam postaje sve raširenji oblik turizma. Cikloturizam je prepoznat i u Strategiji razvoja turizma Republike Hrvatske, stoga se nameće potreba za organizacijom biciklističkih utrka te razvojem cikloturizma.

Otok Žirje u svojoj prošlosti nije bio prepoznatljiva turistička destinacija, ali zbog svojih brojnih prednosti ima realne potencijale razvoja. Na otoku se tradicionalno održava biciklijada „Đir za Žir“ u organizaciji ekološke udruge Žir koja privlači sve veći broj sudionika iz Republike Hrvatske i

***Dražen Pejić**, mag.cin. je rođen 1976. u Vukovaru. Diplomirao je na Fakultetu za fizičku kulturu u Zagrebu. Od 2005. god. radi na Veleučilištu „Lavoslav Ružička“ u Vukovaru, a prije toga je radio kao profesor TZK u Srednjoj školi Ilok, Osnovnoj školi „Antuna Bauera“ u Vukovaru i Trećoj srednjoj školi u Vukovaru. Danas je viši predavač i nositelj kolegija: Osnove motoričkih transformacija I. i II. Predsjednik je Studentske sportske udruge Veleučilišta „Lavoslav Ružička“ u Vukovaru. Trideset godina aktivan je u košarci gdje trenutno radi kao pomoćni trener A-2 ligaša KK „Borovo“ i predsjednik je Košarkaškog saveza Vukovarsko-srijemske županije. Od 1995. god. do danas aktivan je nogometni sudac i nalazi se na listi II. Hrvatske nogometne lige.*



inozemstva. Zbog postojećih biciklističkih staza otok ima perspektivu razvoja cikloturističke destinacije. Iako nedovoljno valoriziran turistički proizvod, uz veću promociju, prilagodbu smještajnih kapaciteta cikloturistima, uređenjem novih biciklističkih staza, povezanost sa ostalim cikloturističkim rutama u županiji cikloturizam ima perspektivu daljnjeg razvoja kao turistički proizvod otoka Žirja.

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HOTEL ADMINISTRATION AND ETHNOCENTRISM RELATION: AN APPLICATION[287]

Kürşad SAYIN[288]
Abdullah KARAMAN[289]
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Abstract: *Ethnocentrism is the prejudice against other cultures as the result of one's belief that his/her own culture, race, lifestyle is superior to others. According to ethnocentric way of thinking, people create negative influence by judging other cultures with reference to their own culture standards. Moreover, when different thoughts, activities and words are perceived as threat instead of different lifestyles, this prevents mutual understanding and leads to conflict. Ethnocentric approach also creates directing tendency in ethnic identity in the direction of their own wish for their private benefits.*
Intercultural attitudes gain importance as the relations between people from different cultures develop in globalizing World. The serving and the served are both people in the hotel businesses which takes place in service sector and people have different ethnic groups and cultures. For this reason, ethnocentrism topic has a great importance in accommodation businesses. it is especially possible for the hotel administrator of hotel businesses to apply administration activities efficiently by knowing their staff's ethnocentric levels and taking precautions for the staff with high ethnocentric levels. It has been seen that here are few studies comprising of ethnocentrism, tourism and administration and there is a lacking of research according to researches made. Due this lacking, this study has a great importance. This study will also be a loadstar for the future scientific and academic studies with this quality.
The study, performed for determining the general ethnocentric levels of staff working in hotel businesses, was applied on the five-star hotel workers in Alanya, a famous tourism district. Firstly, literature was reviewed in the study. Questionnaire technique was used, employees were asked to answer the questions in face to face interviews and their answers were noted. Obtained data was calculated and interpreted using percentage frequency analysis and arithmetic mean.

Key words: *Service sector, hotel businesses, administration and ethnocentrism*

1. INTRODUCTION

The importance of cultural diversity in business world have been increasing day by day in our globalizing world. Hotel managements have been affected by the globalization too. Some hotels are sending personnel to hotels abroad and procuring the personnel they need from different regions and hotels. At the same time people from all around the world are migrating to different parts and regions in order to better their life standarts. Increasing migrations and multiculturalism are paving the way for people from different cultures to work together. This case is affecting the structure of the labour force in lodging industry.

Ethnocentrism is judging other cultures based on one's own culture. Because of ethnocentrism, people tend to ignore other people judging them by their life styles and differences. Because of

[287] Was adapted from Phd Thesis
[288] Selcuk University, Post Vocational School of Silifke Taşucu, Turkey
[289] Selcuk University, Tourism Faculty, Turkey

this ethnocentrism limits understanding other cultures' values and communicating efficiently. Ethnocentrism hinders people from understanding one another. Usually prejudice is known as hostility and intolerance to a particular race, religion and a group's members. As a consequence ethnocentrism may be a threat to relationship between personnel from different cultures and guests. Because of this efficient management of human relations is important for the hotel's success. Hoteliers need to have vast knowledge of managing people from different cultures and different labour forces. It is important for the hotelier to be informed of the personnel's ethnocentric status in order to pinpoint problems and take measures against. Upon examining the literature we can see that there are many works pointing to the connections between hotel management and ethnocentrism.This is why the paper presents importance.

There was a research done in Alanya where many tourists visit, which aimed to determine the ethnocentric status of the personnel of a five star hotel. For the research a questionnaire was done to personnel and their ethnocentric status was calculated via statistics programmes. Consequently it was determined that hotel personnel's ethnocentric status was medium-level.

2. ETHNOCENTRISM AND CULTURE

It is important and beneficial to explain culture and ethnocentrism and their relation between in order to understand the term ethnocentrism.

Culture can be described as all the values that man possesses. In addition culture can be referred to as the entirety of all the values and beliefs that differentiates people from one another. In brief is a whole of culture, traditions, beliefs, and behaviour that are passed on with generations. Cultural diversity usually refers to cultural differences between people. In short it is a way of interaction with groups and cultures by their language, clothes, traditions and ethics. [1], [2], [3], [4]

Intercultural communication, is a communication proccess in which people from different cultures try to understand what the messages mean. Intercultural communication can lead to problems because of insufficent communication. Someone's cultural values and beliefs can hinder understanding someone else's behaviour and additude. It is normal for a individual to judge other cultures primarily based on their own. But this instance usually does not accept cultural diversity and it encourages intolerance towards diversity. Lack of tolerance can lead to cultural segregation, racism, xenophobia, prejudice and even aggression. Consequently this could lead to ethnic and political conflicts, war and terrorism. Culturally, many misunderstandings among people from different groups root from ethnocentrism that evaluates other cultures based on their own culture. Ethnocentric individuals believe that their judgement is normal. At the same time they believe that thrir values are the truth. Ethnocentric individuals, see humans as two groups: their own group and the others. Values and belief systems of the group are a matter of great

Kürşad SAYIN



He was born in Ankara in 1972. He graduated from 9 September University, Tourism faculty in 1995. From 1990 to 2005 he worked as a staff and manager at many hotels in the tourism sector. He have been working in Selçuk University since 2005. (Head 0f the Department of the Hotel Restaurant and Catering Services). He served as a consultant, in some hotels, in summer seasons. He wrote chapter in the book entitled hotel management He has presented ten papers at international conferences. Now he is a Ph.D. student in Selcuk University Department of Tourism Management. He is married and has two children.

importance. Symbols and values of the group are perceived as something to be proud of. People who are a part of an ethnic group see themselves as special. Ethnocentric behaviour means that the group has good cooperation relationships and and vice-versa with the other groups. There is a tendency of collective acceptance and denial [5]. It is unproductive to not recognise cultural differences. The main cause of ethnocentric behaviour and additude is prejudice. Prejudice and limited information about another culture results in people being treated and understood differently. In short ethnocentrism effects intercultural communication in a negative way [6], [7], [8], [9], [10].

3 . MANAGEMENT AND ETNOCENTRISM IN HOTEL FACILITIES

The tourism industry is an industry that organizes and manages the processes such as people leaving the residence, transport, eating and drinking, lodging, having fun, resting and having cultural activities. Tourism industry is an industry of effort and labour. Despite the fact that many sectors are now in the process of automation in production processes, human beings are needed in the tourism industry. Relationship between personnel and the customer in the tourism industry is a front-line in terms of customer satisfaction. Immediate perception of the client's feelings about the service and immediate further action is needed and can be only done by human interactions. This is why humans are needed for the service given to customers and for customer satisfaction [11], [12], [13].

Hotels are businesses that provide temporary accomodation, eating, partially entertainment and some social needs for their residents. In accomodation business leading businesses are hotels. Hotels' main function is to satisfy the customer by accomodating them. In addition, they also have auxiliary and complementary units for eating and drinking, sports and entertainment needs. Hotels are social places in which mainly temporary interactions are made. At the same time,they are places in which thousands of people from different age groups, from cultures, who speak different languages share the same environment. These areas are social places for both the customers and the employees, where some behaviors are appropriate and others are not perceived as appropriate [14].

Hotel establishments that produce and market goods and services for a basic set of purposes perform a number of activities in harmony to arrive at results. Management is the fulfillment of the functions of planning, organizing, directing, coordinating and auditing to achieve organizational goals effectively. There has been many definitions of the term management. In general, it refers to all the work to establish a business association and co-ordination in the group, in order to achieve the objectives in an effective and efficient manner. The managers' most important task is to make, direct and lead work through people and other resources. Businesses' success is mainly connected to the management system. Planning is made to reach the objectives in the most efficient and effective way. In the planning stage, tasks are defined, grouped and distributed among them (organisation). Occupation (orientation) enters into a social process when personnel are placed in their positions. This process activates the chain of command (directing fucntion) to start the management process. Leadership, motivation, communication and coordination plays a big part in the directing function. Finally, it is checked to what extent planned targets were achieved. If there are deviations from the target, it is determined where and whom they originate from and the reasons behind it. Finally the directing function is activated [15].

In the hotel business, it is possible to provide services such as food and beverage services, front office, housekeeping, management, purchasing, acceptance and warehousing, marketing,

accounting, finance, human resources, public relations, innovation, research and development, information technology, security and entertainment services. For this reason, in terms of hotel management, it is extremely important that these sections work in harmony with each other. In recent years number of personnel working in the hotels has increased and the hotel management has begun to require professionalism in Turkey.

Management activities in hotel enterprises have certain characteristics. These characteristics can be explained as follows; [12]

- Management is about people. Human relations are of great importance to the management of groups of people. The psychology of people and the social aspects within the group is closely related to management.
- Management is the process of providing business associations, departments of work and specialization around a specific purpose. Management is based on intense communication.
- Management is the process in which efforts are made to align and to achieve goals.
- Management is the process of making intelligent decisions and enforcing them. This process requires the distribution of an authority. Thus command - command chain occurs.

When all these features are taken into consideration, it turns out that management in hotels has a distinct management function from other types of work. For example, cultural differences in communication, or differences in customer service expectations, can cause problems between staff and dissatisfaction among customers [16]. The bigger the cultural difference, the greater the difficulty of communication. Communication can become a major problem. It can cause misunderstanding and often hostility. This can cause serious problems in the work environment of the hotels. The dimension of communication between managers and subordinates in the business environment differs according to the ethnocentrism's extent. People who believe in their own cultural superiority can not objectively evaluate other cultures. They interpret and judge the behavior of others according to their own values. Hotel managers may face difficulties in effectively managing cultural differences. Ethnocentric managers can choose people from cultures that are similar to those employed or hired. Because of discrimination and prejudices, some may view other cultures as subcultures. Nowadays, in some enterprises some of the minority employees work in low or low wage jobs [17]. In hotel operations, it is necessary to recognize and understand the cultures of the employees in order to manage employees from different cultures. Today, managing and communicating with people from different cultures from an organizational perspective represents a major struggle for the corporate world. Being effective at the venues, and having sustainable success, development can be possible with open to change, respectful and qualified employees. The creation of an organization is done by the production and glorification of values, while the destruction of the organization is done by the wear out of the values created. To create an efficient environment by increasing the motivation of the employees in organizations, to reduce mistakes in manufactured goods or services, to increase customer satisfaction and to reach the targets is the main purpose. For this reason, hotel managers must have knowledge of how to manage employees with different cultures. The effective management of culturally diverse people has a critical importance for the success of the hotels [18], [19], [20].

4. HOTEL ADMINISTRATION AND ETHNOCENTRISM RELATION; AN APPLICATION

4. 1. Evaluatıon Of The Questıonnaıre

Purpose Of The Study: The greater the cultural diversity among employees, the greater the difficulty of communication, and communication may become a major problem. Today, many companies in the accommodation industry still face difficulties in managing cultural differences effectively. Because of discrimination and prejudices, few see other cultures as subcultures. This situation causes serious problems in tourism business environment. The dimension of communication between managers and subordinates in the business environment differs according to the ethnocentrism dimension between them. The purpose of the study, is to determine the trend of ethnocentric behavior amongst employees. For this purpose, the answer to the following question has been sought. What is the level of ethnocentric tendency of the working staff?

Target Populatıon Of The Study And Sample : Target population of the study is five star hotel staff in Alanya where Turkish tourism takes place intensely. The sampling consists of hotel employees in Mahmutlar, Konaklı and Avsallar regions in Alanya. The research data were collected by using the survey technique during the summer season of 2016 - 2017.

Restrıctıons Of The Study: The political adversities experienced in recent years have affected the Turkish Tourism, because of the coup attempt in the country and the political problems experienced thereafter; during the study period, some of the hotels were not open due to the reasons.

Stated the open ones working with little occupancy rate and so employ fewer personnel. The staff working long hours, do not want to fill out questionnaires due to the work intensity. Staff with low education level do not want to conduct surveys. due to the work intensity. And some travel agencies objected the surveys because it would take customer's time during the vacation.

Applied Method, Implementatıon Of The Study Findings: The survey method applied in this study. Questions were taken from previous studies on the subject, translations of the questions and the inverse translations were reviewed by the language experts, scale was created by helping the statisticians, academician and specialists and a 5 point likert scale was used. Scale Cronbach's Alpha ,763 - acceptable reliability (Aron:1999; Peterson,1999).

Questionnaire technique was used, employees were asked to answer the questions in face to face interviews and their answers were noted. Data were evaluated using statistics program, numeric data and percentages were obtained and were converted to table form. Obtained data was calculated and interpreted using percentage frequency analysis and arithmetic mean.

The help of the hotel managers, human resources managers, guides, animation department staff and other employees were obtained to provide participation to the surveys. A total of six hundred surveys planned to be filled, five hundred and fourty surveys were returned, and four hundred and ninety one surveys were evaluated after the studies.

Acquired Findings:

		Freq.	Percent
Valid	men	367	**74,7**
	female	124	25,3
	Total	491	100,0

		Freq.	Percent
Valid	Under 20 years	65	13,2
	20-29	195	**39,7**
	30-39	133	**27,1**
	40-49	78	15,9
	50 years and over	20	4,1
	Total	491	100,0

		Freq.	Percent
Valid	Primary Education	102	20,8
	high school	244	**49,7**
	university	137	**27,9**
	other	8	1,6
	Total	491	100,0

Table 1: Demographic Features of the Participants

According to Table 1, 74% of the participants are men. According to Table 2, the vast majority of participants are in the age range of 20-29 years (39,7%) and 30-39 years (27,1%). According to Table 3, the vast majority of participants are graduated from high school (49.7%) and university (27.9%).

		Frequency	Percent
Valid	yes	118	24,0
	no	373	**76**
	Total	491	100,0

Table 2 : Are you a Tourism Department graduate?

		Frequency	**Percent**
Valid	**yes**	**172**	**35,0**
	no	**319**	**65,0**
	Total	**491**	**100,0**

Table 3: Did you take the course / training related to tourism?

According to Table 2 (76%) of the participants did not graduate from tourism departments. According to Table 3, most of the participants (65%) stated that they did not receive tourism education.

		level
1	2,3	low
2,34	3,66	intermediate
3,67	5	high level

Table 4: Findings related to Ethnocentric Levels of Employees (Karaman)

The arithmetic mean of the results obtained in the study was calculated as 2,925. According to the scale (table 4) Arithmetic mean of 2,925 indicates that participants have moderate ethnocentric inclination.

5-CONCLUSİON AND RECOMMENDATIONS:

Tourism and hospitality representatives should increasingly pay more attention to managing cultural differences in personal relationships between suppliers and customers, as the quality of social interaction between customers and employees affects the customer's perception of service quality and product satisfaction. In an international environment, it is necessary to have information about culturally different workforce and how to manage them. Effective management of culturally different people is critical to the success of the tourism industry.

The study concluded that the vast majority of participants were males, aged 20 to 39 and educated (high school and university graduates), while at the same time having moderate ethnocentric characteristics. Moreover, 65% of these people did not receive tourism education. Despite their lack of professional training, they earn a living from the tourism sector. We can say that people who earn income from tourism sector are not very prejudiced towards different cultures. The economic necessity of the tourism sector has been understood as the undergone crises caused people to become unemployed, and perhaps after the crises, the importance of tourism sector, which is serves to different cultures, may have grasped more.

Prof. Dr. Abdullah KARAMAN



He was born in Erzurum in 1972. He graduated from Dokuz Eylül University, Tourism faculty in 1993. He worked in Pamukkale and Atatürk University. He has been working att Selcuk University for the last 10 years. He became associate professor in 2011. As a visiting researcher he worked for 3 months in 2014 at USA Oklahoma State University. The European Union Erasmus scheme Poland, Lithuania was taught as a guest lecturer. He served as manager and participant in the Erasmus PLM projects in Germany and France. He has presented six papers at international conferences. He has also made over 15 oral presentations. In Turkish he has published three books. He is advising manager on strategic issues in private and public companies too. He worked as a manager in four projects in the field of rural tourism and strategies at national level.

Currently, he serves as the head of department and professor at the Selcuk University, Faculty of Tourism in Travel Management and Tourism Guidance. He is married and has two children.

The same study can be repeated in the same and different regions except for the crisis period and study can be applied to low-educated staff.

A wide variety of people with different ethnic origins, socio-cultural characteristics, religions and beliefs are working in the acommodation industry. Differences in employee behavior and values reflect a wide range of cultural diversity in the hotels. For this reason, many ethnocentric behaviors can be seen among employees in the acommodation industry.

Tourism is a modern world's new industry in which intellectual people serve intellectual people. Accomodation services that are within the tourism industry are servies of an intense labour. That is why hotel managers should have knowledge of the ethnocentric levels of different ethnic and cultural staff and the cultural values of their employees. At the same time they should know how to treat and manage them. In conclusion, the accomodation industry is service-oriented. People work for people's satisfaction. This is why managerial competence in management of cultural differences is crucial for the future success of hotel businesses.

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ZNAČENJE REGIONALNE PREPOZNATLJIVOSTI AUTOHTONIH PROIZVODA U RAZVOJU AGROTURIZMA

REGIONAL RECONDITION OF INDIGENOUS PRODUCT IN AGROTOURISM DEVELOPMENT

Jadranka Deže[290]
Ružica Lončarić[291]
Tihana Sudarić[292]
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Sažetak: *Razvojne potencijale agroturizma potrebno je prvenstveno prepoznati, a zatim ih učinkovito koristiti. Trenutno stanje u agroturizmu nije zadovoljavajuće i ekonomski održivo. Cilj rada je utvrditi značenje proizvodnje autohtonih proizvoda i prikazati razvojne potencijale agroturizma kroz njihovu upotrebu. Autohtoni proizvodi nemaju pravu valorizaciju ako ne postoje razvojne inicijative i teoretska saznanja. Rad je sačinjen na osnovi teoretske podloge o koristima povezanim s razvojem agroturizma i proizvodnje autohtonih proizvoda. Empirijskim istraživanjem testirane su hipoteze pronalaženja poveznica između stavova nositelja agro/gastro turizma, agro/domaćinstava koja imaju u gastronomskoj ponudi autohtone proizvode sa percepcijama posjetitelja koji takvu ponudu konzumiraju. Istraživanje je provedeno na području turističke regije 01-Slavonija, u kojoj se nalazi pet županija: Brodsko-posavska, Osječko-baranjska, Požeško-slavonska, Virovitičko-podravska i Vukovarsko-srijemska. Na navedenom području nalaze se 82 objekta sa smještajnim kapacitetom i prehranom, te objekata izletišta, kušaonica, vinotočja za jednodnevne i poludnevne boravke prema Nacionalnom katalogu ruralnog turizma Hrvatske, Ministarstva turizma i Hrvatske gospodarske komore Republike Hrvatske. Provedenim primarnim istraživanjem obuhvaćen je cjelokupan uzorak od 82 postojeća objekta. Prikupljeno je ukupno 16 u cijelosti ispunjenih anketnih upitnika što čini 20% reprezentativnosti uzorka. Pregledom relevantnih znanstvenih i stručnih publikacija prikupljene su sekundarne informacije u cilju usporedbe dobivenih rezultata istraživanja. Istraživanjem su prikupljeni stavovi i mišljenja nositelja agroturističkih gospodarstava o gastronomskoj ponudi i proizvodima koji su autohtoni i prepoznatljivi za područje u kojem se gospodarstvo nalazi, te motivima dolaska posjetitelja na agroturistička gospodarstva. Istodobno, procijenjeno je zadovoljstvo korisnika gastronomske ponude u segmentima ispunjenosti očekivanja, zadovoljstva kvalitetom te cijenom. Utvrđena je povezanost nositelja agroturističkih gospodarstava sa ostalim proizvođačima kako bi se unaprijedila gastronomska ponuda, kao i vrste proizvoda koje se najčešće nabavljaju od primarnih proizvođača. Prepoznata su mišljenja o perspektivama razvoja turizma na regionalnoj razini kao i vrste institucija koje trebaju sudjelovati u njegovom intenzivnijem razvoju. Stvaranjem brendova regionalnih autohtonih proizvoda nastaju pretpostavke za kreiranja regionalne destinacije. Agroturizam može ponuditi inovativan turistički proizvod s autohtonim tradicijskim elementom koji će mu osigurati regionalnu prepoznatljivost na globalnom turističkom tržištu.*

Ključne riječi: *regionalni razvoj, autohtoni proizvodi, agroturizam*

[290] Sveučilište Josip Juraj Strossmayer, Poljoprivredni fakultet, Vladimira Preloga 1, Osijek, Hrvatska
[291] Sveučilište Josip Juraj Strossmayer, Poljoprivredni fakultet, Vladimira Preloga 1, Osijek, Hrvatska
[292] Sveučilište Josip Juraj Strossmayer, Poljoprivredni fakultet, Vladimira Preloga 1, Osijek, Hrvatska

Abstract: *The agrotourism development potentials need to be first recognized and then effectively utilized. The current situation of agrotourism is unsatisfactory and economically sustainable. The aim of this paper is to determine the meaning of the production of indigenous products and to show the development potentials of agrotourism through their use. Indigenous products do not have real valorization if there are no development initiatives and theoretical knowledge. The paper is based on the theoretical background of the benefits associated with the development of agrotourism and production of indigenous products. Empirical research has tested the hypothesis of finding links between agro/gastro tourism holders, agro/households who have gastronomic offer of indigenous products with perceptions of visitors who consume such an offer. The survey was conducted in the area of the tourist region of 01-Slavonia, where there are five counties: Brod-Posavina, Osijek-Baranja, Požega-Slavonia, Virovitica-Podravina and Vukovar-Srijem. There are 82 objects with accommodation capacity and food, as well as excursion sites, tasting halls, vineyards for one-day and half-day stay according to the National Rural Tourism Catalog of Croatia, the Ministry of Tourism and the Croatian Chamber of Economy of the Republic of Croatia. The primary research conducted covered the entire sample of 82 existing objects. A total of 16 fully completed questionnaires were collected, representing 20% of sample representativeness. By reviewing the relevant scientific and professional publications, secondary information was collected to compare the results of the research. The research gathered the attitudes and opinions of the agrotouristic farms holders about the gastronomic offer and the products that are indigenous and recognizable for the specific area, as well as the visiting motives to agrotouristic farms. At the same time, the satisfaction of gastronomic officers is appreciated in the areas of fulfillment of expectations, quality satisfaction and price. The relationship between the holders of agrotourism companies and other producers was established to improve the gastronomic offer as well as the types of products frequently purchased from the primary producers. Opinions on tourism development perspectives at the regional level as well as types of institutions that need to participate in its more intensive development are recognized. By creating brands of regional indigenous products, there are assumptions to create a regional destination. Agrotourism can offer an innovative tourist product with an indigenous traditional element that will ensure regional recognition in the global tourism market.*

Key words: *regional development, indigenous products, agrotourism*

1. UVOD

Poljoprivreda i turizam su dva različita, ali komplementarna gospodarska sustava koja imaju značajan utjecaj na razvoj nacionalnog gospodarstva. Razvoj agroturizma izravno je ovisan o inicijativi lokalne zajednice. Najveću dobrobit od agroturizma ostvaruje lokalno stanovništvo, a ne turistički radnici ili hoteli [1] i [2]. U svojem istraživanju [3] potvrđuju kako oni koji se bave agroturizmom imaju snažnu potrebu zajedničke suradnje i stvaranja mrežnog partnerstva što je izuzetno korisno kada se želi ostvariti regionalni razvoj. Takvu snagu zajedništva lokalnog stanovništva potvrđuje i objašnjava fenomene tzv. „inteligencije jata“ kao važnog resursa u regionalnom razvoju[4]. Autori [6] ističu kako je ponudu turističkih usluga važno uskladiti sa željama i potrebama posjetitelja čije preferencije ističu značenje autohtone hrane kontrolirane kvalitete. U svrhu razvoja agroturizma potrebno je razviti odgovarajući koncept u kojem bi se regionalno područje transformiralo u turistički lokalitet. Zaključne tvrdnje u radu sastoje se od prepoznavanja značenja pojedinih vrsta autohtonih proizvoda a time i razvojnih potencijala agroturizma. Vrednovanjem regionalnih

autohtonih proizvoda moguće je planski i sustavno graditi konkurentsku prednost u razvoju turističke ponude.

2. MATERIJALI I METODOLOGIJA

Provedeno je empirijsko istraživanje na području Slavonije, koja pripada turističkoj regiji 01 na kojem se nalazi 82 objekta sa smještajnim kapacitetom i prehranom, te objekata izletišta, kušaonica, vinotočja za jednodnevne i poludnevne boravke [5]. Istraživanje je provedeno tijekom siječnja i veljače 2018. godine. Anketnim istraživanjem obuhvaćen je cjelokupan uzorak objekata, a prikupljeno je 16 u cijelosti ispunjenih anketnih upitnika što čini 20% reprezentativnosti uzorka. Upitnik se sastojao od pitanja zatvorenog tipa koja su podijeljena u nekoliko skupina kako bi se istražila socio-ekonomska obilježja ispitanika, njihovo vrednovanje pojedinih autohtonih proizvoda u turističkoj ponudi, stavovi o vlastitoj ponudi autohtonih proizvoda te mišljenja o zadovoljstvu njihovih posjetitelja. U postupku vrednovanja komponenti u pojedinim skupinama odgovora korištena je Likertova skala. Prikupljeni podaci obrađeni su statističkim programskim paketom SPSS Statistics V23, a pri obradi podataka koristile su se metode deskriptivne statističke analize podataka kako bi se opisao uzorak.

3. REZULTATI I RASPRAVA

Prema ranijim istraživanjima brojni su primjeri u kojima su zaštićeni proizvodi postali prepoznatljivi autohtoni proizvodi na regionalnoj razini kao: vino, maslinovo ulje, med i dr. Ponudom u agroturizmu kroz ugostiteljske usluge ovi proizvodi stvaraju dodanu vrijednost koja je ekonomski viša u odnosu na vrijednost primarnog proizvoda. Ispitivanjem nositelja agroturističkih gospodarskih subjekata nastali su rezultati:



PhD Jadranka Deže *(1964) is an associate professor at the Faculty of Agriculture, Department for agroeconomics, University of Josip Juraj Strossmayer in Osijek, Croatia. She is a head of Chair for Management since 2017. As a result of continuous multi-annual scientific research on the village and agriculture development of Eastern Croatia she works on the projects of Social Economic Changes in Slavonija and Baranja villages (1989-1992); Structural Development of family farms in Eastern Croatian livestock production (1996-2002); Adjusting resources in function of family farming (2002-2004), and she has also been leader manager on project: „Entrepreneurial management to development of agrotourism, from 2005-2008. PhD. Jadranka Deže published 85 scientific papers in journals and proceedings of national and international conferences. The professional activity is based on cooperation with economic operators (CZP, CEPOR, BIOPA), with the aim of transferring knowledge about entrepreneurship management of small and medium-sized enterprises - business development planning, organic-biological food production and rural tourism. PhD. Jadranka Deže is a member of the Agricultural Association of Osijek since 1993, the Croatian Agro-Economical Society since 1999, the Croatian Society of Economists since 2000 and the European Agrarian Economists Association since 2007.*

Socio-ekonomska obilježja		*Udjel, %*	*N*
Dob, godina	16-25	0	0
	26-35	12,50	2
	36-45	12,50	2
	46-55	56,25	9
	56-65	18,75	3
	> 66	0	0
Oblik registracije	OPG	81,25	13
	obrt	18,75	3
Zaposlenost u djelatnosti poljoprivrede i turizma	Poljoprivreda / turizam	25,00	4
	Turizam / poljoprivreda	62,50	10
	Turizam, osnovna djelatnost	12,50	2
Obrazovanje nositelja/ voditelja/ upravitelja	Osnovno obrazovanje	6,25	1
	Srednja stručna sprema	87,50	14
	Viša stručna sprema	0	0
	Visoka stručna sprema	6,25	1
Ostale edukacije	Sudjelovali su	6,25	1
	Nisu sudjelovali	93,75	15
Turizmom se bave, godina	<1	0	0
	1-5	0	0
	5-10	25,00	4
	> 10	75,00	12
Proizvodite li proizvode za posjetitelje	Ne	2,50	2
	Da	87,50	14
Kupujete li proizvode od ostalih proizvođača	Ne	31,25	5
	Da	68,75	11

Tablica 1: Socio-ekonomska obilježja agroturističkih objekata u Slavoniji



PhD Ružica Lončarić *(1970) is a full professor at the Faculty of Agriculture in Osijek. She attended elementary and secondary school in Donji Miholjac and graduated at the Faculty of Agriculture in Osijek (1994), the course Crop production. She enrolled in the postgraduate study "Business Management - Management" at the Faculty of Economics in Osijek. The Master's thesis entitled "The Economic Position of Agricultural Economies of the Republic of Croatia in the Conditions of World Market Globalization" was defended in 2002 under the guidance of mentor prof. dr. sc. Ljubomir Baban. In 2006, under the title of "The Impact of the Stabilization and Association Agreement between the Republic of Croatia and the European Union on Agriculture of the Republic of Croatia" she defended doctoral thesis under the guidance of mentor prof.dr.sc. Goran Marijanović. She has been employed at the Faculty of Agriculture in Osijek since 1997. She is involved in the teaching of professional, undergraduate, graduate, specialist and doctoral studies in the fields of international market relations, markets and marketing of agri-food products and the decision-making system in agriculture. As author and co-author, she published 60 papers and participated in 28 international and 15 domestic scientific and professional conferences. As an associate, she participated in the work of 4 international and 7 national scientific projects. She is co-author in three university handbooks. Currently, she is the vice-president of the Croatian Agro-Economic Society (HAED), member of the Croatian Society fo agronomists (HAD), as well as ISHS and EAAE organizations. She is the editor-in-chief of the Agroeconomia Croatica scientific journal.*

Anketnim je istraživanjem utvrđeno da je dominirajuća dobna skupina nositelja agroturističkih objekata sa 46-55 godina (56,25%). Najveću zastupljenosti imaju objekti koji su registrirani i posluju kao obiteljska poljoprivredna gospodarstva (OPG-a) s 81,25% dok je manji broj njih registriran kao obrt (18,75%). Uz turizam, poljoprivrednom se kao osnovnom djelatnosti bavi tek četvrtina objekata (25%) dok se najvećim dijelom bave turizmom kao osnovnom uz poljoprivredu kao dopunsku djelatnost (62,50%), a manji broj njih bavi se samo turizmom (12,50%). Obrazovna struktura najzastupljenije je razine srednjoškolskog obrazovanja (87,50%). Iako u ruralnim područjima postoje brojne institucije koje održavaju edukacije, radionice ili imaju obrazovne usluge za ruralno stanovništvo samo je 6,25% njih sudjelovalo u bilo kakvom obliku dodatnog informiranja ili savjetovanja. U agroturističkim objektima bave se turizmom više od 10 godina (75%) ili nešto manje, odnosno od 5-10 godina (25%). Uglavnom posjetiteljima nude proizvode koje proizvode na gospodarstvu (87,50%). U nedostatku vlastitih proizvoda kupuju proizvode od lokalnih proizvođača (68,75%). Istraživanjem se utvrdilo koji se autohtoni proizvodi najčešće nalaze u ponudi agroturističkih objekata prema vrstama, i to: 1 – slavonski kulin; 2 – baranjski kulen; 3 – slavonski med; 4 – slavonska kobasica; 5 – slavonska šunka; 6 – slavonska slanina; 7 – slavonski čvarci; 8 – slavonska šljivovica; 9 – slavonska vina; 10 – čepinski kupus; 11 – meso crne slavonske svinje; 12 – slavonski fiš paprikaš; 13 – slavonski čobanac; 14 – medičarski proizvodi (licitari).

	1	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***
1	1													
2	ns	1												
3	ns	ns	1											
4	** 0,75	ns	** 0,74	1										
5	* 0,55	ns	** 0,76	** 0,87	1									
6	** 0,75	** 0,69	ns	** 0,73	* 0,59	1								
7	* 0,58	ns	ns	* 0,60	** 0,72	* 0,60	1							
8	ns	ns	ns	ns	ns	ns	** 0,64	1						
9	ns	ns	ns	ns	ns	ns	ns	ns	1					
10	ns	ns	ns	ns	ns	ns	ns	ns	ns	1				
11	ns	ns	ns	ns	ns	ns	ns	ns	ns	ns	1			
12	ns	ns	** 0,67	* 0,57	** 0,74	ns	ns	ns	ns	ns	ns	1		
13	ns	ns	* 0,53	* 0,55	** 0,68	ns	* 0,50	ns	ns	ns	ns	** 0,80	1	
14	ns	* 0,56	ns	ns	ns	ns	ns	ns	ns	ns	ns	ns	ns	1

*** p<0,01, r>0,623* p<0,05, r>0,497; N=16; df=N-2*

Tablica 2: Korelacije autohtonih proizvoda u turističkoj ponudi Slavonije

U tablici 2 prikazane su korelacijske veze između pojedinih autohtonih proizvoda za koje ispitanici misle da bi ih trebalo uključiti u turističku ponudu. Ispitanici su imali mogućnost odgovoriti pomoću Likertove skale od 1 do 5 gdje 1 znači - nikad ne treba uključiti u turističku ponudu, a 5 znači - uvijek treba biti uključeno u turističku ponudu. Korelacijske ovisnosti između pojedinih proizvoda mogu pomoći prilikom sastavljanja gastronomske i turističke ponude, jer je vidljivo da pojedini proizvodi međusobno imaju vrlo jake (**) ili jake (*)

korelacijske veze što znači da zajedno trebaju biti uključeni u ponudu. Najviše korelacijskih veza između drugih proizvoda ima slavonska kobasica (5) i to s slavonskom šunkom, slaninom, čvarcima, fiš paprikašem i čobancem. Iza slavonske kobasice slijede slavonski med i slavonska šunka s po 4 korelacijske veze s drugim proizvodima – slavonski med sa slavonskom šunkom, kobasicama, čvarcima i čobancem te slavonska šunka sa slaninom, čvarcima, paprikašem i čobancem. Povezanost između proizvoda koji se poslužuju kao hladna predjela (kobasice, šunka, slanina, čvarci) je logična jer se poslužuju zajedno na platama. Također, očekivano, postoji korelacijska ovisnost između slavonskog fiš paprikaša i čobanca, jer ta dva jela predstavljaju supstitute u ponudi. Interesantno je da slavonska šljivovica i slavonska vina ne koreliraju s ostalim proizvodima.

U nastavku istraživanja utvrđivali su se stavovi o gastronomskoj ponudi i mišljenja o zadovoljstvu posjetitelja kao segmentu potražnje na turističkom tržištu Slavonije.

Stavovi o gastronomskoj ponudi - ponuda	M	SD
U gastronomskoj ponudi nude autohtone proizvode	4,13	0,72
Upoznaju posjetitelje s tehnologijom proizvodnje i/ili pričom o proizvodu	4,13	1,02
Gastronomska ponuda je povezana sa zemljopisnim područjem	4,56	0,63
Mišljenje o zadovoljstvu posjetitelja - potražnja		
S gastronomskom ponudom posjetitelji su zadovoljni	4,56	0,51
Gastronomska ponuda ispunjava očekivanja posjetitelja	4,31	0,79
S odnosom cijene i kvalitete gastronomske ponude posjetitelji su zadovoljni	4,50	0,52

**N=16*

Tablica 3: Stavovi o vlastitoj gastronomskoj ponudi i mišljenja o zadovoljstvu posjetitelja

PhD Tihana Sudarić *(1974) is an associate professor at the Faculty of Agriculture, Department for agroeconomics, University of Josip Juraj Strossmayer in Osijek, Croatia. She attended primary and secondary school in Osijek and graduated at the Faculty of Economics in Osijek (1999) at study program „Marketing“. PhD Tihana Sudarić graduated in 2004. at postgraduate study program "Entrepreneurial Management" at the Faculty of Economics in Osijek. Doctoral thesis entitled "Diversification of Economic Activities in the Function of Integral Rural Development of the Republic of Croatia", mentor prof.dr.sc. Božidar Petrač, was defended at the Faculty of Economics in Osijek in 2009. Ph.D. Tihana Sudaric is involved in undergraduate, graduate and postgraduate studies in the Agroeconomics field in the modules of Agroeconomic fundamentals, Croatian Economy, Foreign Trade, Cooperative business, National Resources Economics and Rural Tourism. As author and co-author, she published more than 50 papers and participated in 20 international and 25 domestic scientific and professional conferences. She is also co-author of one handbook and one author's book. She is included in the scientific research work and so far, she has participated in five national scientific projects, one as a leader project manager of the Ministry of Science, Education and Sports (MSES), and in four as an associate. She is also involved in 5 international projects. Ph.D. Tihana Sudarić is a member of the Managing Board of the Croatian Agroeconomic Society (HAED) and a member of the Croatian Agronomist Society (HAD), and since 2007 at the European Association of Agrarian Economists (EAAE) as well.*



Stavovi i mišljenja ocjenjivani su Likertovom skala od 5 stupnjeva (1 – uopće se ne slažu, 5 – slažu se s tvrdnjom), te se utvrdilo kako su najbolji rezultati izraženi prosječnim vrijednostima u segmentu povezanosti gastronomske ponude i zemljopisnog područja (M=4,56) iako je najveća varijabilnost utvrđena u odgovorima koji su povezani s promidžbom proizvoda kroz tehnologiju i priču o proizvodu (SD=1,02). Mišljenja o općem zadovoljstvu posjetitelja ocjenjena su visokom prosječnom vrijednosti (M=4,56) ali je utvrđena i razlika u odnosu na ispunjena očekivanja posjetitelja čija vrijednost je niža (M=4,31) u tom segmentu odgovora utvrđena je i najveća varijabilnost (SD=0,79).

4. ZAKLJUČAK

Empirijskim istraživanjem u turističkoj regiji 01-Slavonija utvrđeno je značenje regionalne prepoznatljivosti autohtonih proizvoda u razvoju agroturizma.. Analizom uzorka anketnog istraživanja (16) dobiveni su rezultati koji pokazuju kako su takvi objekti najčešće registrirani kao obiteljska poljoprivredna gospodarstva (81,25%) dok je manji broj njih obrt (18,75%). Poljoprivrednom se kao osnovnom djelatnosti bavi 25% istraživanih objekata, a turizam im je dopunska djelatnost. Suprotno, turizam je osnovna djelatnosti u 62,50% objekata, a manji broj ima samo turizam (12,50%). Nositelji, voditelji ili upravitelji imaju velikim dijelom završeno srednjoškolsko obrazovanje (87,50%), a samo 6,25% je sudjelovalo u različitim vrstama edukacija, radionica ili koristilo obrazovne usluge. Agroturizmom se bave više od 10 godina (75%), odnosno od 5-10 godina (25%). Proizvode iz vlastite proizvodnje imaju u gastronomskoj ponudi (87,50%), ali i kupuju proizvode lokalnih proizvođača (68,75%).

Korelacijska povezanost utvrđena je između proizvoda koji su prepoznatljivi kao slavonski proizvodi: kobasica, šunka, slanina, čvarci, fiš paprikaš i čobanac. Povezanost između proizvoda koji se poslužuju kao hladna predjela (kobasice, šunka, slanina, čvarci) je logična jer se poslužuju zajedno na platama. Postoji korelacijska ovisnost između slavonskog fiš paprikaša i čobanca, jer ta dva jela predstavljaju supstitute u ponudi. Slavonska šljivovica i slavonska vina ne koreliraju s ostalim proizvodima.

Značenje regionalne prepoznatljivosti autohtonih proizvoda kroz gastronomsku ponudu istraživano je kroz ponudu i potražnju na turističkom tržištu Slavonije. Utvrđeno je kako su najbolji rezultati izraženi prosječnim vrijednostima u segmentu ponude kroz povezanosti gastronomske ponude i zemljopisnog područja (M=4,56) iako je najveća varijabilnost utvrđena u odgovorima koji su povezani s promidžbom proizvoda kroz tehnologiju i priču o proizvodu (SD=1,02). U segmentu potražnje analizirana su mišljenja o općem zadovoljstvu posjetitelja koja su ocjenjena visokom prosječnom vrijednosti (M=4,56) ali je utvrđena i razlika u odnosu na ispunjena očekivanja posjetitelja čija vrijednost je niža (M=4,31) u tom segmentu odgovora utvrđena je i najveća varijabilnost (SD=0,79).

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МЕЃУНАРОДНИТЕ ТУРИСТИЧКИ ДОАЃАЊА (СЛУЧАЈОТ НА ХОЛАНЃАНИТЕ) И СУБВЕНЦИОНИРАЊЕТО КАКО ИНСТРУМЕНТ ЗА РАЗВОЈ НА ТУРИЗМОТ ВО РЕПУБЛИКА МАКЕДОНИЈА

INTERNATIONAL TOURIST ARRIVALS (THE DUTCH CASE) AND SUBSIDIZING AS A TOURISM DEVELOPMENT TOOL IN THE REPUBLIC OF MACEDONIA

Климент Наумов[293]

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Апстракт: *Трудот обработува актуелна тема што е од големо значење за развојот на дојдовниот туризам во Република Македонија. За реализација на целите што се поставени при конципирањето на овој труд, се користени повеќе научни методи како што се: методите на анализа и синтеза, методот на дедукција и методот на индукција, дескриптивниот метод, каузалниот метод, системскиот пристап, статистички методи, историскиот метод и сл. При разработката на проблемот на истражувањето, се презентираат официјални податоци изнесени во сите видови документи и се анализираат најрелевантните податоци и информации за потврда на реалните состојби во поглед на меѓународните туристички доаѓања и субвенционирањето во туризмот осврнувајќи се на случајот на холандските туристи. Врз основа на тие податоци, се конструираат соодветни заклучоци предлагаат насоки за унапредување на туризмот во РМ Општо познато е дека постои причинско-последична врска помеѓу туристичките текови и стимулативните инструменти за привлекување туристи која може да биде искористена за утврдување на активности и превземање акции со кои би се зголемил бројот на туристи во РМ, што всушност и претставува предмет на истражување. Во трудот е обработена проблематиката на субвенционирањето во туризмот со кое се работи на приближување на македонскиот туристички производ кон странските потенцијални туристи. Субвенционирањето е една краткорочна и транзициона мерка која делува стимулативно на туристичката економија и истата треба да овозможи понатамошна одржливост на туристичките текови. Како репрезентативен примерок за истражување на овој проблем се земени холандските туристи како едни од најмасовните посетители на РМ, за кои Владата доделува субвенции во износ од 65 евра по човек. Има безброј примери во светот за владини интервенции во туристичките текови на одредени земји. Како краткорочна мерка субвенционирањето не би требало да трае повеќе од 5 години. Анализата на статистичките податоци за туристичките доаѓања укажува на фактот дека има енормен раст во полето на туризмот споредено со периодот пред да се донесе Законот за субвенционирање. Загрижувачки е фактот што како апликант за субвенции може да се јави странски туроператор доколку ги исполнува условите пропишани со Законот за субвенционирање. Со ова се стимулира дефицитот на националната економија иако се зголемуваат меѓународните туристички пристигнувања. Анализирајќи ги понудите на холандските туроператори за одмор во РМ може да се заклучи дека туристичкиот*

[293] Докторанд на Факултетот за туризам и угостителство – Охрид, Кеј Македонија 95, 6000 Охрид, Република Македонија
PhD Candidate at Faculty of tourism and hospitality – Ohrid, Kej Macedonia 95, 6000 Ohrid, Republic of Macedonia

обрт во земјата се релативизира за сметка на исплаќањето на субвенциите кое може да се претстави во апсолутни бројки. Не постои гаранција дека туристот ќе потроши одредена сума средства за време на престојот во дестинацијата, од друга страна исплатата на субвенциите е законски загарантирана. Субвенционирањето во многу туристички развиени земји се покажало како погубно на подолг рок и тоа би требало да се земе во предвид при идното планирање на туризмот во Република Македонија. Намалувањето на цените на услугите доведува до неможност на испорака на квалитетна услуга. Кога на тоа ќе се додадат субвенциите се влегува во една инертност која води до класичен масовен туризам без конкретни содржини, што не би требало да се допушти од страна на релевантните фактори од стопанството, а пред сè државните институции во чиј ресор се наоѓа туризмот.

Клучни зборови: *рецептивен туризам, странски туристи (холандски), субвенционирање во туризмот, туристички производ.*

Abstract: *This paper's topic is of great importance for the development of incoming tourism in the Republic of Macedonia. For the realization of the goals set in the concept of this paper, several scientific methods have been used, such as methods of analysis and synthesis, the method of deduction and the method of induction, the descriptive method, the causal method, the systemic approach, the statistical methods, the historical method etc. Official data is presented in all types of documents in the development of the research problem. The most relevant data and information are analyzed in terms of confirming the actual conditions regarding international tourist arrivals and subsidies in tourism, referring to the case of Dutch tourists. On the basis of this data, appropriate conclusions are drawn up suggesting directions for tourism promotion in the Republic of Macedonia. It is common knowledge that there is a causal link between the tourist flows and the incentive instruments for attracting tourists that can be used for determining the activities and taking actions that would increase the number of tourists in the Republic of Macedonia, which is actually this paper's research subject. The paper deals with the problem of subsidizing in tourism that functions in direction of greater accessibility of the Macedonian tourist product to foreign potential tourists. Subsidizing is a short-term and transitional measure that acts as a stimulus to the tourism economy and it should enable further sustainability of tourism flows. As a representative sample for exploring this problem were taken the Dutch tourists, as one of the most frequent visitors. The government for the case of Dutch visitors determined subsidies in the amount of 65 euros per person. There are countless examples in the world of government interventions in the tourist flows of certain countries. As a short-term measure, the subsidy should not last more than 5 years. The analysis of statistical data on tourist arrivals points to the fact that there is enormous growth in the field of tourism compared to the period before the Law on subsidies was adopted. The fact that a foreign tour operator can appear as a subsidy applicant if it meets the conditions prescribed by the Law on Subsidies is pretty worrying. Although the international tourist arrivals increase the national trade surplus, in our case the subsidizing stimulates the deficit of the national economy. Analyzing the offers of the Dutch tour operators for holidays in the Republic of Macedonia, it can be concluded that the tourism turnover in Macedonia relates to the payment of subsidies that can be presented in absolute numbers. There is no guarantee that the tourist will spend a certain amount of funds during ones stay in the destination, on the other hand, the payment of subsidies is legally guaranteed. Subsidies in many developed tourism countries proved to be fatal in the long run and this should be taken into account in the future planning of tourism in the Republic of Macedonia. Reducing the prices of services leads to inability to deliver a quality service. When subsidies are added, it enters into inertia that leads to classical*

mass tourism without specific content. This shouldn't be allowed by the relevant factors of the economy, and above all the state institutions in which tourism is located.

Key words: *inbound tourism, foreign tourists (Dutch), tourism subsidies, tourism product.*

1. ВОВЕД

Ретко каде во светот на толку мал географски простор постојат така голем број на природни и антропогени атрактивности како во Република Македонија. Непобитен е фактот што ресурсите не се доволно искористени за туристички развој на нашата земја. Република Македонија ги има сите предуслови да биде конкурентна европска туристичка дестинација поради ниското ниво на девастација на природните и антропогените фактори, но и поради големото ниво на туристичка сатурација на некои земји од регионот. Во последните 12 години направени се големи чекори во насока на унапредување на туристичкиот развој на национално, регионално и локално ниво. Мерките кои ги донесе претходната владина структура резултираа со зголемување на туристичките доаѓања и проширување на опсегот на ноќевањата во РМ, како туристичка дестинација, со посебен осврт на Југозападниот плански регион, те. Охрид и крајбрежјето на Охридското Езеро и Скопскиот плански регион, како стожери на македонскиот туризам.

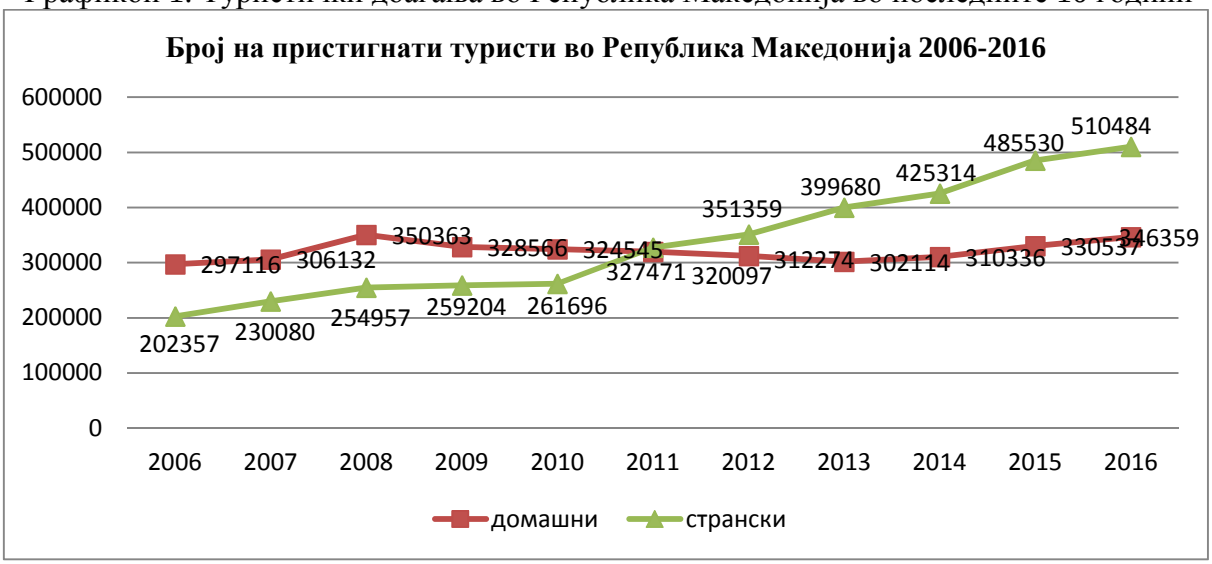
Воспоставувањето на слободни и чартер авионски линии од главните емитивни зони, како и мерките за субвенционирање на странскиот туристички промет во нашата држава беа клучните елементи за зголемување на обемот на туристичките текови. Интервенцијата на државата се покажа многу делотворна во насока на привлекување на нови туристички пазари. Организирањето на роуд шоуа, бтб средби со странски туроператори ја отвори можноста на продлабочување на соработката на домашните компании со странските туроператори од земјите на Западна Европа. Први го скршија мразот холандските туристи поради овозможувањето на повисоки субвенции во споредба со останатите емитивни зони. Приказната за холандските туристи започнува уште од шеесеттите години на минатиот век кога се воспоставува еден вид традиционална поврзаност на Охрид и Охридското Езеро со посетителите од Холандија. Иницијалниот мотив за посета на овие предели е новелата Свадбата на седумте цигани од холандскиот писател А. Ден Доолаард. Сите знаеме каква беше состојбата во регионот за време на деведесеттите години на минатиот век, поради тоа и туристичките текови беа прекинати. Приказната продолжи на почетокот на новиот милениум кога за првпат се кренаа чартер летови од Амстердам, за вистинска кулминација да се доживее во 2011 година со вклучувањето на субвенциите како инструмент за развој на туризмот во РМ. Сеуште не може да се каже дека македонскиот туризам го доживеал својот развој, поради фактот што во времето на поранешниот систем резултатите беа на многу повисоко ниво, а сега потребни ни се стимулативни средства кои влијаат на зголемување на дефицитот на националната економија со цел да се генерира туристички раст и развој.

2. АКТУЕЛНА СОСТОЈБА СО ОСНОВНИТЕ ТУРИСТИЧКИ ПАРАМЕТРИ ВО РЕПУБЛИКА МАКЕДОНИЈА

За да се добие вистинска слика за туристичките доаѓања во Република Македонија, како и финансиските резултати кои се добиваат од туристите потребно е да се направи анализа на основните туристички параметри: број на пристигнати туристи и број на остварени

ноќевања во РМ во последните неколку години. Во овој преглед, но и во сите останати анализи ќе бидат разгледувани основните туристички параметри сумарно во рамки на РМ. На графикон 1 е даден графичкиот приказ на пристигнати туристи во РМ во последните десет години.

Графикон 1: Туристички доаѓања во Република Македонија во последните 10 години



Извор 1: www.stat.gov.mk (прилагоден за сопствена анализа)

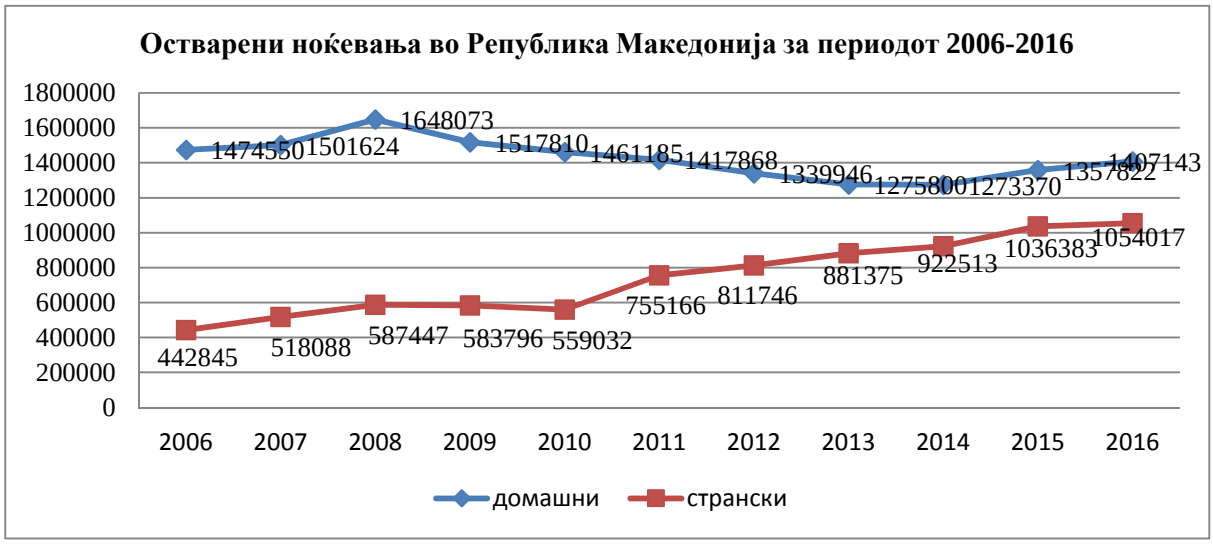
Од презентираните податоци може да се заклучи дека:

- Бројот на домашните туристи во разгледуваниот период варира околу средната вредност од 320767 туристи, додека
- Бројот на странски туристи е во континуиран пораст од почетни 202357 во 2006 година на 510484 во 2016 година, односно процентуален пораст од 152% во разгледуваниот период.

Индикативно е тоа што во 2011 година се забележува пораст на странските пристигнати туристи за сметка на домашните. Оваа година е преломна и од особена важност за воведувањето на нов развоен инструмент во туризмот, а тоа е субвенционирањето. Врз основа на член 57 став 2 од Законот за туристичка дејност („Службен весник на РМ" бр. 62/04, 89/08 и 12/09)[1], министерот за економија донесе „Упатство за субвенционирање на странскиот организиран туристички промет" со кој се пропишува субвенционирањето како стимулативна мерка. Ова беше увертира за наредната 2011 година кога започнаа чартер летовите од аеродромот Схипол кај Амстердам, Кралството Холандија кон Охридскиот аеродром Св. Апостол Павле. Во март 2011 година беше направена корекција на „Правилникот за начинот, видот и висината на субвенциите". Беше наведено дека ќе се исплаќаат субвенции во износ од 65 евра по глава за туристи кои пристигнале со чартер летови од земјите на Бенелукс.

На графикон број 2 е презентиран бројот на остварени ноќевања на туристите во Република Македонија во истиот период.

Графикон 2: Остварени ноќевања во Република Македонија за периодот 2006-2016



Извор 2: www.stat.gov.mk (прилагоден за сопствена анализа)

И за графиконот број 2 може да се донесе сличен заклучок како за графиконот 1. Остварените ноќевања за домашните туристи варираат околу средната вредност, со тенденција на намалување, додека бројот на остварени ноќевања кај странските туристи, соодветно со нивниот број континуирано се зголемува. Она што треба да се види дополнително е просечниот престој на пристигнатите домашни и странски туристи. Просечниот престој на домашните туристи во разгледуваниот период е 4,45 ноќевања, додека за странските туристи просечниот престој е 2,21 ноќевање. Поради двојно повисокиот просек на престој на домашните туристи, бројот на ноќевања на домашните туристи е поголем иако нивниот број од 2012 година е помал во однос на пристигнатите странски туристи. Евидентно е тоа што за периодот од 2006 до 2008 година бројот на остварени ноќевања од странски туристи се движи со средна годишна стапка на раст од 15,18 % за во 2009 и 2010 година да опадне со негативна стапка на раст од -2,45 %. Започнувајќи од 2011 година кога се воведе субвенционирањето како владина мерка за привлекување туристи (се започна со туристите од земјите на Бенелукс). Доколку се земе 2010 година како почетна во поглед на растот на остварени ноќевања уште од старт се бележи стапка на раст од 35,08% во 2011 година кога се почувствуваа првичните резултати од субвенционирањето. Во понатамошниот период од 2011 до 2016 година стапката на раст се стабилизира на 6,90% годишно.

3. ТУРИСТИЧКИТЕ ДОАЃАЊА ОД ЕМИТИВНАТА ЗОНА НА ХОЛАНДИЈА И СУБВЕНЦИОНИРАЊЕТО НА ХОЛАНДСКИОТ ТУРИСТИЧКИ ПРОМЕТ ВО РЕПУБЛИКА МАКЕДОНИЈА

Холандските туристи се едни од најтрадиционалните посетители на Република Македонија. Почетоците на доаѓањата на холандските туристи се уште од доцните шеесетти и раните седумдесетти години од минатиот век. Инспирирани пред сé од делото на холандскиот писател А. Ден Доолаард (A. Den Doolard) насловено „Свадбата на седумте цигани“во оригинал (*De Bruiloft der zeven zigeuners)*, холандските туристи доаѓале во голем број во Охрид. Иако војните на тлото на поранешна Југославија го одминаа Охрид, сепак како резултат од тоа, туризмот во овој град целосно замре. [2. Олинк Х. 2011].

Сепак треба да се направи една забелешка во врска со првите директни летови од Холандија за Македонија кои се воспоставија за прв пат после долги години. Првиот лет беше на 30ти мај 2005 година на иницијатива на компанијата *Платонов-ски*, претставувана од господинот Зоран Чулчески и холандските туроператори *Сунвеб Флихрајзен (Sunweb Vliegreizen)* и *Гоготурс* (Go-go tours), а како авиопревозник беше вклучена авиокомпанијата *Трансавиа (Transavia) од Холандија*. Летовите траеја до 19ти септември истата година. Притоа мора да се напомене дека немаше никаква вклученост на било какво владино тело од Република Македонија ниту пак беше вклучена холандско-македонската стопанска комора. Беа потрошени околу 100.000 евра во маркетинг и туристичка пропаганда во холандските медиуми со цел да се привлечат што е можно повеќе туристи да ги посетат Охрид и Република Македонија [3. Утрински Весник,16.10.2006].

Соработката продолжи и наредната 2006 година. Токму во романот „Свадбата на седумте цигани“ писателот Боб Корнелис Спулстра кој работел и творел под севдонимот А. Ден Доолаард, се опишани убавините на Македонија во периодот помеѓу двете светски војни додека нашата земја била под окупација на Кралството Југославија, добивајќи го името Јужна Србија. Спомнати се најважните културно-историски споменици како: Црквата Св. Пантелејмон во Нерези, Скопје која датира уште од 1164 година и се смета за ремек дело на византиската уметност и се смета за предвесник на Европската Ренесанса. Накратко се спомнати Прилеп, Битола и Дебар и се разбира најголем дел од дејствието се случува во Охрид. Од охридските споменици на културата детално опишани се црквата Св. Софија која датира од XI век, црквата Св. Богородица Перивлепта од XIII век, црквата Св. Јован Богослов Канео од XIII век, Самоиловите тврдини, манастирот Св. Наум, базиликата околу остатоците на Св. Климентовата црква Св. Пантелејмон итн. Тука не завршува приказната, направен е опис на природните убавини како Охридското Езеро, планината Галичица, стариот дел на градот Охрид, збиднувањата на културен план во градот, традициите, старата охридска чаршија, дуќаните и занаетите [4. Ден Доолаард А. (1941)].

Со воведувањето на субвенциите во туризмот, привилегиран третман имаа најпрво туристите од земјите на Бенелукс. Ова беше направено поради настојувањата на холандскиот туроператор Корендон чии претставници излобираа заедно со домашните партнери да се воведат повисоки субвенции за туристите од емитивното подрачје на Бенелукс. Бројот на холандските туристи се зголеми од 6612 во 2010 година на 22219 во 2011 година што преставува зголемување од 336% и е од невидени размери. Сето тоа е благодарение на субвенционирањето на организираниот странски туристички промет, те. исплатата на субвенции во висина од 65 Евра по турист за туристичкиот пазар на Бенелукс. Може да се каже дека субвенционирањето дејствува како акцелератор на странскиот туристички промет во РМ [5. Наумов К. (2014)].

Саемот за туризам во Утрехт се одржа во периодот од 13ти до 17ти јануари 2011 година. На истиот саем гостин беше и министерот за економија во владата на РМ, Фатмир Бесими. По преговорите кои се одвивале во месец ноември и декември 2010 година упатството за субвенционирање на странскиот организиран туристички промет е изменето со посебен став за туристите од земјите на Бенелукс со зголемување на висината на субвенциите од 25 на 65 Евра во денарска противвредност

Графикон 3: Пристигнувања на холандски туристи во РМ за периодот од 2004 до 2017 година



Извор 3: Државен завод за статистика

Графикон 4: Ноќевања на холандски туристи во РМ за периодот од 2004 до 2017



Извор 4: Државен завод за статистика

На графиконите 3 и 4 се претставени доаѓањата и ноќевањата на туристи од Кралството Холандија во Република Македонија. Од нив буквално се отчитува реалната состојба. Периодот кој е анализиран е за временскиот опсег од 2004 до 2017 со цел да се направи увид на временскиот период пред и по воспоставувањето на субвенционирањето на странскиот туристички промет.

Секако дека се бележат и подеми и падови кои директно и индиректно зависат од односите во туризмот, но и од политичките збиднувања. Поединечни немили настани

како престрелката кај Диво Насеље во Куманово на 9 и 10 мај 2015, како и целата политичка криза во Република Македонија во периодот 2014-2015 негативно се одразија на туристичкиот промет. Протестите на подржувачите на тогашната влада и тогашната опозиција дополнително влијаеа на намалување на прометот и избегнување на нашата држава како туристичка дестинација. Беа откажувани резервации и во рок пократок од 24 часа.

Од графиците 3 и 4 може да се види дека во 2011 година споредено со 2010 биле остварени за 6,4 пати повеќе ноќевања од страна на холандски туристи во РМ. Просечниот број ноќевања за 2010 година изнесувал 2,6 по турист, што укажува на фактот дека до 2010 година холанѓаните претежно биле транзит туристи или пак Македонија ја посетувале како дел од поширока кружна тура. Тука може да се вбројат посетите на туристи преку повеќе холандски туроператори како што се ANWB[6], SNP[7], Bolderman[8], De Jong[9], Kras[10]. Заедничко за сите овие е што Македонија ја нудат како дел од поширок итинерар кој вбројува повеќе земји од Балканот. Според програмите кои ги нудат на нивните клиенти во Македонија се остваруваат од 1 до максимум 4 ноќевања.

Доколку направиме анализа на периодот од 2005 и 2006 исто така може да се увиди дека се забележува пораст во однос на остварени ноќевања што споредено со претходната 2004 за 295%. При крајот на 2004 година започнаа подготовките за враќање на холандските туристи во РМ, преку проектот на владата на Кралството Холандија, туроператорот Sunweb Vakanties во партнерска соработка со локалната агенција Macedon Tours познатиот холандски авиопревозник Transavia. Според сопствената евиденција која ја правев како вработен во Macedon Tours во текот на сезоната 2005 преку Sunweb vakanties пристигнаа 1915 холандски туристи кои остварија повеќе од 14000 ноќевања, што одговара на просекот од минимум 7 ноќевања по турист.

Kliment Naumov



Born in Ohrid on June 29th1984.

EDUCATION

2016 - Doctoral Studies in Tourism - currently attending at the Faculty of Tourism and Hospitality-Ohrid University of St. Kliment Ohridski-Bitola

2014 - Master Degree in Tourism Obtained at the Faculty of Tourism and Hospitality-Ohrid University of St. Kliment Ohridski-Bitola

2007 - Bachelor Degree in Tourism Obtained at the Faculty of Tourism and Hospitality-Ohrid University of St. Kliment Ohridski-Bitola

WORKING EXPERIENCE:

2015 – to present day: Administrative officer at Faculty of Tourism and Hospitality-Ohrid

2007-2015: Young researcher and tutor at Faculty of Tourism and Hospitality-Ohrid

2005-to present day: Freelance Tourist guide in English and Dutch

2005-2007: Tour host of the Dutch tour operator Sunweb Vakanties-Destination Ohrid

2008-2009: Tour host of the Dutch tour operator Q international-Destination Ohrid

2008 - to present day:Tour manager and exclusive guide for Albania Experience DMC

2011-2012: Tour host of the Dutch tour operator Corendon-Destination Ohrid

2009-to present day: Chairman of the Association of Tourist Guides and Tour Escorts-Ohrid

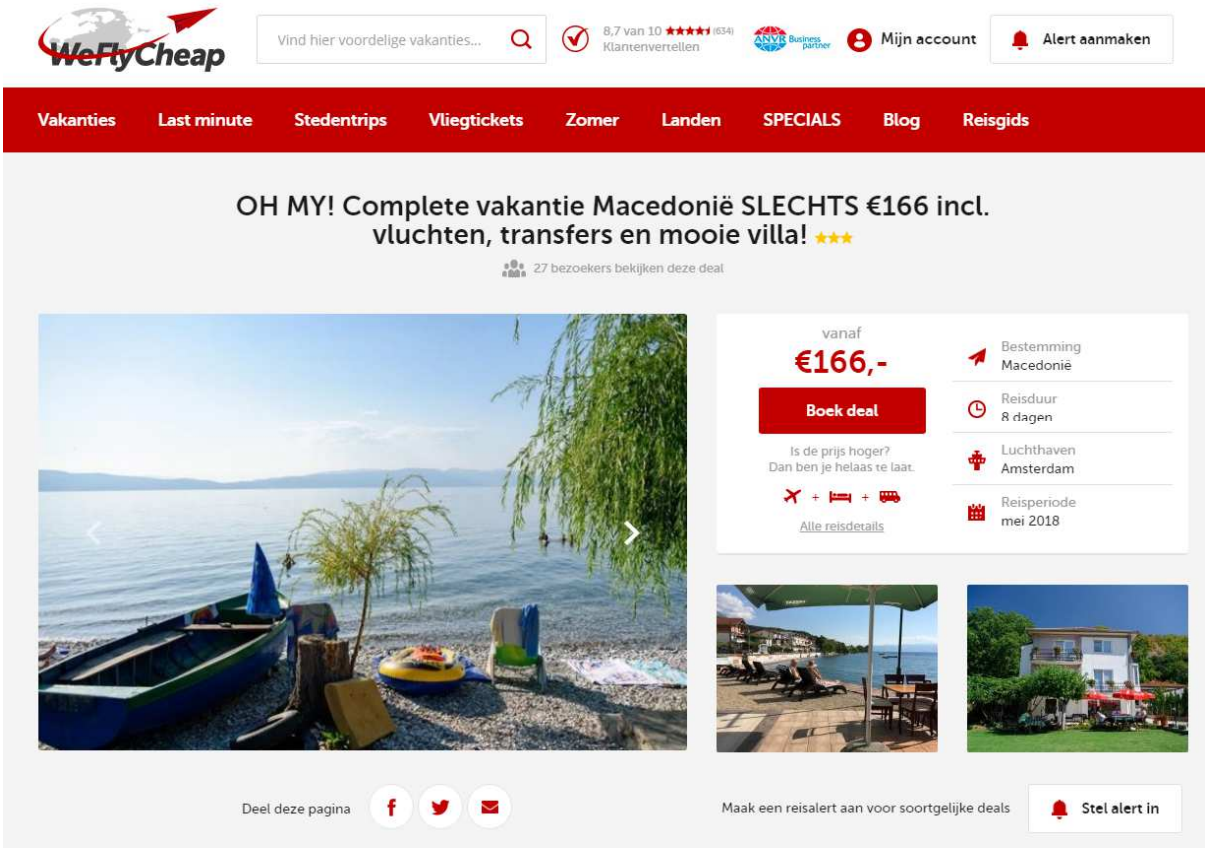
2009-to present day: Member of the Board of the Rowing Federation of Macedonia

2010-to present day: Rowing referee within the Rowing Federation of Macedonia

Како најнеповолен период со сигурност треба да се земе 2007 година кога се бележат само 2,2 ноќевања по турист. Причината за ова е скандалот кој се случи по завршувањето на сезоната 2006. Имено, последната транша средства за сместувањето на холандските туристи не беше исплатена од страна на локалниот партнер MacedonTours кон хотелите. Се работеше за износ од 32 000 евра. Генералниот менаџер на агенцијата ги искористил парите како гаранција за нов проект за носење холандски туристи за време на зимската сезона 2007. Откако се установило дека проектот е осуден на неуспех средствата биле замрзнати за дополнителни 6 месеци. Не можејќи да ја чекаат исплатата локалните сместувачки капацитети покреваат тужбена постапка против холандскиот туроператор Sunweb. Во 2007 воопшто немаше организирани чартер летови и драстично се намали туристичкиот промет од Кралството Холандија.

Во 2008 година е интересно да се напомене дека бројот на ноќевања бил 18313 со 5606 доаѓања на холандски туристи, со просечно остварени 3,3 ноќевања по турист. Во овој период започнува да сообраќа чартер летот преку Q International, холандски туроператор кој донесе точно 978 туристи од Холандија кои престојуваа во Струга со 7 ноќевања.

Слика 1 Понуда на Холандски туроператор за одмор во Република Македонија



Извор 5 https://www.weflycheap.nl/macedonie-ohrid-villa-mimi/

На сликата бр. 1 [11] е прикажана понуда за одмор со времетраење од 8 дена со 7 ноќевања во Македонија. Истата чини само 166 Евра со вклучен авионски превоз од Амстердам. Кога ќе се одземат 65 евра за субвенции, авионската карта, маржата на

туроператорот, се чини дека не останува скоро ништо да биде потрошено во нашата земја.

ЗАКЛУЧОК

Факт е дека зголемениот интерес за посета на туристичките места во РМ, кога станува збор за туристите од Холандија се должи во најголем дел на субвенциите кои ги доделува Владата на РМ. Јасно е дека туристичкото субвенционирање е тесна поврзано со порастот на туристички доаѓања во Македонија како туристичка дестинација. Се поставува прашањето дали би се задржало истото ниво на туристички промет доколку престане мерката за субвенционирање и кои други мерки би требало да се преземат за одржување на нивото на туристички доаѓања и зголемување на туристичкиот промет кога ќе се апстрахира субвенционирањето како единствена мерка која се користи како инструмент за зголемување на нивото на странски туристи во Република Македонија.
Се повеќе расте зависноста на македонскиот туризам од големите странски туроператори чиј најголем интерес е исполнување на условите зададени од владата на РМ во врска со средствата кои се доделуваат по глава на донесен турист во државата. Тоа оди до таму што во некои кризни моменти кога агенцијата за промоција на туризмот не беше во можност редовно да ги исплаќа субвенциите, туристичкиот промет опадна за 50 % во поглед на холандските и белгиските туристи. Од друга страна треба да се запрашаме дали всушност постои реален туристички производ кој може самостојно да се развива без интервенции на државата, оставен на приватниот сектор и природните текови, или сепак се работи за вештачки генерирана ситуација која на подолг рок е осудена на пропаст поради општата неодржливост на масовниот туризам.

Сепак и покрај тоа што туристите од емитивната зона на Холандија и Белгија се најредовни и најмасовни посетители на нашата земја, тоа не значи дека добиваат најсоодветен третман и дека нивното задоволство е на завидно ниво. Напротив во работењето на деловните субјекти има низа на недоследности кои придонесуваат кон намалување на со голема мака постигнатиот интерес за Македонија како туристичка дестинација, кој несомнено доаѓа како резултат на реформите на претходната владата во полето на туризмот. Од ова произлегува дека високата бројка на посетеност на нашата земја од страна на туристи од Холандија и Белгија е вештачки генерирана и на долг рок може негативно да се одрази на националната економија, но пред се на развојот на туризмот.

Субјектите од доменот на туризмот долго време не ја промениле стратегијата во нивното работење, било да се работи за крајно давање на услуги или пак промоција на туристичките аранжмани. Може да се рече дека од страна на деловните субјекти во туризмот сеуште се применува стар концепт на деловно работење каде се става предност на масовната продажба и се алудира на се поголема масовност без притоа да се обрне внимание на задоволството на клиентите и создавање на туристички производ кој би излегол во пресрет на потребите на најпребирливите туристи. Туристичките текови на РМ во овие моменти се наоѓаат на крстопат и час поскоро треба да се реши дали да се движиме во насока на масовен и девастирачки туризам или во насока на селективни и одржливи пристапи со нагласен развоен ефект. Тука би додале дека компаниите кои работат во сферата на рецептивниот туризам користат една и единствена девиза во последните десет години, а тоа е зборот евтино. На нас останува да решиме дали нашата девствена и негибната природа и останатите културни и антропогени атрактивности би ги продавале за ниски цени, или би ги спакувале како луксузни производи.

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AUTOMATION AND ROBOTIZATION IN TOURISM, NEW SERVICE DELIVERY FORMATS AND STAKEHOLDERS' ATTITUDE TO SELF-SERVICE SYSTEMS

Kateřina Chaloupková[294]
Liběna Jarolímková[295]
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Abstract: *Authors examine the topic of decrease of the need for human intervention in tourism services, which arises in the context of human workforce being replaced by artificial intelligence. Gradually, all tourism services become less personal and more self-serviced. This topic has not yet been researched in a complex manner from the point of view of tourism stakeholders. This work evaluates current state of automation and robotization in tourism and presents concrete examples from the industry, where human factor is being replaced by technology solutions. The article present results of a study examining the participants' attitude to self-service systems while travelling. The study was carried out through a questionnaire distributed to a randomized sample of respondents representing a wide range of age, educational background, and region of residence within the Czech Republic. Key findings indicate high potential for the development of new technologies, automated processes and artificial intelligence in tourism establishments, particularly in regard to competitiveness, service quality, and lack of qualified workforce. There are two equally significant opinion streams within the respondents' answers: One group denies fundamental need for human presence in tourism services and prefers self-service systems, the other group considers the personal touch and human factor irreplaceable. The discussion considers the possibilities for application of automated technology and its acceptability in tourism services in the Czech Republic. The conclusion can be a motivation for further studies of the impact that automated and robotic instruments have on individual stakeholders, not only in the tourism sector but in the service sector in general.*

Key words: *Tourism, Robotization, Automation, Self-Service*

1. INTRODUCTION

Progressive technology enables novel development of many industries, including tourism. Focus is not only on the positive aspects, but also on the negative points of these changes. One of the most discussed issues is the replacement of human workforce with artificial intelligence (AI). Since the eighties, academic literature has been discussing the decrease of need for human intervention in manufacturing as well as services. Nowadays, there are several questions being debated, such as whether automated systems are a positive development, which lowers the need for people to perform mundane, repetitive tasks and allows them to focus on strategic and creative aspects of work. There are also concerns regarding the capital need for implementation of novel technologies, lack of qualified experts able to implement the technology in the industry and maintain the AI systems. The threat of increased unemployment in positions performing routine work is also being considered.

[294] University of Economics, Prague, W. Churchill Sq. 1938/4, 13067 Prague, Czech Republic
[295] University of Economics, Prague, W. Churchill Sq. 1938/4, 13067 Prague, Czech Republic

Robotization has never been underestimated or considered simply the next step after automation and self-service system implementation, on the contrary there have been published numerous studies debating the impact of technology. However, only rarely do they consider the tourism industry. The aim of this study is to find out the attitude of tourism stakeholders towards new technologies and self-service systems, which they encounter while travelling. The research analyzes both stakeholders' attitude towards this topic on a theoretical level as well as personal experience with self-service systems.

Tourism is an industry, where the human factor plays a very important role, as it influences directly the provision of tourism service and influences greatly the stakeholder's experience. The study also showed that in the Czech tourism market, stakeholders have rather vast experience with self-service systems.

2. AI AND ITS INFLUENCE ON TOURISM STAKEHOLDERS

First, several keywords will be established. Automation can be defined as autonomous and self-service systems which direct machinery as well as processes. In contrast to mechanization, which simplifies human work via machinery, automation in a certain sense decreases the need for human workforce. Self-service systems in the form of AI with various functions are therefore meant to replace human personnel. Part of automation is also robotization, that is implementation of AI-based robotic systems in the industry. According to a study carried out by the Ministry of Industry and Trade of the Czech Republic, AI offers technologies for machine sensing, interactions between humans and machines, and their communication in natural languages [12].

AI is already commonly implemented in the industry. "Intelligent" refers to complex analytical, predicting, optimizing and visualizing functions with the aim to obtain improved operational decisions [1]. In the tourism industry, the term "smart tourism" has been established. Intelligent tourism includes novel forms of information and communication technologies, predominantly using the mobile phone platform. According to experts, the inclination towards smart tourism is significant and tourism is a field, which widely uses intelligent technologies [7]. Work with the so-called "big data" is then closely connected with the usage of and investments in information and communication technologies. Extensive data analysis and interpretation plays an important role in the concept of "Industry 4.0", particularly in connection with the availability of such data on a central cloud, where it can be accessed simultaneously by multitude of users, who are able to connect with each other and share the data [30]. "Industry 4.0" – the fourth technology revolution, appears under similar names also in Germany (Plattform Industrie 4.0) and France (d'Industrie 4.0) [17]. This initiative presents transformation of self-sufficient automated units into fully integrated and regularly optimized manufacturing environment. Manufacturing machinery will be connected through global networks into cyber-physical systems, which constitute the base of so-called intelligent factories [12].

2.1 IMPACT ON THE WORKFORCE

Robotization has been increasing in the USA since the eighties of the 20th century. At that time, there were two sociological approaches to the topic: viewing robotization as a positive development, freeing humankind from work and poverty, or as a negative factor causing unemployment and class division [8]. The literature differentiated between the research and development of machines that improved human work, but did not replace people in the

manufacturing process, and the development of robots meant to replace the human factor [3]. Experts expected competition between robots and humans, with the premise of low requirements for visual and tactile abilities, relatively low intelligence, not considering the ability to solve problems. Highlight was on use cases at home, in medical care – especially in the treatment of the disabled, in the military and in challenging conditions – in mines, underwater or in space [3]. Thirty years later however, we encounter rather different outcomes in the industry.

A recent study explored the impact of technological developments in the context of low employment growth in the USA in the nineties of the 20th century. The authors focused on mid-qualified positions with considerable number of repetitive tasks, which could be replaced by new technology, particularly during economic recession. In such cases, workers are either re-trained for a different position, or they need to relocate for work. Both options could in the end cause slowness of the job positions growth in the period of economic recovery. Research focused on retrospective exploration of the role of technology on job recovery after recession gathered data on 71 recessions, which took place in 17 developed countries between 1970 and 2011. The study practically disproved the negative influence of technological changes on employability in developed regions outside of the USA. Countries that went through recession did not experience increased unemployment of mid-educated workforce tasked with routine activities during the recovery period [6].

In respect to strong uncertainty caused by the development of robotics and AI, discourse debates the risk of the so-called technological unemployment, particularly of the young generation. Robotization should however be considered as a challenge the humankind can control and not as a threat to which humans will succumb [19]. Global impact of automated processes has been evaluated for the second time on a yearly basis by the global agency ManpowerGroup. In 2016 and 2017, the agency carried out research in 42 countries, surveying 20 000 employers. According to the majority of employers, automation will be beneficial for employability in the near term. In fact, 86 % employers claim not to plan any staff lay-off, and even expect to hire new employees in the next 2–3 years due to automation [22].

Nowadays, it can be expected that automated and robotic systems will still need human intervention in the near future. Therefore, it is important to respect people and create favorable conditions for their effective contribution [13].



Ing. Kateřina Chaloupková *was born on May 17, 1987. After studying the master degree in business administration and management in Prague she was employed in the Association of Tour Operators and Travel Agents of the Czech Republic (ACCKA) in the position of executive director. She has participated many of international congresses of the European Association ECTAA and in the organization of international trade fairs. After 6 years working for ACCKA she has moved to a Czech tour operator where is she now employed. In 2015 she has started with Ph.D. study of the programme International Business at the Faculty of international relations, the University of economics in Prague. Her main research interests are the institutional economics, law and regulation in tourism and impacts of the regulation on the tourism industry*

2.2 COMPANIES' APPROACH

New technologies have been approached with respect ever since the initial discussions. Companies of all sized have faced technological challenges. The benefits of IT, growing competition on domestic as well as international markets and especially growing payroll costs have contributed to the implementation of novel technologies. Particularly small and medium-sized companies with the goal to remain competitive have been forced to solve effectivity in terms of both the income and expenses and have searched for methods the would decreased production and overhead costs, increase productivity, and strengthen the quality of their offering.

One of the first technological changes that significantly influenced the business of small and medium-sized companies was numerical control, which allowed businesses to use coding as a mean of machinery control. What followed was a massive revolution in hardware computer technology usage. Companies implemented IT in their processes primarily because of the need to process rapidly increasing number of transactions (customer databases, inventory, sales volume, cost management). Additionally, there was growing competition in the national and international markets [5]. It is undeniable that efficient automated technologies help improve production effectiveness and its sustainable development. In connection to the dynamic development of supply and demand on the global market, there are growing demands on manufacturing and assembling systems able to flexibly adapt to these changes [13].

The implementation of new technologies in the industry does not happen in individual leaps but in a gradual process. The reasons for this are fairly quick obsolescence, financial and human capital intensiveness of implementation and maintenance [10]. Only large companies, such as e.g. Nestle in Japan, can afford the use of specific systems and robots so far.

2.3 NEW TECHNOLOGIES, INDUSTRY AND SOCIETY

Experts consider four possible types of impact of technology in manufacturing and services [16]:

I. Employment rate in automated fields;
II. Changes in demands on working hours, employee skills and mandatory trainings;
III. Changes in corporate organization;
IV. Impact of robotization on the society – households, free time, work.

It is crucial to highlight the influence on society itself and the need for reaching a consensus, so that the wealth produced by technological changes brings overall positive impact. Economy with high competitiveness, productivity, and quality can be compatible with high unemployment rate caused by the new technology [16]. If economy and the overall income of the citizens grow equally, is a certain level of unemployment tolerable. However, if certain members of the society will not be able to participate in the common wealth (e.g. in the form of social benefits), the political and social tension will increase [14].

The age of information and automation present freedom from the majority of usual work tests. It has brought not only decrease in working hours and changes in the manufacturing structures, in employment, and professions, but also in the service and entertainment sector. Also, social relationships and the concept of role division have gone through a transformative process due to change in the working conditions [29]. Even though automation is linked mainly with manufacturing, the service sector also uses increasingly automated technology, which require

handling by qualified employees. The concerns surrounding automation are therefore not limited only to stakeholders in the manufacturing industries. Automation and robotization, as new technologies in the workplace, require not only specific employee training concerning usage and maintenance, but also managerial training for those preparing cost and income plans without having direct experience with the novel technology. Managerial staff is required to keep up with the technological changes and leverage them for tackling novel challenges and responsibilities [26].

In conclusion of this chapter, it can be summarized that technology in manufacturing and services bring positive impact in the form of general education improvement as a direct result of science and research.

3. CURRENT STATE OF AUTOMATION AND ROBOTIZATION PROCESS IN TOURISM

Technological development in the form of automated processes and robotic equipment used in usual activities has become normal. In medical, military, construction industries as well as in households, robot-based technologies are used for mundane tasks. The center of the global robotic market are Japan and South Korea, while Europe accounts for only one third of the industrial robot sales so far [28]. Within two decades, gradual implementation of robotics can be expected also in the tourism services. In parallel with robotization and further automation, the human factor will be gradually substituted; it will however not be completely eliminated but will rather undergo a complex transformation toward improved knowledge and abilities [31]. Regarding the customer service performed by robots, the challenges of thinking flexibility and the ability to deal with nonstandard situations remain.

How the travelling public sees robots in the tourism services can be seen in a study carried out by Travelzoo as a part of ”The Future of Travel” project with 6 211 travelers in Asia, Europe, North America and Latin America (countries: Brazil, Canada, China, France, Germany, Japan, Spain, UK, USA) [27]. A positive attitude of travelers to robotic systems can be observed particularly among Chinese and Brazilians (over 90 % are content with the positive impact of the technology). They name effective data handling, data storage, translation options, and constant energy of the robots as positive points. Some nations appear to be more careful in their positive evaluation. Particularly German and French respondents have a more conservative opinion and worry that their holidays might become a depersonalized experience. The survey did not involve central and east Europe. The attitude of Czech travelers, as a country representing the central European region, will be presented in the later part of this article. Generally, the study showed that the public sees future value in a combination of human and robotic work.

There are many opinions and speculations regarding the impact of the ongoing robotization process, experts debate that over half of the current workforce may lose their jobs due to increased robotization, while some theories expect the work processes to become so efficient due to robotization that humans will not be required to work at all [15]. Overall, the current though streams agree that automation and robotization

Ing. Liběna Jarolímková, Ph.D*. is the academic worker at the University of economics in Prague, the Department of Tourism at Faculty of international relations.*



change the job market, where some positions disappear while others are being created to cover the demand for qualified workers. Human capital is one of the basic factors of economic development based on knowledge, as the level of human capital leverage determines the level of innovation on the particular country, which include new products, technologies, as well as new methods of organizational structure [28].

3.1. NEW FORMS OF TRAVEL SERVICE PROVISION

Based on the available literature, forms of new (that is, those that appeared in the travel industry within the last 10 years) travel service provision can be summarized in the following categories:

- virtual visits and 3D reality (hotels, destination, conferences, remote trips);
- drones replacing a tour guide and enabling unusual angles of monuments from a distance live or via video recording;
- autonomous transport;
- travel service robots replacing human personnel.

The visit of conference space is offered by Disney Business Solutions, for example, which offers congress space in Paris [11]. Virtual hotel visits are available in the largest accommodation search engines such as expedia.com or booking.com.

In the context of tourism, not only physical robots but also smart IT systems are discussed. For example, Facebook, a social network company, is developing a personal AI assistant which would not only use algorithms to mimic human brain, but also to understand human behavior [20].

Robotization is a great opportunity for the provision of novel tourism services. One of the examples can be the usage of humanoid robots (so-called androids) in tourism sector with the goal to strengthen the experience of the customer. Nestle in Japan implemented in 2014 a humanoid robot named Pepper to sell Nescafé coffee machines. The robot is 120 cm tall, has human-like appearance with white plastic body and a tablet placed in the chest area. An advantage of this robot is ability to recognize and analyze human emotions and react to them. It has technology enabling the recognition of voice emotions and facial expressions [18]. The robot does not fulfill only the seller function with simple explanation about the machine function and usage, but is also able to converse with the customers. The technology itself became a marketing tool in this case, as the act of purchase becomes a unique experience.

Some foreign museums (The National Museum of Australia, Fine Arts Museum of San Francisco) use robots for guided tours – not only to provide a unique experience for example for school tours, but especially to enable physically disabled visitors to see the exhibition from home via a remotely controlled robot [23]. These robots can be guided over internet connection, and the visitor has the opportunity to view the gallery through the robot's panoramic camera and to communicate with the tour guide.

In a similar manner, robots offering virtual guided tours anywhere in the world can be used in locations with difficult accessibility. Robots can capture photos from inaccessible angles or locations. They help to abolish physical barriers, but also language barriers, as they can communicate in any language that is comfortable for the tourist and facilitate translation. Multilingual robots communicate with guests in tourism agencies and replace the insufficient language knowledge of the human staff.

Tourism is an industry with specific requirements on the work of humans. The demand for workers is irregular in the course of a year, week and a day, often work in evening hours or on weekends is required [32]. Lack of qualified personnel causes complications in the tourism sector, which can be solved by the incorporation of robots in the daily tasks. They can help cover 24-hour service, such as during night shifts which most employees wish to avoid and most guests seek services seldomly. First use case of robots in hotels occurred in Japan in 2015. Humanoid robots at the hotel provide informational and concierge services. The goal of the hotel owner is to rapidly decrease the need for human workforce by 90 % via the use of robots [21]. Also, other companies such as Marriott or InterContinental Hotels Group continue with the implementation of robots into communication with clients. In Aloft Cupertino hotel in the USA, robot called Botlr brings towels or refreshments into the room [9]. Robot barmen mix cocktails onboard the ship company Royal Caribbean [24].

3.2. SELF-SERVICE SYSTEMS

The fast development of AI brings considerations of the wider range of tasks that could be taken up by robots instead of humans, which is then followed by the fear of humans being removed from job positions. Simultaneously however, demand for qualified technicians rises. Similarly, in personal service sector, which is difficult to automate, demand for less qualified workforce rises as well [2]. Typical example of tourism sector application, where routine positions are removed, is the check-in process at airports. Tourists can nowadays usually avail of self-catering check-in kiosks, which provide fast identity check of all passengers, which shortens check-in queues. Similar automated systems can be also found in hotels, where they enable check-in, card payments and other functions without any interaction between the guest and human personnel. These services are also available on the Czech market [25].

Typical self-service systems used in the tourism industry in the Czech Republic as well as abroad include among others:

- self check-in airport kiosks;
- self-service automated reception;
- ordering tablets in eateries;
- digital concierge enabling communication between guests the hotel reception;
- interactive “Lifetables” with built-in screens enabling custom meal selection and ordering.

The benefits of self-service technology are the possibility to let human staff focus on other than routine activities. Simultaneously, customers can order services without pressure to decide quickly and can use card for payments without the need to carry cash. Queues are reduced as there is usually a higher number of the self-service kiosks.

4. RESEARCH

In correlation with the increasing volume of technology use in the tourism service sector, the number of situations where a guest must use a self-service system solely with the use of technology is increasing as well. How this trend is perceived and accepted by Czech customers? To what degree they are willing to use self-service systems? Which factors influence their attitude to self-service? Answering these questions was the primary goal of the following study carried out in autumn 2017 in the Czech Republic among a large sample of the public.

4.1.METHODS

Primary source of information for the study were personal interviews carried out by students majoring in tourism at VŠE Prague between October and December of 2017. Respondents were sought according to particular quota (sex, age group, size of residence) in order to obtain a representative sample. 250 respondents have answered, 6 answers were eliminated due to incompleteness or untrustworthiness of data, 244 questionnaires were evaluated. The following statistical methods have been used during the evaluation.

The sample of respondents is relatively small, however within the scope and goals of the study it can be considered sufficiently representative. The selected sample consists of:

- balanced gender representation (43 % male, 57 % female),
- 34 % age group 15 – 29, 33 % age group 30 – 55, and 33 % age group over 65,
- 39 % respondents live in Prague, 34 % live in a city with over 40 000 citizens, and 30 % live in a smaller residence.

Through the inquiry, three areas of consumer behavior were researched:

- travel experience,
- relationship toward technology in general,
- usage of self-service options while travelling (respondents evaluated 16 forms of self-service options). At the end of the interview, respondents were asked to express their opinion on self-service in tourism.

4.2.RESEARCH EVALUATION

Altogether 63 % of respondents have used in the past 2 years at least one of the self-service options in tourism. Roughly, one third of respondent has positive attitude to technology in general, however 24 % consider technology stressful and 14 % require assistance for the use of technology.

The representation of different types of attitude toward self-service systems in tourism is spread out equally, as can be seen in table 1.

Opinion on the implementation of self-service systems in tourism	% responses
I prefer self-service options	24
I cope easily with self-service systems	34
I cope with self-service systems with some difficulties	16
I prefer services provided by human employees	16
Self-service discourages me from availing of the service	10

Table 1: Opinion on the implementation of self-service systems in tourism

The frequency of self-service use differs according to the type of self-service. Most respondents have used self-service elevators and toilets (have been used by 93 %, resp. 95 % respondents), which are long established self-service systems. Very often (in 60–75 % of the cases) the services related to accommodation, transport or culture have been used (for example accommodation booking, breakfast buffet, self-service purchase of tickets, airport check-in at self-check-in kiosks), with the exception of self-service hotel check-in, which has been used the least frequently (only 18 % respondents have had experience with it). The least used services have been contracting of travel insurance online (51 %), smartphone tour guides (48 %) and self-service check-in (33 %). Detailed data are presented in table 2.

Customers' attitude towards usage of self-service systems in tourism (% replies)				
	has used	**prefers**	**is stressed**	**is discouraged**
Self-service elevator	95	87	8	2
Self-service WC	93	82	10	8
Self-service breakfast buffet	82	75	6	4
Self-service parking	75	61	15	2
Self-service supermarket payment	73	51	20	8
Self-service public transport ticket purchase	73	64	7	5
Self-service accommodation booking	70	62	7	5
Self-service ticket purchase	66	64	7	4
Self-service long-distance transport ticket purchase	62	48	15	4
Self-service meal order (McDonald's)	62	51	6	7
Self-service airport check-in	59	34	23	8
Self-service gas stations	51	43	8	4
Self-service travel insurance purchase	51	46	4	10
Smartphone tour guide	48	44	4	4
Self-service luggage check-in	33	23	7	15
Self-service hotel check-in (code-based)	18	7	0	16
Average	**63**	**52**	**9**	**7**

Table 2: Customers' attitude towards usage of self-service systems in tourism (% replies)

From the data summarized above, it could be expected that usage of self-service systems is common, however detailed analysis shows that in many cases, the usage of self-service is forced and is preferred by only about half of consumers (52 %). In fact, 4–20 % is stressed by the need to use self-service, and 16 % consumers are discouraged from the use of services by their being automated.

The most commonly named advantages of self-service systems are the speed of service provision, unlimited availability, time savings, flexibility, avoiding of direct communication, and overcoming language barriers. As a disadvantage, the need to control the technology, difficult handling, insufficient instructions, insecurity, tiredness (they prefer to be cared for rather than expand energy to self-service), unreliable function of the system, worries of making a mistake when inputting data, and inability to resolve unexpected situations. Some respondents said that they used self-service systems out of curiosity, but for their next travel, they preferred to use the traditional service provided by human personnel.

Even though 60 % respondents said in one of the questionnaire phases their more or less negative attitude to technology, only 15 % are willing to pay more for a personal service, 33 % would certainly refuse to pay a premium for personal service, and 52 % were unable to decide on a general level, whether they would be willing to pay a premium for personal service and they would decide depending on the situation.

To identify factors influencing the attitude of consumers to the usage of self-service systems, correlation analysis was used. The most important factor with important dependency is, as expected, the respondent's attitude to modern technology in general (correlation coefficient 0.7). High correlation was shown also in the relation to the number of travels carried out (correlation coefficient 0.38). Dependency on demographic factors of age and residence was

shown in the mid-range (0.31, resp. 0.24). There was no correlation with sex (0.03). Age was recorded only in intervals, it is therefore not possible to determine, whether there is a border where attitude to technology in tourism significantly changes. The questionnaire showed that people need longer time to become acquainted with technology, learn to operate them and start trusting them.

The analysis shows that frequency of self-service system use is influenced by multiple factors, among the objective/external factors the following can be counted:

- how widespread this service type is;
- service type;
- length of time over which the service is being given;
- existence/accessibility of an alternative personal service.

Subjective/internal factors are:

- individual approach to technology;
- willingness and ability to operate them;
- travel experience.

5. CONCLUSION

Current academic discussion mirrors the development in the field of automation and robotization and they relate to the creation of new models in the industry. The vision of "Industry 4.0" in Germany, France as well as the Czech Republic includes the inclusion of technology, such as AI and robots, sharing networks or big data management. This concept emphasizes the strong impact on social and economic processes worldwide, both negative (disappearance of certain jobs, increased unemployment) and positive ones (increased productivity, new job creation, increased education).

Innovation of the tourism service offering is, as a result of the development and implementation of technology, very dynamic and is headed in the direction of increasing self-service systems. Close to two thirds of the respondents have already encountered self-service systems in tourism. It can be predicted from the presented study that increased reliance on technology and greater de-personalization of services can become an important barrier against their purchase, or a factor increasing the discomfort of tourist. Up to 42 % respondents prefer human personnel, and they have trouble coping with self-service or it causes them stress and discourages them from availing of the service.

Technology in the form of robots, androids and virtual reality overcomes barriers. People who cannot travel personally due to physical disability can travel virtually in real time with the assistance of VR robots. Innovative robotic systems bring new opportunities and options how to make travelling easier and improve the experience gained through it. However, the way in which the general public understands and accepts new technological solutions plays an important role in the development of automation and robotization. Conclusions of this study can be a call for more research into the impact of automated and robotized tolls on individual tourism stakeholders in the future, as well as other service sectors.

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PRAVNA REGULACIJA NA TEHNOLOGIJI TEMELJEČIH POSLOVNIH MODELOV V DELITVENI EKONOMIJI

REGULATION OF TECHNOLOGY-BASED BUSINESS MODELS IN SHARING ECONOMY

Saša Zupan Korže[296]
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Povzetek: *Namen prispevka je raziskati, kakšni pravni problemi nastajajo zaradi dejavnoti turistične nastanitve in javnega prevoza oseb, ki se izvajata preko Airbnbjeve oziroma Uberjeve platforme in kakšne so njihove dosedanje rešitve v različnih geografskih okoljih: v ZDA, v EU in v Sloveniji. Raziskva je potekala od novembra 2017 do marca 2018. Podatke smo zbrali iz sekundarnih virov in jih analizirali s pomočjo različnih metod: deskripcije, kompilacije, primerjave, analize vsebine in sinteze. V raziskavi smo ugotovili, da sta Airbnb in Uber s svojim poslovnim modelom temeljito preoblikovala tradicionalno pojmovanje turističnih nastanitev in javnih (taksi) prevozov potnikov, kar je povzročilo pravna trenja v navedenih sektorjih. Očitki, da poslovanje preko platform ne poteka v celoti v skladu z obstoječimi sektorskimi predpisi, so utemeljeni. Tako v ZDA kot v EU se vrstijo sodni procesi in ukrepi držav in lokalnih oblasti, da se za udeležence, ki poslujejo preko obeh platform, izključno upošteva obstoječa sektorsak pravna regulacija. EU je ob splošni obravnavi delitvene oziroma sodelovalne ekonomije državam članicam predlagala "mehkejši" regulativni pristop: preveritev, ali so obstoječi predpisi v novih družbeno-ekonomksih pogojih še smiselni in razbremenitev sektorjev z nepotrebnimi administrativnimi bremeni. V Sloveniji je "Airbnb nastanitveni sector" povzročil podobne težave kot drugod. Država se je odločila, da ga razume kot "tradicionalni nastanitveni sector", katerega udeleženci morajo upoštevati vse obstoječe predpise o oddajanju turističnih nastanitev. Uberjevih storitev prevoza v Sloveniji še ni, ker sektorski pravni okvir zanje še ni sprejet. Raziskava pomeni prisepvek k literaturi o delitveni oziroma sodelovalni ekonomiji in težavah novih poslovnih modelov v obliki P2P platform.*

Ključne besede: *delitvena ekonomija, sodelovalna ekonimija, poslovni modeli, P2P platforme, Airbnb, Uber*

Abstract: *The purpose of the paper is to investigate the legal problems arising from the activity of tourist accommodation and public transport carried through Airbnb and Uber platforms and to present what solutions have been adopted in different geographical environments: in the USA, in the EU and in Slovenia. The research was conducted from November 2017 to March 2018. Data were collected from secondary sources and analyzed using various methods: description, compilation, comparison, content analysis and synthesis. The results shows that Airbnb and Uber business model thoroughly transformed the traditional notion of tourist accommodation and road public transport, which resulted in legal issues in those sectors. The complaints that the business through the platforms is not fully in line with the existing sectoral regulations are justified. In the US and in the EU, judicial processes and actions by the state and local authorities toward Airbnb and Uber are in place. It is demanded that the actors operating through both platforms strictly respect the existing legal framework of both sectors. After thorough discusion on sharing / collaborative economy, EU proposed to the Member States a "softer" regulatory approach: verifying whether existing regulations are in the new*

[296] Vanadis d.o.o., Kamnikarjeva 13, 1291 Škofljica, Slovenija

socio-economic conditions still necessary and redusing the unnecessary administrative burdens in both sectors. In Slovenia, the "Airbnb accommodation sector" has caused similar problems than elsewhere. The state has chosen to regard it as a traditional accommodation sector, which must comply with all existing regulations. Uber transport service has not entered in Slovenia yet, becouse the sectoral legal framework has not been amanded. The research contributes to the existing literature on the sharing / collaborative economy and opes a debate on difficulties of new business models in the form of P2P platforms.

Key words: *sharing economy, collaborative economy, business models, P2P latform, Airbnb, Uber*

1. UVOD

V zadnjem odboju tretje tehnološke revolucije so osebni računalniki in internet vplivali na oblikovanje novih poslovnih modelov [1]. Poslovanje z uporabo internetne tehnologije se je v 90. ih letih 20. stoletja najprej uveljavilo v sektorju trgovine (e trgovina) in v sektorju turizma (on-line turistične agencije, rezervacijske platfore za turistična nastanitve), po prehodu tistočletja pa se je razširilo tudi na druge storitvene dejavnosti npr. prevoz, manjša popravila, menjave ipd.

Nekatera podjetja, ki so začela s poslovanjem kot inovativna zagonska podjetja, so se razvila v velike poslovne sisteme. Večina njih se je zaradi inovativno postavljenih poslovnih razmerij soočila s pravnimi in davčnimi problemi. Obstoječi pravni predpisi, ki so urejali določen sektor, niso bili – oziroma še vedno niso – prilagojeni novemu poslovnemu okolju, ki ga tehnološke korporacije soustvarjajo skupaj s uporabniki njihovih platform [2]. Korporacije, ki so nastale v 90.ih letih preteklega stoletja, in so še vedno prisotne na trgu, so pravne težave že rešile (npr. PayPal, Amazon, eBay, spletne turistične agencije ipd.). Pri korporacijah s krajšo dobo poslovanja (do 10 let), ki omogočajo poslovanje preko spletnih platform, pa reševanje pravnih izzivov še poteka. Tak primer sta npr. podjetji Uber in Airbnb.

V prispevku iščemo dogovor na raziskovalno vprašanje, s kakšnimi pravnimi težavami se soočata Airbnb in Uber ter udeleženci njihovih platform v Evropski uniji in v Sloveniji.

2. TEORETIČNI OKVIR

Sočasno s podjetji, ki so svoje poslovanje zasnovala na tehnoloških platformah z namenom, da bi z njimi povezovala ponudnike izdelkov in storitev ter povpraševalce po njih, se je razvila tudi nova terminologija. V 90.ih letih preteklega stoletja so se pojavili izrazi kot npr. poslovni modeli, e trgovina, platforme, ki povezujejo posameznike (angl. peer-to peer, v nadaljevanju: P2P), tehnološke platforme ipd. V letih po 2010 najprej v strokovni in nato tudi v akademski literaturi zasledimo izraze kot npr. delitvena ekonomija (ang. sharing economy) [3], [4] oziroma sodelovalna ekonomija (ang. collaborative economy) [5], spletna ekonomija (ang. networked economy) [6] ipd.

Navedeni izrazi se – tako kot tehnologija – razvijajo, zato se akademiki in strokovnjaki še niso uspeli poenotiti, kako posamezen izraz opredelimo oziroma za katere primere ga uporabljamo. Ker se je izraz poslovni model pojavil sočasno s komercialno uporabo informacijko komunikacijske tehnologije [7], so poslovne modele, ki temeljijo na njej, označevali izrazi kot

npr. poslovni modeli, ki temeljijo na tehnologiji [4] (ang. technology-based business models) oziroma na internetu (ang. internet-based business models), tehnološke platforme ipd.

Glede na tržno strukturo tehnološke platforme lahko povezujejo posameznike – P2P – ali pa poslovne subjekte s posamezniki (ang. business-to customers – B2C); po tržni usmerjenosti so lahko usmerjeni na pridobivanja dobička (angl. for-profit) ali pa tudi ne (non-profit) [8].

Nekatere od P2P tehnoloških platform uvrstimo v skupino delitvene oziroma sodelovalne ekonomije. Odgovora na vprašanje, kaj je delitvena oziroma sodelovalna ekonomija in katere od P2P tehnoloških platform uvrščamo mednje, še zdaleč nista preprosta [8]. Botsman [9] ugotavlja, da izraza delitvena in sodelovalna ekonomija v praksi označujeta različne stvari, čeprav se ti dve besedi v literature in praksi pojavljata kot sopomenki.

Evropska skupnost (v nadajevanju: EU) v dokumentih o P2P platformah od leta 2016 dalje uporablja izraz sodelovalna in ne več delitvena ekonomija. Sodelovalno ekonomijo EU razume kot poslovne modele, katerih osnova so tehnološke paltforme. Te ustvarjajo odprt trg za občasno uporabo sredstev in storitev, ki jih zagotavljajo pozamezniki [11]. Sodelovalno ekonomijo obravnava v okiru štirih P2P sektorjev, ki vključujejo tudi nastaniteve (Airbnb) in prevoze (Uber).

Novi načini poslovanja povzročajo v praksi, še posebej v tradicionalno urejenih sektorjih kot sta turistična nastanitve in prevozi oseb, nasprotovanje med obstoječimi ponudniki (npr. med hotelirji in taksisti) ali trenja v lokalnem okolju (npr. v centrih mest v primeru kratkrotrajnih turističnih nastanitev) [10]. Podjetja z novimi tehnološkimi rešitvami so tarča očitkov, da, bodisi podjetja sama ali pa udeleženci njihovih platform, ne upoštevajo obstoječih sektorskih in drugih pravnih pravil, da njihova poslovna praksa pomeni nelojalno konkurenco, predvsem zaradi nižjih cen ipd.

Slednje delno tudi drži [2]. Obstoječa pravna ureditev je bila oblikovana in uveljavljena v poslovnem okolju, ki ni bilo prilagojeno tehnološkim novitetam. Zato je neizogibno, da z uvedbo novitet prihaja do trenj in določenih poslovnih ravnanj izven trenutno veljavne pravne regulative. Naloga regulatorja je, da pri reševanju pravnih izzivov novonastalih poslovnih modelov preveri, ali inovativne rešitve le niso spremenile poslovnega okolja v tolikšni meri, da dosedanja pravna ureditev ni več v funkciji varovanja javnega interesa [10].

3. METODOLOGIJA

Raziskava je potekala od meseca novembra 2017 do marca 2018. Podatke smo zbrali iz sledečih sekundarnih virov: iz obstoječih znanstvenih in strokovnih člankov o obravnavnih temah; s spletnih strani Airbnb in Uber, medijskih in spletnih novic o Airbnb in Uber, dokumetnih EU o delitveni oziroma sodelovalni ekonomiji in slovenskih predpisov o turističnih nastanitvah in o javnih prevozih v cestnem prometu. Pri analizi podatkov smo uporabili različne metode: analize vsebine, deskripcije, kompilacije, primerjave in sinteze.

4. REZULTATI

Rezultate raziskave predstavimo v treh delih. Najprej podamo pomembna dejstva o Airbnb-ju in Uber-ju. Nadaljujemo s predstavitvijo pravnih izivov obeh korporacij v ZDA, EU in Sloveniji. Točko zaključimo s ključnimi ugotovitvami in smernicami EU za nadaljnje urejanje pravnih problemov Airbnb in Uber v državah članicah EU.

Poslovna modela Airbnb in Uber

Oba poslovna Sistema sta osnovno idejo o novem poslovnem modelu razvili v letu 2008 v San Franciscu, ZDA, komercialno pa uveljavili leto oziroma dve kasneje. Ker ne kotirata na borzi, nista dolžni javno objavljati podatkov o svojem poslovanju.

Airbnb

Trije soustanovitelji so leta 2008 na spletu potencilanim gostom v njihovem stanovanju začeli ponujati prenočitev na treh vzmetnicah z vključenim zajtrkom; s tem so se pridružili reševanju problema pomanjkanja tradicionalnih turističnih nastanitev v mestu. Po desetih letih je na Airbnb platformi nanizanih preko štiri in pol milijone različnih privatnih nastanitev za turistične namene [11] (sobe, stanovanja, apartmaji, vile, gradovi, hišice na drevesih ipd.) v preko 65.000 mestih v 191 državah po svetu [12]. Ponudbi in povpraševanju po "domovih" (ang. homes) sta se pridružili še ponnudba doživatij in restavracij [13].

Saša Zupan Korže *has upgraded her law studies at the Faculty of Law in Ljubljana with a postgraduate MBA at Clemson University, USA, and further with her doctoral thesis at the Faculty of Economics and Business at the University of Maribor. Her over 30 years of work experience are in different business sectors and fields: a) in state administration and justice, b) in managing projects for privatization, restructuring, purchases and acquisitions of companies, c) managing the hotel company, and d) consulting, research and teaching. She links her professional knowledge and experience in the fields of law, management, entrepreneurship, economics, finance and tourism with academic work and research. She lectures at several faculties and colleges in Slovenia and constantly upgrades his professional and scientific competence.*



Razlogi za izbor privatne nastanitve preko Airbnb so ekonomski (nižje cene) ter socialni (kuhinja, bivanje v lokalnem okolju, stiki z ljudmi ipd.) [14]. Tržna kapitalizacija korporacije znaša preko 30 milijon USD; zaradi obsega svoje ponudbe je Airbnb postal "mega platforma alternativnih nastanitev" [15].

Platorma *Airbnb Slovenija* je nastala 2011. Na njej je bilo prvo leto ponujenih 31 nastanitev v Ljubljani [16]. V marcu 2018 je bilo na Airbnb platformi v Ljubljani ponujenih že preko 1.500 domov [17], v Sloveniji pa kar preko 5.000 [18]. Natančno število ni znano, ker Airbnb podatkov ne razkriva.

Uber

Ustanovitelja Uber-ja sta idejo za mobilno spletno aplikacijo, ki povezuje potnika z voznikom na klic dobila ob dolgotrajnem čakanju na prevoz s taksijem [19]. Konec 2017 je bil Uber prisoten v 377 velikih mestih po svetu; ima 50 milijonov registriranih uporabnikov, 7 milijonov voznikov, ki v povprečju opravijo milijon prevozov dnevno. Njegova vrednost je ocenjena na 70 milijovov USD [20].

Slovenija je ena redkih držav, v kateri Uber taksi prevozov ni. V letu 2016 je Vlada s podjetjem Uber podpisala pismo o nameri o vstopu v Slovenijo. Za legalno poslovanje preko Uberjeve mobilne aplikacije je potrebno predhodno spremeniti obstoječo zakonodajo o javnem prevozu v cestnem prometu [21].

Pravni problemi Airbnb in Uber v ZDA, EU in Sloveniji

Airbnb
Ameriška velika mesta (New York, San Francisco idr.) imajo sprejete lokalne predpise, ki se nanašajo na prepoved ali omejitev kratkotrajnega oddajanja nastanitev. Zato je tovrstno oddajanje nelegalno, gostitelji pa večinoma ne plačujejo davkov od prihodka [2]. V raziskavi za leto 2014 so za New York ugotovili, so gostitelji v štirih leti pridobili preko 168 milijonov USD [22].

Tudi v metropolah EU centri mest zaradi Airbnb spreminajo svojo podobo, večina gostiteljev ne plačuje davka na prihodke in tudi ne turistične takse [23]. Zato je dejavnost večine gostiteljev preko Airbnb platforme nelegalna. Nekatere evropske metropole so že sprejele ukrepe za omejevanje kratkotrajne oddaje bivalnih enot za turistične namene [24].

V Sloveniji je Vlada v letu 2016 Airbnb obravnavala v okviru delitvene oziroma sodelovalne ekonomomije in skušala najti ustrezne rešitve za vzpostavitev poslovanja uporabnikov Airbnb platforme po legalni poti [25]. Vendar se je pojavljalo vse več ponudnikov turističnih nastanitev, ki so preko Airbnb oddajali po več stanovanj in niso spoštovali pravnih predpisov, ki veljajo za to področje (Zakon o gostinstvu in druge predpisi). Poleg tega od prejetih prihodkov niso plačevali davkov, gostov niso prijavljali in ne plačevali turistična takse [26]. Ministrstvo, pristojno za turizem je objavilo podatek, da je bilo v letu 2016 preko Airbnb ustvarjenih 164.000 nočitev, gostitelj pa je prejel povprečno 2.000 prihodkov [26]. Konec leta 2017 se je Vlada RS odločila, da šteje oddajanje stanovanj preko Airbnb kot dejavnost turistične nastanitve, za katero morajo imeti gostitelji izpolnjene vse pogoje veljavnih predpisov.

Uber
Povezovanje potnikov in voznikov preko Uberjeve mobilne aplikacije je v ZDA že leta 2013 povzročilo resne zaplete v sektorju. Uberjevi vozniki so s tožbami v različnih državah ZDA zahtevali od korporacije, da jim prizna status zaposlenega in ne pogodbenega partnerja. Sodišča niso enotno razsodila, zato sodni procesi še vedno niso zaključeni [27].

V EU so oster boj Uberju napovedali taxi vozniki v Barceloni, ki so leta 2014 s tožbo na Evropskem sodišču zahtevali odločitev o tem, da Uber ni tehnološka platforma, temveč, da opravlja storitev prevoza. Evropsko sodišče je tožbenemu zahtevku decembra 2017 ugodilo [28]. Britansko sodišče je v tožbi zoper Uber njihovim pogodbenim voznikom že leta 2016 priznalo status zaposlenih [29].

Zaradi Uberjeve sporne poslovne prakse so nekatere države EU in nekatera mesta delovanje Uberja prepovedale oziroma sprejele take predpise, ki prevoz preko Uberja v celoti izenačujejo s pogoji taxi prevozov (npr. Bolgarija, Danska, Madžarska, Finska, Španija, Nizozemska idr.) [30], [31].

Storitve prevoza po Uberjevem poslovnem modelu v Sloveniji še niso mogoče. Vlada je spremembe zakona, ki bi to omogočale, so bile posredovane v javno obravnavo šele januarja 2018 [32].

Ugotovitve EU o pravnih izzivih sodelovalne ekonomije

EU je v letu 2015 in 2016 intenzivno raziskovala sodelovalno ekonomijo v štirih P2P sektorjih (nastanitve, provozi, občasne storitve, dobrine) in pripravila ključni dokument z ugotovitvami in smernicami za nadaljnjo obravnavo – Agendo o sodelovalni ekonomiji [33]. Ocenjuje, da

sodelovalna ekonomija prispeva k ekonomiji EU od 160 do 572 milijard EUR. P2P platforme uporablja blizu 200 milijonov njenih državljanov, ki preko njih ustvarijo prihodek v višini 17,3 milijarde EUR.

EU se je pri obravnavi sodelovalne ekonomije osredotočila na dve ključni vprašanji:

- ali za dejavnosti, ki jih udeleženci P2P sodelovalnih platform uporabljajo, veljajo pravne zahteve za dostop na določen trg (npr. ali morajo prevozniki in gostitelji spoštovati pravne predpise sektorske zakonodaje);
- področje obdavčenja (ali so zavezani plačilu davka).

Dražave članice EU z nacionalno zakonodajo sektorje gospodarstva regulirajo na različne načine; nekatere države ureditev prepuščajo regionalnim ali mestnim oblastem. Zato tudi rešitve s strani EU ne morejo biti enotne. EU priporoča, da države članice rešujejo navedene pravne in davčne izzive od primera do primera. Pri tem naj upoštevajo, da novi poslovni modeli zahtevajo od držav članic ponovno preverjanje ustreznosti obstoječe sektorske regulative. Poenostavijo naj jih in prilagodijo novim ekonomskim razmeram in opustijo nepotrebna administrativna bremena, ki jih obstoječa regulative nalga izvajalcem (npr. licence ipd.). Udeleženci v dejavnostih, ki jih izvajajo preko P2P sodelovalnih platform, so prav tako zavezani plačilu davščin, še posebej, če opravljajo dejavnost kot profesionalci in ne kot individualne osebe. Kriterije za presojo določi vsaka država samostojno [33].

5. ZAKLJUČEK

Poslovni modeli, ki temeljijo na tehnologiji, so temeljito posegli v ustaljen način poslovanja in odprli vrsto pravnih vprašanj. V novih družbeno-ekonomskih odnosih pogodbenih partnerjev in posrednikov, ki uporabljajo tehnološke (P2P) platforme, poteka poslovanje v nekaterih segmetnih tudi izven pravnih okvirov sektorske zakonodaje in drugih predpisov (npr. davčnih). Prihaja do obvodov obstoječih predpisov; Airbnb in Uber sta bila v zadnjem letu ali dveh najbolj pogosto izpostavljena primera navedenih ravnanj.

Gostitelji na Airbnb platformi pogosto ne spoštujejo predpisov lokalnih oblasti o prepovedi kratkotrajne oddaje stanovanj v najem, kršijo sektorske predpise o oddaji turističnih nastanitev, ne plačujejo lokalne turistična takse ali celo davkov na prihodek. Zato jim tradicionalni sektor očita nezakonito delo in nelojalno konkurenco.

Nelojalno konkurenco in nespoštovanje predpisov o prevoznih storitvah ter kršenje delovnopravne zakonodaje tradicionalni sektor očita tudi Uberju. Zato so nekatere države v EU in drugod po svetu na različne načine omejile sodelovanje udeležencev pri naročilu prevoza in njegovi izvedbi, ali Uberjevo platformo celo prepovedale. V spor med tradicionalno taksi službo in Uberjevim načinom prevozov je decembra 2017 poseglo Evrospko sodišče, ki je Uber prepoznalo kot izvajalca prevoznih storitev (in ne le kot tehnološko plaatformo, kot je svojo dejavnost zaogvarjal Uber). S to odločitvijo mora Uber v državah članicah EU upoštevati predpise držav članic.

Airbnb in Uber sta svoj poslovni model, ki temelji na tehnologiji, uveljavila v gospodarskih sektorjih (turistična nastanitev in taksi prevoz), ki sta strokovno dokaj nezahtevne narave. Tehnološki razvoj četrte industrijske revolucije (robotirazija, veriženje tehnoloških blokov, umetna inteligenca, internet stvari ipd.) poteka s smeri inovacij, ki bodo po zahtevnosti zdaleč presegle okvire Aribnb-jeve in Uber-jeve tehnološke platforme. Če družba in regulatorji nanje

ne bodo pripravljeni, se poraja vprašanje, kakšno pravno vrzel bodo povzročile inovacije Industije 4.0, ki bodo komercialno zaživele v naslednjih letih.

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BUSINESS IN THE ENVIRONMENT OF FAST CHANGING TECHNOLOGIES: DIGITALISATION OF SUPPLY CHAIN MANAGEMENT IN THE CZECH REPUBLIC

Fortune Nwaiwu[297]
Felicita Chromjaková[298]
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Purpose/Motivation: *The research assessed the state of supply chain management of companies in the Czech Republic.*
Problem: *To identify the current state, and to analyse how digitalisation is transforming supply change management in the Czech Republic.*
Methods: *A quantitative methodological process was adopted to analyse data gathered through an online questionnaire, and simple statistical analysis was used to assess the proposed hypothesis.*
Results: *The results showed that the current supply chain operations are relatively sophisticated based on current production IT. However, the level of digitalisation is still quite low.*
Conclusions: *Based on the results and considering the limitations faced when conducting the research, further research effort is recommended to ensure a much deeper level of assessment of the depth of digitalisation within the supply chain industry in the Czech Republic.*

Key words: *digitalisation, digital transformation, supply chain, digital supply chain, qualitative research*

1. INTRODUCTION

Digital Transformation is often interchangeable with the term 'digitalisation' - the use of digital technologies to change a business model and provide new revenue and value-producing opportunities. Čermák and Svoboda (2017, p. 27) comments that "digitisation is a boon to some sectors and a curse to other." For supply chain, digitisation is proving to be more of a boon than a curse. This can be seen in how digitisation may lead to a reduction in demand for a particular product, a reduction or complete removal of barriers to entry, or lead to new production techniques. For a company or organisation to achieve a successful digital transformation, it is a prerequisite for every partner along its value chain to also be able to successfully achieve a level of digital transformation that will significantly reinvent all the processes and information flows between them.

This paper aims to investigate how digitalisation is transforming supply chain management in the Czech Republic. The research will attempt to answer the primary research question: What is the current state of digital transformation of supply chain management in the Czech Republic? How is digitalisation impacting on supply chain management efficiency in the Czech Republic?

This research contributes to the existing body of knowledge on digital business transformation in the Czech Republic specifically as an outlet for all research focused on digitisation of the

[297] Department of Industrial Engineering, Tomas Bata University, Czech Republic
[298] Department of Industrial Engineering, Tomas Bata University, Czech Republic

supply chain, this will be done by reviewing current trends and benchmarking them against best practices of process analysis and modelling in supply chain management that utilise digital technologies in other jurisdictions that are well ahead in their quest for achieving industry 4.0 implementation in their manufacturing processes.,

2. LITERATURE REVIEW

Mussomeli, Gish, & Laaper (2016, p. 2) argues that the traditional supply chain is linear in nature, functions along a discreet progression of design, plan, source, make, and deliver. They further argued that "historically, supply chain professionals managed the 'four Vs', which are volatility, volume, velocity, and visibility." This was necessitated by the desire to optimise results across a series of objectives that covered issues such as total cost, service, quality, and support for innovation (Mussomeli et al., 2016). Lummus and Vokurka (1991, p. 11) view the supply chain management from a more practical perspective, they comment that supply chain management covers "all the activities involved in delivering a product from raw material through to the customer including sourcing raw materials and parts, manufacturing and assembly, warehousing and inventory tracking, order entry and order management, distribution across all channels, delivery to the customer, and the information systems necessary to monitor all of these activities."

Mentzer et al. (2001, p. 4) makes a distinction between the supply chain management as a phenomena that exist in business and the management of the supply chain. They argue that supply chain is simply something that exists (distribution channels), while supply chain management requires deliberate management efforts by the organisations within the supply chain. These views are consistent with that held by other authors who are also in agreement about the deliberateness of planning required in efficient supply chain management(Chandra & Kumar, 2000; Janvier-James, 2011; Manuj & Mentzer, 2008; Vrijhoef & Koskela, 2000).

For the impact of digital technologies on supply chain management, Mussomeli et al. (2016, p. 2) argues that supply chains "are being transformed from a staid sequence to a dynamic interconnected system that can more readily incorporate ecosystem partners and evolve to a more optimal state over time." This is made possible by the phenomenon of digitalisation which is a consequence of the technological evolution that has given rise to Industry 4.0 or the fourth industrial revolution. Lin and Jones (2008, p. 590) argue that "the main process of a digital

Fortune Nwaiwu *is a researcher with expertise in ICT for Development (ICT4D), Digitisation and Platform economies, entrepreneurship, and social innovations. He worked for with the Nigerian Economic Summit Group (NESG) from 2008 to 2014. During that time, he also completed his Master's degree in Security and Risk Management at the University of Leicester in the UK.*



He studied for at Nyenrode Business University for a Master's degee in Business Administration from October 2014 to September 2015, and he returned to Nigeria in 2016 to work as Service Delivery Manager with InterOil (a subsidiary of Intels Nigeria Limited).

He is currently studying for a Doctoral degree (PhD) in Management and Economics in the Industrial Engineering Department at Tomas Bata University, in the Czech Republic. His research focus is on Digitisation and Platform Economies.

supply chain includes three major components: (1) true on-demand product availability, (2) ease of use and speed for content search and activation, and (3) pricing". While Pflaum, Bodendorf, Prockl, and Chen (2017, p. 4179) state that smart products in combination with innovative data-driven supply chain services pave the way for a paradigm shift in supply chain management, leading to more self-organizing and self-optimizing systems. This paradigm shift results in Cyber-Physical Systems (CPS), optimization of a supply chain using direct digital manufacturing (DDM) amongst others.

3. METHODOLOGY

The research adopts a quantitative methodological approach. It involved the use of a questionnaire to obtain data. The data was obtained from research conducted over a period of 2016 to 2017 and 100 industrial companies in the Czech Republic were covered by the survey. This is in line with the stated aim of assessing the current state of supply chain management practices in the Czech Republic, the core area of proposed methodology lies in the ability to identify most important trends in the emerging digitized supply chain adopted and implemented in industrial companies. The following scientific hypotheses were identified for verification of the latest trends in the area of digital supply chain:

H0: Industrial companies are able to identify emerging trends in the area of full digitization and automation of supply chains that fit their own production process planning, scheduling and management requirements.
H1: Existing digital supply chain strategies are built on the assumption of stability, lean operations and inventory, customer flexibility.
H2: Digital supply chain process has potential for flexible production layout, low cost tools implementation and process improvements.
H3: New technologies, such as social, mobile, analytics and cloud can disrupt traditional supply chain operations.
H4: Industrial Companies seek for the following attributes in productive digital supply chain network for adoption between production workplaces – suppliers – customers.

4. CURRENT STATE OF SUPPLY CHAIN MANAGEMENT IN THE CZECH REPUBLIC

In relations to the stated hypotheses H0 – H4, the following results were obtained from analysis of data from previous studies:

Performance ability of digital supply chain (86% companies), parametrical configuration of digital supply chain process to business needs (83%), reducing supply chain complexity (67%), reduction of supply chain costs in combination with production layout costs to improve total profitability of production process (64%), inventory optimisation (34%). Partial contributions of selected industries were following: automotive industry 47 companies, electronics and machine industry 35 companies, mechanical industry 18 companies.

For H1, Testing and verification process by H1: 72% of automotive companies declared strong orientation on the existence and practical utilisation of digital supply chain operating model, this is able to build standardised digital architecture in cloud environment. While 34% of companies acknowledged that leveraging the potentials of digital supply chain improves the possibilities in achieving flexible production layouts through digitized supply chain processes.

For H2, Testing and verification process by H2: effective supply chain processes required knowledge of input and output process parameters in changing production environment, adequate identification of vision and operative strategy is crucial for value added through effective supply chain processes and service operations (92% companies). Also, digital supply chain contributes to optimal performance improvement by production layout and cell workplaces internal production layouts.

For H3, Testing and verification process by H3: 76% of respondents answered that they transportation management systems (TMS) in combination with digital supply chain management (DSCM) on a daily basis. However, only 25% from the 76% is able to connect the logistics processes through their customers and suppliers via the global trading networks and global process hubs to achieve cloud integrated process chains that can radical multiply the effects of Industry 4.0 principles in the area of digital supply chain management. Digital connectivity and available technological capabilities can help to reduce the conflicts in triangle "customer requirement – production workplace capacity availability – supply chain information and action".

prof. Ing. Felicita Chromjaková, *PhD., Faculty of Management and Economics, TBU in Zlín*



- *Performance and efficiency improvement in administration and production processes with using of selected methods and techniques of industrial engineering.*
- *Process operation management methodology based on performance indicator systems*
- *Optimization of business processes using intercompany controlling mechanisms*
- *Using value flow mapping to model controlling processes in industrial production*
- *Optimization of business processes model using the lean administration principles*

For H4, Testing and verification process by H4: 75% of companies implement the sensor based location of supply directly by workplace "just in sequence", 21% of companies reported stability in digital supply chain as a result of no-latency responses on changing conditions and unforeseen situations. 56% stated their interest to implement the intelligent stocks optimisation method through the data-driven analytics and proactive actions. Only 12% of companies connect the digital supply chain with holistic decision making, based on performance optimisation by companies' production and supporting processes. About 89% of companies reported that they prefer the connected community (suppliers-producers-customers) combined with the supply chain agility in real time.

Based on primary result of testing and verification of proposed hypothesis H0 – H4, it may be stated that implementation of digital supply chain by industrial companies should concentrate their implementation drives on digital technologies that leverage artificial intelligence connected with analytical and scenario analysis to be able to share required information between digital processes and digital managers. It is also important to take into consideration the need for knowledge of the physical parameters of processes, and the knowledge of possibilities of digital algorithms and decisions based on effective data collection, transformation and management.

The Czech Republic that performs creditably well in terms of automation and adoption of digital technologies for enhanced productivity and process optimisation within its supply chain, is the automotive manufacturing industry. The sector contributes about one fourth of all industrial production in the Czech Republic. It also accounts for the same share of total exports from the Czech Republic. The Czech Republic is home to three global manufacturers – Škoda, Toyota-PSA and Hyundai, and many other original equipment manufacturers (OEMs) who make up the automotive industry value chain. There is a high level of sophistication within the industry. This places the Czech Republic among the ranks of leading automobile manufacturers globally; this in turn translates to a high degree of efficiency within all segments of the automotive value chain especially the supply chain which is significantly digitalised.

Table 1: 5 year comparison of supply chain industry performance in Czechia. Source: FM Global Resilience Index Report

	2013	**2014**	**2015**	**2016**	**2017**
Supply chain resilience	32	37	32	32	34
Supply chain score	66.2	64.3	64.8	65.6	67.3

The study conducted by Kopp and Basl (2017) show that as at 2017, only 11.17% of Czech companies covered in their survey of 197 respondents in companies covered had applied Industry 4.0 principles within the framework of their operations. The research concludes that while some companies in the Czech Republic are already transitioning the operations to be in line with Industry 4.0 trends, the overall representation of Industry 4.0 transition within the Czech Republic still remains low. They suggest that this could be attributed to the cost requirements for such investments. The research findings cuts across all segments of production related industrial activities in the Czech Republic and did not limit its assessment to supply chain operations.

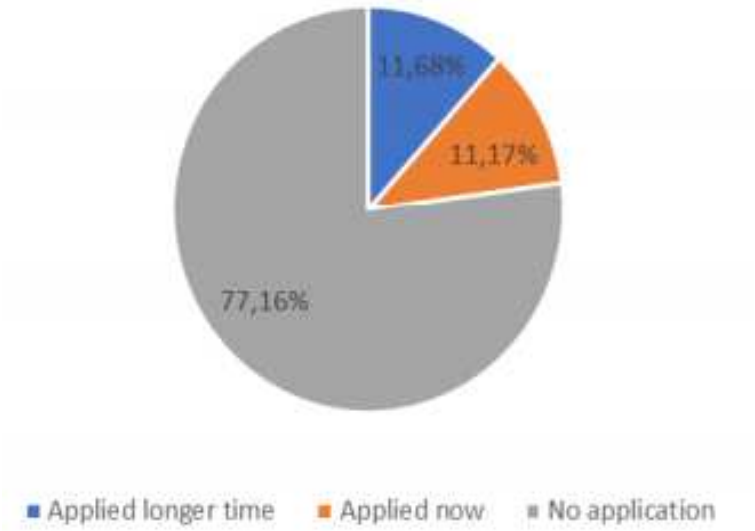


Figure 1 Application of Industry 4.0 Principles by Companies (Source: Kopp and Basl, (2017)

5. DISCUSSION AND CONCLUSION

The state of supply chain management efficiency is well advanced as evidenced by the ranking over a 5-year period. While it is commendable the level of sophistication of supply chain operations in the Czech Republic when benchmarked against other countries, there is a hint of

some level of stagnation in developments within the sector as evidenced from the fact that there is relatively low levels of fluctuations in terms of ranking score. It is pertinent to restated that only the factor that relates to attributes of the supply chain itself is being considered in this assessment, and it comprises of the following four drivers: control of corruption, quality of infrastructure, local supplier quality and supply chain visibility.

However, the data does not reveal the impact of digital technology adoption within the industry. Also, digital technology adoption is viewed from the perspective of digitalisation - which is about how digital technologies are applied in changing business models so as to provide new revenue and value-producing opportunities for the company and not from the normative concept of technology adoption which can be analysed in terms of perceived ease of use and usefulness of such technologies to the individual or organisation. One of the respondents interviewed stated that while their supply chain operations was significantly sophisticated in terms of automation, there was no deliberate effort in terms of reinventing it towards achieving a digital supply chain.

Hence, it becomes expedient for more research to be conducted into supply chain operations in companies operating in the Czech Republic with the sole aim of understanding the trends towards digitalisation and evolution of the digital supply chain.

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IZAZOVI DIGITALNE TRANSFORMACIJE PRIVREDE SRBIJE[299]

THE CHALLENGES OF DIGITAL TRANSFORMATION OF THE SERBIAN ECONOMY

Marijana Vidas-Bubanja[300]
Snežana Popovčić-Avrić[301]
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Sadržaj: *Pomeranje fokusa sa industrijskog i tradicionalnog ka digitalnom pristupu poslovanju, kreiranje digitalne ekonomije zasnovane na znanju i brojne tehnološke inovacije suštinski menjaju međunarodni ekonomski i poslovni ambijent. Pod uticajem Industrijske revolucije 4.0. pomeraju se granice dostizanja održive konkurentske prednosti, a inovativnost se prepoznaje kao jedan od ključnih faktora pomoću kojeg zemlje i njihove kompanije mogu menjati postojeća ograničenja na tržištu. Promena razvojne paradigme u pravcu prihvatanja koncepta digitalne ekonomije postavlja niz izazova i pred privredu Srbije. U radu će se posebno analizirati ključni parametri digitalne transformacije privrede Srbije, kao i značaj razvoja digitalnog preduzetništva.*

Ključne reči: *Digitalna ekonomija, digitalno preduzetništvo, konkurentnost, inovativnost*

Abstract: *Moving the focus from an industrial and traditional to a digital approach to business, creation of digital economy based on knowledge and numerous technology innovation are fundamentally changing international economic environment. Under the influence of the Industrial Revolution 4.0. the boundaries of achieving a sustainable competitive advantage are being shifted, and innovation is recognized as one of the key factors influencing the capability of the country and their companies to change existing market constraints. Changing the development paradigm in the direction of accepting the concept of digital economy poses a number of challenges for the Serbian economy. The paper will analyze in particular the key parameters of the digital transformation of the Serbian economy, as well as the importance of the development of digital entrepreneurship.*

Key words: *Digital economy, digital entrepreneurship, competitiveness, innovation*

1.UVOD

Kao ključna inovacija Industrijske revolucije 4.0, informacione tehnologije(IT) su, bez sumnje, obeležile razvoj svetske privrede u XXI veku. Gotovo da je nemoguće zamisliti funkcionisanje privrede i društva bez podrške IT sektora, a važan parametar uspešnosti zemalja i njihovih kompanija je inovativnost u strategijama razvoja i prelazak sa tradicionalnih modela na digitalne [1]. Smatra se da je savremena digitalna ekonomija vodeći pokretač inovacija i konkurentnosti, te stoga predstavlja osnovni pokretač rasta kako nacionalne, tako i globalne ekonomije.

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[300] Univerzitet Alfa, Fakultet za finansije, bankarstvo i reviziju, Novi Beograd, Palmira Toljatija 3, Srbija
[301] Univerzitet Metropolitan, FEFA fakultet, Novi Beograd, Bul. Zorana Đinđića 44, Srbija

Privreda Srbije kao i privrede većine nedovoljno razvijenih zemalja se nalazi pred brojnim izazovima budućeg održivog razvoja. Dinamiziranje privrednog razvoja Srbije pretpostavlja jačanje njene izvozne pozicije na evropskom i svetskom tržištu, a ključni preduslov za dostizanje ovog cilja je transformacija razvojnog modela iz faze privrede koja je vođena tradicionalnim faktorima razvoja, ka privredi koja je vođena efikasnošću, a pogotovo inovativnošću. Inovativnost, istraživačko-razvojni potencijal, kao i savremena IT infrastruktura se stoga prepoznaju kao ključni parametri unapređenja konkurentnosti privrede Srbije. IT sektor ima važnu ulogu u ovom procesu, ne samo kao oslonac izvoza, već i kao sektor koji pruža podršku ostalim izvoznim i razvojnim sektorima [1].

2.TRADICIONALNA EKONOMIJA PREMA DIGITALNOJ EKONOMIJI- PROMENA RAZVOJNE PARADIGME

Dugoročno posmatrano, sa razvojem i primenom inovacija koje donosi naučno-tehnički progres evoluirala je i priroda odvijanja procesa privrednog razvoja. Informatika i elektronika su modifkovali tradicionalne pokretače rasta, a pojava Interneta krajem prošlog veka je afirmisala koncept virtuelnog (elektronskog) poslovanja i promenila prirodu konkurencije na globalnom tržištu. U tom kontekstu, poslednjih godina se među ekonomskim analitičarima ustalio pojam "nova ekonomija" ili "digitalna ekonomija", kao nova naučna paradigma koja treba da objasni čitav niz ekonomskih, socijalnih i kulturnih promena koje sa sobom donose informaciono-komunikacione tehnologije(ICT), u okviru kojih vodeća uloga pripada Internetu. U pitanju su pojmovi koji se koriste da označe "postindustrijsko društvo" i razliku između "stare ekonomije" (ekonomija vođena resursima), i "nove ekonomije" (ekonomija vođena znanjem i informacijama) [2].

Iako u literaturi još nije iskristalisan stav, da li je to "nova ekonomija" ili je to samo nova faza razvoja postojeće ekonomije, može se reći da su inovacije koje sa sobom donosi naučno-tehnološki progres najprepoznatljivija odlika ovog ekonomskog fenomena. Posmatrano sa tog aspekta, "nova ekonomija" predstavlja kvalitativno viši nivo "stare ekonomije". Međutim, ako se "nova ekonomija" tretira kao skup ekonomskih pojava i međusobno uslovljenih procesa zasnovanih na informatičkoj tehnologiji, koji podrazumevaju nove načine poslovanja i daljeg privrednog razvoja, onda se može reći da postoji kvalitativno drugačiji obrazac ekonomskog razvoja gde su glavni faktori rasta inovacije, *innovation driven economy* [3].

Digitalna ekonomija	Tradicionalna ekonomija
Veliki značaj resursa znanja	Veliki značaj fizičkih resursa
Niske barijere ulaska na tržište	Visoke barijere ulaska na tržište
Samoposluživanje potrošača	Pomoć kupcima od strane prodajnog osoblja
Onaj ko prenosi znanje ima moć	Onaj ko poseduje znanje ima moć
Ekonomija brzine orjentisana na tražnju	Ekonomija obima orjentisana na ponudu
Fokus na uspostavljanje poslovnih odnosa	Fokus na obavljanju poslovnih aktivnosti

Tabela 1: Ključni parametri tradicionalne i digitalne ekonomije
Izvor: [3]- [4]

U Strategiji razvoja Evrope 2020, Evropska komisija je donela tri glavna prioriteta: pametni, održivi i inkluzivni rast, a za ostvarivanje ovih prioriteta uspostavljeno je sedam glavnih inicijativa od kojih su tri vezane za znanje. One se odnose na unapređenje ekonomskih performansi kroz obrazovanje (edukaciju), inovativnost, istraživanje i razvoj, kreiranje novih

proizvoda i usluga koje obezbeđuju razvoj i nove poslove i digitalno društvo čija je glavna odlika korišćenje informaciono-komunikacionih tehnologija [5]. Ekonomija zasnovana na znanju će nastaviti da se razvija u korak sa informaciono-komunikacionim tehnologijama. Kako bude rastao intenzitet i brzina komunikacije između različitih subjekata, tom brzinom će se razvijati i tehnologije koje će smanjiti kompleksnost ove komunikacije [3].

3.UTICAJ INDUSTRIJSKE REVOLUCIJE 4.0. NA PROMENU EKONOMSKOG AMBIJENTA

Od industrijskog doba pa sve do početka digitalnog perioda, međunarodni ekonomski ambijent se postepeno menjao prateći trendove industrijskih revolucija. Četvrta industrijska revolucija donosi naprednu industrijsku proizvodnju koja se delimično ostvaruje uz korišćenje najsavremenije tehnologije za automatizaiju proizvodnje, obradu i razmenu podataka [6] .Ova industrijska revolucija spaja do sada dve odvojene oblasti – robotiku i e-poslovanje. Prema [7], četvrta industrijska revolucija simbolizuje globalni događaj koji pokušava da izvuče maksimum iz tri tehnološke inovacije: automatizacije, interneta stvari i veštačke inteligencije. Suštinski se menjaju industrijski, ekonomski i poslovni modeli u kojima se čovek udaljava od neposredne proizvodnje i njenog nadzora kako bi se ona odvijala brže i uz što manje zastoja i problema.

Aktuelne promene ekonomskog ambijenta u konceptu 4.0. odvijaju se pod uticajem tzv. drugog talasa uznemiravajućih (disruptive) tehnoloških iskoraka zahvaljujući kojima je izuzetno porasla primena informatičkih usluga u svim sektorima rada i delovanja. Govori se o trećoj informatičkoj platformi koju karakteriše mobilnost, model isporuka informatičkih usluga iz oblaka, prodor društvenih mreža i pojava big data aplikacija, a ono što se očekuje u neposrednoj budućnosti je nagla ekspanzija povezanih uređaja (*internet of things)* i *machine to machine* komunikacija. Najnovija istraživanja ukazuju da je u 2017. godini digitalna transformacija razvojnih i poslovnih modela u konceptu 4.0. bila fokusirana na specifične segmente kao što su nova geografija inovacija, odnosno premeštanje fokusa sa Zapada na Istok, apostrofiranje etičkog pristupa u upotrebi tehnologija, informatičke platforme u funkciji unapređenja poslovnih modela, sajber sigurnost i kripto valute [8].

4.KLJUČNI PARAMETRI DIGITALIZACIJE PRIVREDE SRBIJE

Intenzivne promene međunarodnog ekonomskog i poslovnog ambijenta pod uticajem Industrijske revolucije 4.0 postavile su niz izazova pred privredu Srbije. Jačanje razvojnog, a posebno izvoznog kapaciteta privrede Srbije se usko vezuje za dinamičniji proces digitalne transformacije. Srbija je prepoznala da je razvoj informacionog društva u smislu široke upotrebe informaciono-komunikacionih tehnologija i pametnih industrija ključan za dinamičniji ekonomski razvoj i za smanjenje razlika između Evropske unije i regiona.

Kreiranje institucionalne podrške za dinamičniji razvoj procesa digitalizacije oslanja se na Strategiju razvoja informacionog društva do 2020. godine u kojoj su definisani prioriteti u šest ključnih tačaka: dalji razvoj elektronske komunikacije, e-vlada, e-zdravlje, e-pravosuđe, ICT u obrazovanju, nauci i kulturi, i bolji razvoj e-poslovanja i ICT poslovnog sektora [9]. Ova strategija je deo Digitalne agende za Srbiju gde bi razvoj digitalnog društva trebao da bude usmeren ka maksimalnom iskorišćenju potencijala ICT-a za povećanje efikasnosti, ekonomskog rasta, zaposlenosti i poboljšanju kvaliteta života.

Takođe, pokrenuta je inicijativa "Digitalna Srbija" sa ciljem da afirmiše značaj procesa digitalne transformacije privrede Srbije i da stvori ekosistem koji je neophodan da bi se

obezbedilo tehnološko preduzetništvo u industriji i obrazovanju. "Digitalna Srbija" je neprofitno udruženje devet vodećih kompanija u oblasti tehnologije i inovacija: *Microsoft, Nordeus, PwC Srbija, Seven Bridges, Startit, Infostud, Telekom Srbija* i *Telenor,* sa značajnom podrškom države kao bi promovisali digitalno znanje kao ključni resurs rasta i razvoja privrede Srbije [10].

Uporedo sa jačanjem institucionalne podrške intenziviran je razvoj ICT sektora koji se prepoznaje kao jedan od najbrže rastućih sektora u privredi Srbije. Udeo ICT sektora u GDP Srbije dostigao je 4,3% u 2015, a vrednost IT tržišta se procenjuje na 450 mil EUR [1]. Istovremeno, Srbija je napredovala na globalnim listama konkurentnosti i inovativnosti. Prema najnovijim podacima Svetskog ekonomskog foruma, Srbija je u 2017 na listi od 137 zemalja zauzela 78 mesto posmatrano prema globalnom indeksu konkurentnosti, što je napredak u odnosu na 90 poziciju godinu dana ranije i 72 mesto prema indeksu tehnološke spremnosti [11]. Posmatrano prema globalnom indeksu inovativnosti gde se rangira 127 zemalja, Srbija takođe beleži izvestan rast sa 65 pozicije u 2016. na 62 poziciju u 2017 godini [12].



Prof. dr Marijana Vidas-Bubanja *je diplomirala, magistrirala i doktorirala na Ekonomskom fakultetu Univerziteta u Beogradu iz oblasti međunarodne ekonomije. Radila je kao viši naučni saradnik u Institutu ekonomskih nauka, Beograd. Zvanje naučnog savetnika stekla je 2008. godine. Od 2004. godine radi kao profesor na Beogradskoj poslovnoj školi i kao redovni profesor na Fakultetu za finansije, bankarstvo i reviziju Alfa Univerziteta, Beograd. Pored tema iz međunarodne ekonomije koje su vezane za strane direktne investicije i trgovinske tokove, dr Vidas-Bubanja se bavi i problematikom razvoja informacionog društva, e-ekonomije i posebno temama vezanim za e-trgovinu i e-poslovanje. U periodu 2000-2002. godina bila je e-ambasador Srbije u Inicijativi elektronska jugoistočna Evropa Pakta za stabilnost u JI Evropi. Na funkciji predsedavajućeg Inicijative radila je u periodu 2002-2007. godine i učestvovala je u izradi baznih dokumenata za razvoj informacionog društva u regionu jugoistočne Evrope - eSEE Agende iz 2002. godine i eSEE Agende+ iz 2007. godine. Autor je 5 knjiga i preko 100 članaka u domaćim i stranim časopisima i zbornicima radova.*

Ukoliko se detaljnije analizira ICT infrastruktura u poslovnom sektoru privrede Srbije onda se može zaključiti da u 2016 godini 99,8% preduzeća u Srbiji koristi računar i ima pristup Internetu, a 80,8% ima WEB sajt što je bolje nego godinu dana ranije 75,2% [13]. Ipak, realizacija transakcija preko mreže još uvek nije zastupljena na potrebnom nivou jer je tokom 2016 godine 41,4% preduzeća naručivalo proizvode/usluge online, a svega 23,8% preduzeća je primalo porudžbine (izuzev imejl-porudžbina) putem Interneta [13]. Domaća preduzeća tek počinju da koriste prednosti servisa koncepta WEB 2.0 tako da 28,6% preduzeća koristi neku od društvenih mreža za potrebe svog poslovanja. Domaća preduzeća zaostaju i kada je u pitanju menadžment u lancu snabdevanja jer nizak procenat preduzeća koristi ERP i CRM softvere (11,8% i 22% respektivno). Usluge klaud (*cloud*) servisa putem Interneta plaća u 2016 godini samo 9,3% preduzeća. U analiziranim parametrima primene ICT za realizaciju poslovnih transakcija srpski privredni sektor zaostaje za prosecima implementacije na nivou Unije [14].

5.ZNAČAJ RAZVOJA DIGITALNOG PREDUZETNIŠTVA

Pored kreiranja infrastrukturne osnove i institucionalne podrške, digitalna transformacija privrede Srbije pretpostavlja i razvoj digitalnog, inovativnog preduzetništva. Da bi preduzeća unapredila poslovne strategije u skladu sa zahtevima novog digitalnog poslovnog okruženja i dostigla poslovnu izvrsnost oslanjajući se na primenu informaciono-komunikacionih tehnologija neophodna je podrška države. Vlade koje su prepoznale važnost inovacija i razvoja digitalnog preduzetništva usmerile su svoju ekonomsku politiku ka [15]:

- Unapređenju uslova za stvaranje preduzetničke dinamike;
- Zajedničkom radu kompanija i naučno istraživačkih institucija;
- Dodatnim mogućnostima finansiranja inovacija;
- Sektorima obrazovanja u cilju stvaranja kvalifikovane i stručne radne snage;
- Konstantnoj obuci i treningu zaposlenih;
- Boljem definisanju intelektualne svojine i ostalih politika koje se tiču podsticanja inovacija.

Podsticanje razvoja digitalnog preduzetništva pretpostavlja i promenu ukupnog privrednog ambijenta koji će karakterisati [16]:

Podrška konkurenciji-države koje su svoja tržišta učinile otvorenim i konkurentnim ostvaruju veći nivo produktivnosti. Visoka konkurencija obezbeđuje da najinovativnije i najproduktivnije kompanije kreiraju atraktivne proizvode i usluge za kupce i tako osvoje veće tržišno učešće na račun onih manje produktivnih. U ICT podržanom poslovnom okruženju koje se brzo menja ovakvi odnosi konkurencije postaju posebno značajni jer vode izvesnijoj realizaciji efekata ICT na rast, produktivnost i bolji životni standard svih građana;

Podrška inovacijama-okruženje koje podržava inovacije i preduzetništvo je neophodan preduslov za ostvarivanje ekonomskog rasta i razvoja zasnovanog na primeni ICT. To je okruženje u kome je obezbeđen start-up kapital za nove poduhvate, u kome se štite prava intelektualne svojine, podržava istraživanje i razvoj i sprovode zajednički istraživački projekti u kojima učestvuju univerziteti i naučne institucije;

Razvoj humanog kapitala-savremeni uslovi rada i poslovanja traže visoko obrazovanu radnu snagu, sposobnu da brzo i lako menja posao (*multiskills*), da radi timski i da koristi sve prednosti informacionih i komunikacionih tehnologija. Informatičko opismenjavanje i



Prof. dr Snežana Popovčić-Avrić *je redovni profesor na Fakultetu za ekonomiju, IT menadžment i kreativnu produkciju, Univerzitet Metropolitan u Beogradu. Diplomirala, magistrirala i doktorirala na Ekonomskom fakultetu Univerziteta u Beogradu iz oblasti međunarodne ekonomije. Govori engleski i nemački jezik. Autor je monografije i udžbenika iz oblasti međunarodne ekonomije, kao i preko stotinu stručnih i naučnih radova. Na FEFA fakultetu predaje Međunarodnu ekonomiju, Međunarodne ekonomske odnose i Međunarodno poslovanje. U periodu od 2003 do 2015 obavljala je funkciju prodekana za nastavu. Predaje i na Elektrotehničkom fakultetu Univerziteta u Beogradu na predmetu Ekonomija. Radila je u Institutu za tržišna istraživanja u Beogradu na poslovima rukovodioca odeljenja konjunkture privrednih delatnosti, kao i u Institutu ekonomskih nauka u Beogradu. Rukovodila je brojnim projektima iz domena međunarodne trgovine, istraživanja makroekonomske konjunkture i privrednih kretanja u zemlji i inostranstvu, kao i istraživanja tržišta proizvoda i ocene opravdanosti investicionih ulaganja*

obrazovanje mora da dođe do potpunog izražaja, a veće ulaganje u obrazovanje kadra i usvajanje metoda kontinuiranog učenja treba da postanu prioritet i upravljačkih struktura u privredi Srbije. Savremeno obrazovan menadžerski kadar neophodna je karika između tako organizovanog radnog potencijala i stranih partnera;

Izgradnja infrastrukture-kvalitetna ICT infrastruktura postaje sve značajniji faktor ukupnog ekonomskog i društvenog razvoja. Vlada i njeni razvojni partneri treba da obezbede takvu ICT infrastrukturu koja će zadovoljiti potrebe različitih kompanija i ukupnog društva. Takođe, razvijena telekomunikaciona infrastruktura ima ključni značaj za postizanje digitalne inkluzije koja znači postojanje univerzalnog, stalnog i troškovno isplativog pristupa ICT servisima.

6.ZAKLJUČAK

Promena razvojne paradigme u pravcu prihvatanja koncepta digitalne ekonomije postavlja niz izazova budućem privrednom razvoju Srbije. Uspešna digitalna transformacija privrede Srbije pretpostavlja jačanje IT sektora koji će obezbediti razvojnu podršku ostalim sektorima, ali i predstavljati oslonac izvoza. Uprkos izvesnim zaostajanjima u procesu digitalne transformacije u poređenju sa evropskim prosekom, rezultati analize ukazuju da je ključna prednost IT sektora u Srbiji inovativnost i adaptibilnost na izmenjene uslove tražnje i konkurentnosti na svetskom tržištu. Ovaj sektor ima sve karakteristike brzorastućeg, izvozno orijentisanog segmenta privrede Srbije sa visokoobrazovanim kadrovima i naglašeno tržišno orijentisanim preduzećima [1].

Jačanje institucionalne podrške uz dobro organizovane klastere, pružaju solidan osnov ne samo za dinamiziranje razvojnog kapaciteta ovog sektora, već i za prevazilaženje postojećih slabosti među kojima su nizak stepen specijalizacije u malim i srednjim IT preduzećima(MSP), nedovoljno iskustva u saradnji sa vodećim svetskim IT kompanijama i internacionalizaciji poslovanja [1]. Na dinamiziranje procesa internacionalizacije MSP indirektno može uticati jačanje konkurencije na domaćem tržištu, ali i soficistiranost domaće tražnje koja će doprineti usvajanju novih tehnologija. Budući razvoj IT sektora i jačanje njegove uloge u podsticanju procesa digitalne transformacije celokupne privrede Srbije pretpostavlja unapređenje inovativnog kapaciteta kroz veća izdvajanja za R&D aktivnosti, bolju ICT infrastrukturu i razvoj digitalnog preduzetništva.

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E-UPRAVA I KONCEPT OTVORENIH PODATAKA: ISKUSTVA IZ REPUBLIKE SRBIJE

E-GOVERNMENT AND CONCEPT OF OPEN DATA: EXPERIENCES FROM THE REPUBLIC OF SERBIA

Nemanja Deretić[302]
Jovana Radulović[303]
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Sadržaj: *Porast inovacija u oblasti informaciono-komunikacionih tehnologija transformiše tradicionalne načine funkcionisanja u poslovnom svetu i radu državne uprave. U radu e-uprave se koriste različite strategije i tehnologije za transformaciju rada vlade određene države kako bi došlo do poboljšanja kvaliteta pruženih usluga. Pored toga, dolazi do podizanja kvaliteta interakcije između građana i svih resora vlade. Informacioni sistemi ne služe samo za automatizaciju većeg broja koraka u poslovnim procesima, već mogu da učine da veći broj ljudi pristupa informacijama i da ti ljudi dele informacije. Državna uprava prikuplja veliki broj podataka o građanima, ali su oni dostupni za analizu malom broju institucija i ljudi. Otvoreni podaci predstavljaju novi način predstavljanja podataka zainteresovanim stranama uz neophodnu zaštitu ličnih podataka građana. Ovaj koncept je počeo da se primenjuje u Republici Srbiji. U radu je dat osvrt na pojam, tehnologije e-uprave, pravni okvir otvorenih podataka e-uprave u Republici Srbiji i analizu njenih servisa sa posebnim naglaskom na portal otvorenih podataka.*

Ključne reči: *Informaciona tehnologija, e-uprava, otvoreni podaci, inovacije*

Abstract: *The increase in innovations in the field of information and communication technologies transforms the traditional ways of functioning in the business world and the work of the government administration. There are different strategies and technologies, which are used in the work of e-government, to transform the government work of a particular state in order to improve the quality of provided services. In addition, there is an increase in the quality of interaction between citizens and all government departments. Information systems are not only used to serve for the automation of many steps in business processes, but they can make access to information for numerous people and those people can share information. The government administration collects many data about citizens, but they are available for analysis to a few of institutions and people. Open data represent a new way of presenting data to interested parties (stakeholders) with the necessary protection for personal data of citizens. This concept has started to apply in the Republic of Serbia. The paper gives an overview of the concept and technologies of e-government, the legal framework of e-government open data in the Republic of Serbia and the analysis of its services with a special emphasis on the portal of open data.*

Key words: *Information technology, e-government, open data, innovations*

[302] Beogradska poslovna škola, Visoka škola strukovnih studija, Kraljice Marije 73, Beograd, Republika Srbija
[303] Beogradska poslovna škola, Visoka škola strukovnih studija, Kraljice Marije 73, Beograd, Republika Srbija

1. UVOD

Promene na globalnom planu su vidljive i po mnogim analitičarima je primena informaciono-komunikacionih tehnologija pokrenula veliku transformaciju. U skladu sa [1], ekonomski značaj industrije informacionih tehnologija (IT) se u svetu potvrđuje kroz kvalitativna merenja, produktivnost i efikasnost u svim industrijskim granama, koje koriste informacione tehnologije. Prema [2], e-uprava se odnosi na aplikacije Interneta i umreženih tehnologija kako bi Vladi, vladinim upravama, javnim službama i njihovim agencijama omogućile da se digitalno povežu sa građanima, kompanijama i drugim vladinim institucijama. E-uprava omogućava da rad javne uprave bude efikasniji i na taj način se poboljšava kvalitet usluge javne uprave. U [3] se navodi da se začeci e-uprave vežu za sredinu devedesetih godina prošlog veka kao posledica razvoja i masovnosti upotrebe interneta, a pojam e-uprava se odnosi na upotrebu informaciono-komunikacionih tehnologija u razmeni informacija, pružanju servisa i poslovanju državnih organa i institucija sa fizičkim i pravnim licima, kao i među granama same uprave. Kako je navedeno u [4], tri globalna cilja e-vlade su: 1) poboljšavanje funkcionisanja unutar vladine administracije; 2) povezivanje vlade sa građanima i 3) razvijanje i poboljšavanje vladinog odnosa sa organizacijama.

2. PRAVNI OKVIR OTVORENIH PODATAKA E-UPRAVE U REPUBLICI SRBIJI

Prema izveštaju [5], Republika Srbija je umereno pripremljena u oblasti reforme javne uprave. U navedenom izveštaju se navodi da je dobar napredak postignut usvajanjem programa reforme upravljanja javnim finansijama, strategija o e-upravi i o regulatornoj reformi i kreiranju politike. Pravni okvir e-uprave u Republici Srbiji se odnosi na reformu državne uprave. U tom smislu, potrebni su novi tehnološki okviri, koji bi sa pravnog aspekta trebalo da olakšaju pružanje usluga javnog servisa građanima, a ograničeni su tranzicijom kao geopolitičkim faktorom.

Kako se navodi u [3] reforma državne uprave je složen i dugoročan proces, posebno u zemljama u tranziciji, u kojima je uprava, kako na centralnom, tako i na lokalnom nivou, po pravilu slaba, opterećena nizom problema nagomilanih tokom više decenija. U istom izvoru je posebno naglašeno da svrha primene e-poslovanja u organima državne uprave nije samo tehničko prilagođavanje vremenu u kojem živimo. Svrha primene e-poslovanja je mera efikasnosti čitave privrede jedne zemlje, inicirana konstantnim promenama u vidu spoljnih faktora svetskog tržišta. Prema izveštaju [5], poseban prioritet za period 2018.–2020. godine predstavlja portal otvorenih podataka, odnosno registri i interoperabilnost registra. Jedno od strateških opredeljenja Vlade Republike Srbije je da javne institucije otvaraju podatke koje imaju u posedu radi njihove ponovne upotrebe. Prema [6], od važnih dokumenata treba napomenuti „Strategiju razvoja elektronske uprave u Republici Srbiji za period od 2015. do 2018. godine" [7] i "Akcioni plan za sprovođenje inicijative Partnerstvo za otvorenu upravu u Republici Srbiji" [8] za 2016. i 2017. godinu, jer navedena dokumenta imaju posebna poglavlja namenjena otvorenim podacima.

3. TEHNOLOGIJE E-UPRAVE

Primena elektronskog poslovanja može uticati na uspešno poslovanje neke kompanije, ali dovodi do značajnih promena. Sa tog gledišta, ako se razmatra e-uprava, dolazi do neminovnih promena kao što su uloga službenika, promene u kadrovskoj strukturi pa do promene planova i strategija organa državne uprave.

Primena e-uprave za sobom nosi značajne organizacione i kadrovske promene, ali su one važne kao preduslov za postizanje efekata i mogu se koristiti za opravdavanje troškova uvođenja novih tehnologija. Prema [9], u menadžmentu promenama je neophodno poznavati ekonomiju informacionog kapitala, kako se radi cost-benefit analiza, informacije 3C (engl. customers, competition, company), ključne elemente u arhitekturi e-poslovanja, poslovni reinženjering i potrebe redizajna kadrovske strukture.

Nemanja Deretić



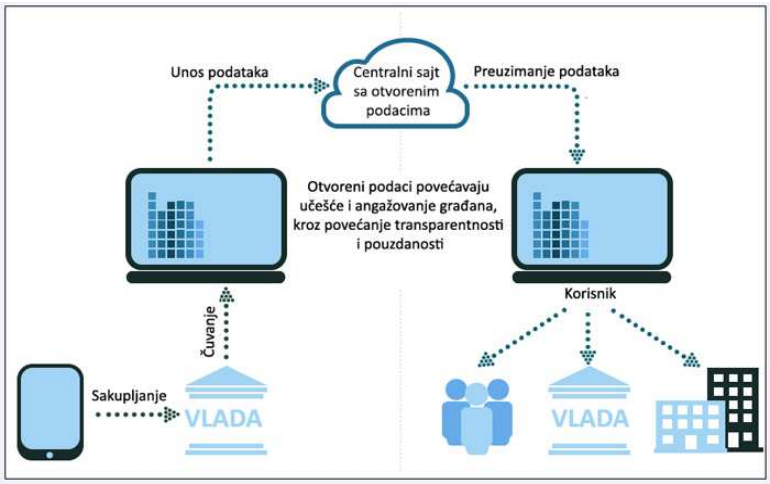
Rođen u Prištini, Republika Srbija. Integrisane osnovne i diplomske akademske (master) studije završio 2010. godine na Saobraćajnom fakultetu, Univerziteta u Beogradu. Diplomske akademske (master) studije završio 2012. godine na Mašinskom fakultetu, Univerziteta u Beogradu. Doktorand Fakulteta tehničkih nauka, Univerziteta u Novom Sadu. Asistent na Beogradskoj poslovnoj školi za užu stručnu oblast „Informacioni sistemi i tehnologije“. Služi se engleskim jezikom. Autor i koautor više stručnih radova iz oblasti primene informaciono - komunikacionih tehnologija i saobraćajnog inženjerstva.

U [10], modeli e-poslovanja se dele na osnovne i proširene, a e-uprava je svrstana u proširene modele. U osnovnim modelima, transakcije se obavljaju između dva glavna entiteta: kompanije (engl. business) i klijenata (potrošača) (engl. consumer). Osnovni modeli poslovanja su: B2B (business-to-business), B2C (business-to-consumer), C2C (consumer-to-consumer) i C2B (consumer-to-business). U proširene modele e-poslovanja se ubrajaju modeli e-Vlade (e-government): C2G (consumer-to-government), G2C (government-to-consumer), B2G (business-to-government), G2B (government-to-business) i G2G (government-to-government).

Prema [3], kod modela e-uprave su nabrojani: vlada prema biznisu (government-to-business G2B), vlada prema građanima (government-to-citizens G2C), vlada prema vladi (government-to-government G2G), vlada prema zaposlenima (government-to-employees G2E) i tzv. “sveprisutna” javna uprava ili u-uprava (ubiquitous government UG). U ostale forme e-poslovanja, pored nekih već navedenih modela, u [11] se pominju još: kompanija prema administraciji (business-to-administration B2A) i klijent (potrošač) prema administraciji (consumer-to-administration C2A), gde se u opisu, pod administracijom smatraju državni organi.

4. KONCEPT OTVORENIH PODATAKA

Prema izvorima [6]–[12], otvoreni podaci se mogu definisati kao oni podaci koji su slobodno dostupni, pristupačni, mašinski čitljivi i dostupni u otvorenim formatima. Informacije o skupovima otvorenih podataka se objavljuju na „Nacionalnom Portalu otvorenih podataka“, kome se može pristupiti na adresi data.gov.rs. Sa jedne strane, podatke mogu da objavljuju organi državne uprave, autonomnih pokrajina i lokalnih samouprava. Sa druge strane, isto mogu učiniti i organizacije kojima je povereno vršenje javnih ovlašćenja – npr. Vlada, ministarstva, opštine, agencije, regulatorna tela, ustanove i komunalna preduzeća i drugi). Shema procesa je data na slici 1.



Slika 1: Otvoreni podaci: od sakupljanja do preuzimanja od strane korisnika
Izvor: http://www.deu.gov.rs/latinica/otvoreni-podaci-160808.php (25.03.2018)

Podaci se mogu pretraživati na „Portalu otvorenih podataka“ [6]. Na navedenom portalu postoji mogućnost praćenja aktivnosti državnih organa koji objavljuju podatke, a može se voditi i diskusija o objavljenim podacima. Na portalu su navedeni slučajevi upotrebe otvorenih podataka, a sadržaji portala dostupni su programerima putem aplikativnog programskog interfejsa (engl. Application Programming Interface - API).

Prema izveštaju [5], međunarodnom inicijativom „Partnerstvo za otvorenu upravu“, Republika Srbija je primenila drugi akcioni plan OGP (engl. – Open Government Partnership) 2016-2018. Putem ovog akcionog plana sprovodi se inicijativa otvorenih podataka. Za uslužni sektor namenjen široj primeni, na samom portalu otvorenih podataka, mogu se naći primene za Android i iOS aplikacije sa redovno ažuriranim informacijama.

U [6] se navodi da javne institucije sakupljaju i proizvode veliku količinu različitih podataka, a obezbeđivanjem njihove dostupnosti u formi otvorenih podataka (bez ugrožavanja poverljivosti ili privatnosti) oni se čine dostupnim širem krugu korisnika. Podaci su podeljeni prema šest kategorija: javna bezbednost, obrazovanje, energetika, uprava, zdravlje i životna sredina. Prema [13], broj otvorenih skupova podataka na Portalu otvorenih podataka iznosi 71.

Jovana Radulović



Rođena u Beogradu. Diplomirala na Ekonomskom fakultetu Univerziteta u Skoplju 2012. U 2011. godini predstavljala Balkan na „Svetskom studentskom forumu“ u demilitarizovanoj zoni između Severne i Južne Koreje u gradu Huačeonu gde osvaja medalju u kategoriji „Veština biznis komunikacije između zemalja zahvaćenih ratom“. Od strane IAUP-a i UN-a iste godine biva imenovana za „Ambasadora mira“ - civilnog diplomatu i humanitarnog aktivistu, promovišući mir i razumevanje širom Azije, Afrike i Evrope kroz visoko obrazovanje. Asistent na Beogradskoj poslovnoj školi na smerovima: „Poslovna informatika i elektronski biznis“, „Menadžment turizma“, Doktorand na Evropskom Univerzitetu u Beogradu. Tečno govori engleski i francuski, poseduje poslovno znanje nemačkog, solidno španskog i portugalskog jezika. Služi se albanskim. Član je kulturno - umetničkih društava pri konzulatima Indonezije i Brazila u Srbiji. Profesionalno se bavi flamenkom.

Od organizacija koje se bave obradom podataka iz kategorije „open data“ i „big data“ u Republici Srbiji i koje su objavile slučajeve upotrebe, posebno je važno pomenuti Data Science Srbija [14]. Ova organizacija se pored navedenog, bavi i tehnikama mašinskog učenja, veštačke inteligencije i dr. Prema [15], na kome je predstavljeno poređenje zemalja u kategoriji otvorenih podataka na globalnom nivou, u 2014. godini Republika Srbija se nalazila na 48. mestu od 97 zemalja, sa skorom od 42%. U 2013. godini se nalazila na 31. mestu od 60 zemalja, sa skorom od 44%. Kako se navodi u [16], u istraživanju statusa otvorenih podataka, korišćeni su podaci 115 zemalja. Rezultati rangiranja za prvih deset država i pozicija Republike Srbije su dati u tabeli 1.

Rang	Rezultat	Država	Čitljivost	Primena	Uticaj
1	100	Velika Britanija	99	100	94
2	90	Kanada	96	87	82
3	85	Francuska	100	71	88
4	82	SAD	96	71	80
5	81	Južna Koreja	95	59	100
5	81	Australija	85	78	78
7	79	Novi Zeland	92	58	99
8	75	Japan	84	60	89
8	75	Holandija	94	64	68
10	74	Norveška	77	71	73
65	23	Srbija	44	25	0

Tabela 1: Rangiranje prema otvorenim podacima
Izvor: Open Data Barometer 4th Edition — Global Report, May 2017. The World Wide Web Foundation. pp. 6-9.

5. ZAKLJUČAK

Očekivanja od primene novih tehnologija u e-upravi su često previše velika. Paradoksalno, osnovni problem je njihova implementacija: ni rukovodeći kadar, a ni struktura zaposlenih nemaju svest o značaju informacionih tehnologija.

Često se jedan zaposleni tretira kao „čovek za sve“ zbog svoje IT pismenosti, odnosno, usled nedostatka kadra, ne postoji podela poslova po specijalnostima u IT sektoru. Međutim, država kroz otvaranje podataka doprinosi razvijanju poslovanja i vodi ka ekonomiji znanja. Kroz interakciju sa građanima mogu se dobiti povratne informacije. Dobijene informacije se mogu koristiti u razne svrhe, ali kao najvažnije se mogu izdvojiti unapređenje kvaliteta podataka i kvalitetnije formulisanje i sprovođenje javnih politika. Građani ili kompanije mogu iskoristiti otvorene podatke za stvaranje nove vrednosti. Iskustva iz prakse pokazuju da se najčešće na osnovu otvorenih podataka prave razne aplikacije za mobilne telefone, istraživački projekti, a na nivou kompanija dolazi do unapređenja poslovnih modela.

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KOMPARACIJA ZAKONSKE REGULATIVE U ORGANSKOJ POLJOPRIVREDI - SRBIJA I EU

COMPARISON OF LEGISLATIVE LAW IN ORGANIC AGRICULTURE - SERBIA AND EU

Katarina Đurić[304]
Radivoj Prodanović[305]
Miralem Nuhanović[306]
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Sadržaj: *Zakonska regulativa je jedan od faktora koji podstiče razvoj organske poljoprivrede. Cilj rada je da se ukaže na njen značaj u razvoju organske proizvodnje, kao i da se izvrši komparacija zakona i pravilnika Srbije sa onima iz EU, a u svrhu identifikacije neophodnih propusta i predloga za korekciju. EU je donela i primenjuje odgovarajuću zakonsku regulativu i pravilnike, te je najefektnije da se na istoj zasniva i naša regulativa iz organske proizvodnje, što i jeste slučaj. Eventualno donošenje novog Zakona o organskoj proizvodnji treba da odražava u najvećoj meri odredbe zakonske regulative u EU.*

Ključne reči: *zakonska regulativa, organska poljoprivreda, Srbija, Evropska unija.*

Abstract: *Legislation is one of the factors that encourages the development of organic agriculture. The aim of the paper is to point out its significance in the development of organic production, as well as to compare the laws and regulations of Serbia with those from the EU, in order to identify the necessary omissions and proposals for correction. The EU has adopted and applied the relevant legislation and regulations, and it is most effective to base our organic production regulations on the same, as is the case. Eventually, the adoption of the new lex on organic production should reflect to a large extent the provisions of the legislation in the EU.*

Key words: *legal legislation, organic farming, Serbia, European Union.*

1. UVOD

Organska poljoprivreda u zemljama Evropske unije započinje svoj razvoj 70-ih godina XX veka. Javlja se kao reakcija na negativne efekte konvencionalne poljoprivrede, u kojoj intenzivna upotreba pesticida, mineralnih đubriva i dr. dovodi do degradacije zemljišnih i vodnih resursa. Osim degradacije resursa neophodnih za opstanak čovečanstva, konvencionalna poljoprivreda je ispoljila negativan uticaj na biodiverzitet.

U zemljama Evropske unije organska poljoprivredna proizvodnja širi se veoma brzo, između ostalog, zahvaljujući adekvatnoj institucionalnoj podršci, kao i sistemu subvencionisanja, koji favorizuje proizvodnju kvalitetnih i zdravstveno bezbednih proizvoda uz očuvanje prirodnih resursa.

[304] Univerzitet u Novom Sadu, Poljoprivredni fakultet, Trg Dositeja Obradovića 8, 21 000 Novi Sad, Srbija
[305] Fakultet za ekonomiju i inženjerski menadžment u Novom Sadu, Cvećarska 2, 21 000 Novi Sad, Srbija
[306] Fakultet za ekonomiju i inženjerski menadžment u Novom Sadu, Cvećarska 2, 21 000 Novi Sad, Srbija

I pored relativno povoljnih uslova za njen razvoj, organska poljoprivreda u Republici Srbiji zastupljena je na svega 9.547 ha. S obzirom da Republika Srbija teži da postane članica Evropske unije, Zajednička agrarna politika imaće uticaj na nacionalnu agrarnu politiku, koja će pretrpeti značajne promene u procesu harmonizacije. Uticaj agrarne politike Evropske unije biće ostvaren i na području zakonske regulative i institucija koje se bave pitanjima organske proizvodnje i predstavljaju jedan od preduslova za njen dalji razvoj.

2. REGULATIVA EVROPSKE UNIJE U OBLASTI ORGANSKE POLJOPRIVREDE

Regulativa Evropske unije o organskoj poljoprivredi usvojena 1991. godine predstavlja važan pokretač razvoja organskog poljoprivrednog sektora u zemljama Evropske unije. Regulativom je definisana organska poljoprivreda kroz proizvodna pravila i zaštitu potrošača. Ovom regulativom Savet je kreirao sistem u Uniji koji detaljno navodi zahteve za poljoprivredne i prehrambene proizvode, pozivajući se na proizvodne metode, koje se koriste u organskoj poljoprivredi. Odredbe Saveta prepoznavaju organsku proizvodnju u strategiji ekoloških integracija i održivog razvoja u okviru Zajedničke agrarne politike. Integralni princip podrazumeva da proizvođači koji rade za dobrobit životne sredine izvan referentnog nivoa dobre poljoprivredne prakse treba da dobiju adekvatnu nadoknadu. Određene metode poljoprivredne proizvodnje, kao što su organska poljoprivreda, integralna proizvodnja, tradicionalna poljoprivreda i uobičajena lokalna proizvodnja, pružaju kombinaciju pozitivnih ekoloških, socijalnih i ekonomskih efekata.



Prof. Dr Katarina Đurić *rođena je 16.05.1977. godine u Sremskoj Mitrovici, Republika Srbija. Diplomirala je agroekonomiju na Poljoprivrednom fakultetu u Novom Sadu 2001. godine sa prosečnom ocenom 9,57. Postdiplomske studije završila je na Poljoprivrednom fakultetu Univerziteta u Novom Sadu 2004. godine. Doktorsku disertaciju odbranila je na Ekonomskom fakultetu Univerziteta u Novom Sadu 2008. godine.*

U zvanje asistent izabrana je na Poljoprivrednom fakultetu Univerziteta u Novom Sadu 2004. godine, u zvanje docenta 2009. godine, a u zvanje vanredni profesor 2016. godine.

Zadužena je za predmete Ekonomika poljoprivrede, Agrarna politika, Ruralni razvoj, Agrarna politika Evropske unije, Regulative u poljoprivredi Evropske unije i dr. U svom naučnom istraživanju autor je i koautor na više od 50 naučnih radova i poglavlja u monografijama iz oblasti ekonomike poljoprivrede, agrarne politike, agrarne ekonomije, poljoprivrednog savetodavstva. Autor je jednog praktikuma i koautor dva udžbenika. Član je uređivačkog odbora časopisa Agroekonomika i recenzent u više vodećih časopisa nacionalnog značaja. Učesnik je na domaćim i međunarodnim naučnim skupovima i konferencijama. Do sada je bila angažovana na pet projekata Ministarstva nauke Republike Srbije, Pokrajinskog sekretarijata za nauku i tehnološki razvoj, kao i na više međunarodnih projekata. Rukovodilac je projekta finansiranog od strane Jean Monnet fondacije Evropske unije pod nazivom „Regulative u poljoprivredi Evropske unije“.

Član je Društva agrarnih ekonomista Srbije i Naučnog društva agrarnih ekonomista Balkana.

Sadašnji zakon o organskoj poljoprivredi donet je 2009. godine. Zakon opisuje osnovne principe organske poljoprivrede i definiše zahteve o organskim proizvodima. Takođe, Zakon pruža pravnu definiciju organske poljoprivrede i formuliše određene ciljeve u vezi sa zaštitom životne sredine, očuvanju prirodnih resursa, uključujući i biodivezitet, primenu standarda

dobrobiti domaćih životinja i metode proizvodnje zasnovane na prirodnim procesima. Osim toga, Zakon definiše zahteve za kontrolom, sertifikacijom i označavanjem organskih proizvoda. Iste godine, zakonodavni okvir dopunjen je pravilima o akvakulturi (Uredba 710/2009) i regulativama o proizvodnji vina (Uredba 203/2012). Tokom 2012. godine usvojena su pravila u oblasti trgovine sa trećim zemljama (Uredba 508/2012), a godinu dana kasnije doneta je i regulativa u vezi kontrole u organskoj proizvodnji (Uredba 393/2013) [1].

Zakon je definisano organsku proizvodnju, kao opšti sistem upravljanja farmama i proizvodnjom hrane koja podstiče visok nivo biodiverziteta, očuvanje prirodnih resursa, primenu standarda o dobrobiti životinja i postupaka za proizvodnju u skladu sa željama potrošača zainteresovanih za proizvode, koji su proizvedeni korišćenjem prirodnih supstanci i procesa. Metode organske proizvodnje imaju dvostruku društvenu ulogu, u okviru koje se sa jedne strane odgovara na zahtev potrošača za organskim proizvodima, a sa druge strane doprinosi zaštiti životne sredine i životinja, kao i ruralnom razvoju. Održiva eksploatacija zemljišta, isključivanje iz upotrebe GMO proizvoda, upotreba preventivnih mera zaštite zdravlja biljaka životinja, ograničena upotreba mineralnih đubriva predstavljaju osnovne principe organske proizvodnje. Pored opštih principa organske proizvodnje, u Zakonu su navedeni specifični principi, koji se moraju ispoštovati tokom proizvodnje, prerade, skladištenja i distribucije organske hrane. U ovom sistemu proizvodnje, ograničava se upotreba aditiva na minimalnu meru, pakovanje organske hrane vrši se u materijale, koji su biorazgradivi, skladištenje treba da se obavlja sa pažnjom, kako ne bi došlo do mešanja organskih i konvencionalnih proizvoda, a poželjno je da se transport odvija što je moguće brže zbog veće kvarljivosti organskih proizvoda.



Doc. Dr Radivoj Prodanović *je rođen 25.09.1977. godine u Zadru, Republika Hrvatska.*
Diplomirao je agroekonomiju na Poljoprivrednom fakultetu u Novom Sadu 2001. godine sa prosečnom ocenom 8,67.
Master studije na Fakultetu za ekonomiju i inženjerski menadžment u Novom Sadu, smer Inženjerski menadžment u biotehnologiji, završio je 2010. godine.
Doktorske studije na Fakultetu za ekonomiju i inženjerski menadžment u Novom Sadu, smer Inženjerski menadžment u biotehnologiji, upisao je 2010. godine, a doktorsku disertaciju odbranio 2015. godine.
2008. godine biran je za saradnika u nastavi na Fakultetu za ekonomiju i inženjerski menandžment u Novom Sadu, gde zasniva i radni odnos.
Na istoimenom fakultetu izabran je za asistenta 2010. godine, za docenta 2015. godine. Zadužen je za predmete Agrarna ekonomija, Inženjerski menadžment u agrobiznisu, Inženjerski menadžment farme u održivoj proizvodnji, Agrarna politika i ruralni razvoj.
Kao autor ili koautor objavio je preko 40 naučnih i stručnih radova iz oblasti ekonomike proizvodnje i prerade hrane, marketinga i menadžmenta u agrobiznisu.
Do sada je bio angažovan na 3 stručna projekta Pokrajinskog sekretarijata za visoko obrazovanje i naučno istraživačku delatnost, kao i na 2 projekta koje je finansirao grad Novi Sad.
Služi se engleskim i nemačkim jezikom.

Zakon o organskoj proizvodnji Evropske unije rešava pitanja vezana za pravila organske proizvodnje. Pored toga, što Zakon nalaže upotrebu bioloških sredstava za zaštitu, minimalno đubrenje mineralnim đubrivima, ograničenje upotrebe azota, proizvođači moraju ispoštovati i propise u pogleda načina držanja, lečenja i ishrane, koji su vezani za dobrobit životinja. Postupak konverzije takođe je propisan u Zakonu. Proces konverzije počinje zaključivanjem ugovora između proizvođača i nadležne sertifikacione kuće.

U periodu konverzije proizvodi se ne mogu prodavati kao organski. Na imanju koje je delimično pod organskom proizvodnjom, a delimično u procesu konverzije, neophodno je da se proizvodi proizvedeni u procesu konverzije i organski proizvodi odvoje. Odvojiti se moraju i životinje, a proizvođač je dužan da vodi odgovarajuću evidenciju, kojom dokazuje odvajanje organske proizvodnje od perioda konverzije.

Period konverzije za biljnu proizvodnju traje dve do tri godine, dok je za svaku vrstu stoke dužina trajanja perioda konverzije posebno propisana. Član 22. Zakona o organskoj proizvodnji Evropske unije predviđa tzv. elastičnost zakona, što znači da se dozvoljava davanje izuzetaka mimo pravila organske proizvodnje u određenom vremenskom periodu ukoliko su neophodni, kako bi se omogućilo pokretanje organske proizvodnje na gazdinstvu ili njeno održavanje. Takođe, predviđeni su i izuzeci u slučajevima kada je neophodan pristup semenu, vegetativnom materijalu ili životinjama potrebnim za proizvodnju. Pored propisanih principa organske proizvodnje, Zakonom su definisane i obaveze kontrolnih organizacija i kontrolora. Svaka kontrolna organizacija mora biti sertifikovana za obavljanje poslova kontrole u organskoj proizvodnji. Kontrolna stručna lica su u obavezi, ne samo da vrše kontrolu organske proizvodnje, već da, ukoliko su u mogućnosti, proizvođaču obezbede korisne savete za unapređenje proizvodnje. Zakonom se propisuju i pravila i način uvoza organskih proizvoda iz trećih zemalja. Pored toga, Zakon o organskoj poljoprivredi Evropske unije obavezuje zemlje članice da vode statističku evidenciju o organskoj proizvodnji.



MSc. Miralem Nuhanović *je rođen 03.02.1959. godine u Tuzli, Bosna i Hercegovina.*
Diplomirao je ekonomiju na Ekonomskom fakultetu u Brčkom, Univerzitetu u Tuzli.
Master studije na na Visokoj školi modernog biznisa iz Beograda završio je 2013. godine, smer Menadžment u uslužnom biznisu.
Doktorske studije na Fakultetu za ekonomiju i inženjerski menadžment u Novom Sadu, smer Inženjerski menadžment u biotehnologiji, upisao je 2013. godine.
Pronalazak rješenja za sanaciju budžetskog deficita i racionalisanje budžetske potrošnje, te kreiranje ambijenta za povećanje budžetskih prihoda je trenutna njegova preokupacija, budući da je na poziciji ministra finansija u Vladi Tuzlanskog kantona.
U svojoj radnoj karijeri bio je: Direktor Univerzalpromet d.d. Tuzla; Finansijski rukovodilac Univerzalpromet d.d. Tuzla; Rukovodilac komercijalnih poslova Univerzal-promet d.d. Tuzla; Služba za plan i analizu Univerzal-promet d.d. Tuzla.
Predjednik/član nadzornih odbora u slijedećim preduzećima: Tekstil Tuzla, Dita Tuzla, Higijena Tuzla, Vodovod Tuzla, Komunalac Tuzla, Bugojnopromet Bugojno.
Predsjednik i član odbora za reviziju: Bosanac Orašje, UNIS Sarajevo, Metalotehna Tuzla.
Objavio je nekoliko radova kao autor i koautor iz oblasti menadžmenta i ekonomije u agrobiznisu.
Služi se engleskim jezikom.

Pravci razvoja organske poljoprivrede u zemljama Evropske unije definisani su u različitim strateškim dokumentima. Među njima, najvažniji su: Strategija Evropske unije za održivi razvoj, doneta 2001. godine, kao i Akcioni program u oblasti životne sredine iz 2002. godine. Strategija održivog razvoja Evropske unije je uticala na promenu Zajedničke agrarne politike, od sistema subvencionisanja, koji je bio vezan za količinu proizvoda prema sistemu u kome se subvencioniše proizvodnja, koja poštuje principe održivog razvoja. Proizvođači organskih proizvoda trenutno imaju podršku iz prvog i drugog stuba Zajedničke agrarne politike, kroz mere direktne podrške i mere cenovne zaštite. Organska poljoprivreda na području Evropske

unije u potpunosti je integrisana u politiku ruralnog razvoja, koja predstavlja drugi stub Zajedničke agrarne politike [2].

Evropskim akcionim planom za organsku poljoprivredu iz 2004. godine definisani su osnovni pravci aktivnosti u ovoj oblasti, usmereni na tri koloseka: jačanje svesti potrošača, odnosno razvoj tržišta organske hrane kroz unapređenje informisanja; podsticanje država članica na primenu mera ruralnog razvoja, odnosno jačanje javne podrške za podizanje nivoa efikasnosti organske poljoprivrede i jačanje standarda Unije u oblasti organske poljoprivrede, uvoza i inspekcije. U svakoj od navedenih oblasti definisani su pravci aktivnosti i prioriteti [3].

Evropska unija dodeljuje važnu ulogu organskoj proizvodnji u razvoju ruralnih područja. Prema uputstvima o organskoj proizvodnji iz *Codex alimentarius* koja su ustavnovile FAO i WTO, a koja predstavljaju temelj strategije organske proizvodnje u Evropskoj uniji, organska proizvodnja je kompletan proizvodni sistem upravljanja, koji promoviše i poboljšava zdravlje ekosistema uključujući i biodiverzitet i biološke cikluse. Pri tome, organski proizvodi u Evropskoj uniji moraju da sadrže najmanje 95% organskih sastojaka, a uvezeni organski proizvodi moraju biti u skladu sa standardima Evropske unije [4].

Uredba Evropske unije broj 1804/1999 pruža okvir za određivanje uslova života domaćih životinja u organskoj proizvodnji. Ovom uredbom definisana su pravila čijim se poštovanjem obezbeđuje postizanje dobrog zdravlja i dobrobit domaćih životinja. Pored toga, primenom ove uredbe obezbeđuje se i zdravstvena bezbednost hrane u organskim sistemima proizvodnje [5].

Uredbom 1804/1999 uređuju i pravila smeštaja i ishrane u okviru organskog uzgoja stoke u državama članicama Evropske unije. Sprovođenje zajedničkih standarda i pravila o organskoj stočarskoj proizvodnji predstavlja jedan od ključnih izazova u organskoj poljoprivredi Evropske unije s obzirom da se stočarska proizvodnja bitno razlikuje između pojedinih zemalja članica [6].

3. MESTO ORGANSKE POLJOPRIVREDE U RAZVOJNIM DOKUMENTIMA REPUBLIKE SRBIJE

Osnovna svrha zakonodavne regulative u oblasti organske poljoprivrede je zaštita zdravlja populacije i očuvanje biodiverziteta. Standardi i pravila zaštite životne sredine Evropske unije se primenjuju na prostoru zemalja članica. Prilagođavanje srpske privrede podrazumeva usaglašavanje sa politikom zaštite životne sredine Evropske unije, što bi trebalo da unapredi konkurentnost privrede Republike Srbije na evropskom i svetskom tržištu [7].

Prvi zakon kojim je bila regulisana organska proizvodnja u Republici Srbiji bio je Zakon o organskoj proizvodnji, usvojen 2000. godine. Pravilnik o metodama organske stočarske proizvodnje stupio je na snagu 2003. godine. Ovim pravilnikom propisane su metode organske stočarske proizvodnje, kojima se utvrđuje izbor, vrsta i rasa životinje, način uzgoja, ishrana i zdravstvena zaštita životinje, kao i postupak sa životinjama, koje su nabavljene sa drugih farmi. Pravilnik nalaže da se u organskoj proizvodnji koriste vitalne vrste i rase životinja koje su adaptirane na lokalne uslove odgajivanja i otporne na bolesti. Pored broja životinja po jedinici površine, pravilnikom je uređen način ishrane, smeštaj životinja, lečenje, transport i lišavanja života jedinki [8].

Tokom 2006. godine u Republici Srbiji usvojen je novi Zakon o organskoj poljoprivrednoj proizvodnji koji je definisan u skladu sa regulativama Evropske unije. Ovaj zakon je ukazivao

na izvore za podršku razvoja organske proizvodnje. Pravo na korišćenje tih izvora imali su registrovani organski proizvođači. S obzirom na to da su u Evropskoj uniji usvojeni novi pravni propisi, koji se odnose na organsku proizvodnju, javila se potreba za donošenjem novog zakonskog okvira i u Republici Srbiji. Rezultat ove inicijative bilo je usvajanje Zakona o organskoj proizvodnji maja 2010. godine. Ovaj zakon, čija je primena počela januara 2011. godine bio je u potpunosti pripreman u skladu sa novom uredbom Evropske unije u oblasti organske proizvodnje.

Od 2010. godine organska proizvodnja u Republici Srbiji regulisana je Zakonom o organskoj proizvodnji i Pravilnikom o kontroli i sertifikaciji u organskoj proizvodnji i metodama organske proizvodnje iz 2011. godine. Takođe, usvojen je Pravilnik o izmenama i dopunama Pravilnika o korišćenju podsticaja za organsku proizvodnju [9]. Poslove kontrole i sertifikacije u oblasti organske poljoprivredne proizvodnje Ministarstvo poljoprivrede Republike Srbije poverava kontrolnim organizacijama i vrši nadzor nad njihovim radom [10].
Zakon o organskoj proizvodnji uređuje proizvodnju poljoprivrednih i drugih proizvoda, kao i metode organske proizvodnje, ciljeve i načela organske proizvodnje, kontrolu i sertifikaciju u organskoj proizvodnji, preradu, obeležavanje, skladištenje, prevoz, promet, uvoz i izvoz organskih proizvoda, kao i druga pitanja od značaja za organsku proizvodnju. Odredbe ovog zakona primenjuju se na proizvode koji potiču iz svih faza organske biljne i stočarske proizvodnje i to:

- Primarne poljoprivredne proizvode;
- Prerađene poljoprivredne proizvode koji se koriste kao hrana;
- Hranu za životinje;
- Seme, rasad i sadni materijal;
- Kvasce koji se koriste kao hrana i hrana za životinje.

U skladu sa novim zakonom, uspostavljen je nadležni organ za organsku proizvodnju pri Direkciji za nacionalne referentne laboratorije, u sastavu Ministarstva poljoprivrede, šumarstva i vodoprivrede Republike Srbije. Poslove iz svoje nadležnosti počeo je da obavlja u januaru 2011. godine [Službeni Glasnik Republike Srbije, br. 62/15].

Važan korak u razvoju organske poljoprivredne proizvodnje u Republici Srbiji ostvaren je kada je Evropska Komisija uvrstila domaću kontrolnu kuću Organic control system – OCS na listu priznatih ekvivalentnih kontrolnih tela čije su aktivnosti u postupku kontrole i sertifikacije organske proizvodnje ekvivalentne propisima Evropske unije. U praksi to znači da je omogućen direktan izvoz i plasman organskih proizvoda iz Republike Srbije na tržište Evropske unije bez dodatne dokumentacije i uvoznih dozvola. Na ovaj način, znatno je ubrzan i olakšan izvoz domaćih organskih proizvoda, unapređena je ekonomska efikasnost i povećana konkurentnost srpskih organskih proizvoda na tržištu zemalja Evropske unije.

4. ZAKLJUČAK

Nacionalni programi i strategije koje se bave poljoprivrednim i ruralnim razvojem i zaštitom životne sredine u Republici Srbiji samo su delimično prepoznali značaj organske proizvodnje. Iz tog razloga, potrebno je postojeće zakonske i razvojne dokumente usmeriti ka uspostavljanju povoljnijeg okruženja za razvoj organske proizvodnje i boljem poznavanju i prihvatanju ovog koncepta proizvodnje. Za ostvarivanje ovog cilja potrebno je, pored stabilnog institucionalnog i pravnog okvira, unaprediti saradnju organa državne uprave i lokalne samouprave, kao i svih relevantnih učesnika u sektoru organske proizvodnje. Postojeći Zakon o organskoj proizvodnji

Republike Srbije će verovatno pretrpeti još neke izmene i usaglašavanja za zakonskom regulativom u procesu približavanja Srbije Evropskoj uniji.

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APLIKACIJA KONCEPTA BOLJE REGULACIJE U BOSNI I HERCEGOVINI – OGRANIČENJA I SOLUCIJE

BETTER REGULATION CONCEPT APPLICATION IN BOSNIA AND HERZEGOVINA – LIMITATIONS AND SOLUTIONS

Kanita Imamović-Čizmić[307]
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Sažetak: *Postoje mnoge prepreke za primjenu koncepta bolje regulacije unutar različitih država jer njihove vlade donose odluke u savremenim globalnim uvjetima obilježenim visokim stepenom nesigurnosti i rizika koji utiču na kvalitet svakodnevnog od makroekonomskoga odlučivanja. Europska unija prepoznala je važnost ovog koncepta, što potvrđuje i Priopćenje Komisije Europskom parlamentu, Vijeću, Europskom ekonomskom i socijalnom odboru i Odboru regija, Kompletiranje pravilnika o poboljšanju propisa: Bolja rješenja za bolje rezultate COM (2017) 651 final. Bolja regulacija osigurava: otvoreno i transparentno donošenje odluka, građani i dionici aktivno učestvuju i daju svoj doprinos tijekom procesa donošenja zakona i zakona, odluke vlada temelje se na dokazima o minimalnom utjecaju regulatornih optrećenja na privredne subjekte, građane ili javne uprave. Bosna i Hercegovina je država u tranziciji s kompleksnim strukturom vlasti i malom otvorenom ekonomijom. Bosna i Hercegovina se odlučila za put prema ulasku u Europsku uniju i, u tom kontekstu, usklađivanje zakonodavstva s pravnom stečevinom Europske unije. Postavlja se pitanje je li i u kojoj mjeri Bosna i Hercegovina može primijeniti koncept Better Regulation, s obzirom na pravni i regulatorni okvir i ekonomske uvjete koji proizlaze iz njene složene državne organizacije. Ovaj članak se bavi o primjenom koncepta Better Regulation u Europskoj uniji ali i otvorenim pitanjima njezine primjene u Bosni i Hercegovini.*

Ključne riječi: *bolja regulacija, Evropska unija, Bosna i Hercegovina, Procjena učinaka propisa*

Abstract*: There are a lot of obstacles for the application of Better Regulation concept within different states because their governments make decisions under contemporary global conditions marked by high level of uncertainty and risk which contribute to the insufficiency of economic policy makers dexterity. The European Union has recognized the importance of this concept, which is confirmed by Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the regions Completing the Better Regulation Agenda: Better solutions for better results COM (2017) 651 final. Better regulation ensures: decision-making is open and transparent, citizens and stakeholders can contribute throughout the policy and law making process, government actions are based on evidence and understanding of the impacts of regulatory burdens on businesses, citizens or public administrations are to be kept to a minimum. Bosnia and Herzegovina is a state in transition with a complex government structures and a small open economy. Bosnia and Herzegovina has opted for the path towards joining the European Union and, in that context, harmonization of legislation with the acquis communautaire. The question that arises is whether and to what extent Bosnia and Herzegovina can apply the Better Regulation concept in view of the legal and regulatory framework and economic conditions that result from its complex state organization. This article discusses the application of the*

[307] Faculty of Law –University of Sarajevo, Obala Kulina bana 7, 71 000 Sarajevo, Bosnia and Herzegovina

Better Regulation concept in the European Union and open issues of its application in Bosnia and Herzegovina.

Key words: *Better regulation, European Commision, impact assessment, complex state organization, Bosnia and Herzegovina*

UVOD

Pametna regulacija je oblik regulatornog pluralizma koja obuhvaća fleksibilne, maštovite i inovativne oblike društvene kontrole. Na taj način, kao učesnici u kreiranju propisa uz vlade pojavljuju se i privredni subjekti i nevladin sektor. Uz klasični oblik regulacije ekonomskih odnosa ovaj koncept uvodi samoregulaciju i suregulaciju kao surogate regulacije, gdje se implementiranju različiti interesi privrednih subjekata, grupa i nevladinih organizacija, čime se poboljšava efikasnost i efektivnost konvencionalnih oblika direktne vladine regulacije. Potreba za ovim načinom ili metodom regulacije javlja se s pojavom problema koje nisu mogli riješiti tržište i klasični model komande i kontrole a koji su odraz globalnih ekononomskih i društvenih tokova. U savremenim uslovima života, ekonomska uloga države u regulatornom smislu treba biti definirana prema principima ekonomičnosti i efikasnosti čime se otvara put primjeni ekonomskog instrumentarija u proces donošenja makroekonomskih odluka. Rad ima za cilj da ukaže na otvorena pitanja primjene koncepta pametne regulacije u Bosni i Hercegovini kao državi u tranziciji sa ultrakompliciranim državnim uređenjem i malom otvorenom ekonomijom. Primjena koncepta pametne regulacije je neminovna na putu ka članstvu u Evropskoj uniji ali je ujedno i jako komplicirana i „skupa“ stoga se tom projektu treba pristupiti studiozno i isti realizirati konzistentno na čitavom području Bosne i Hercegovine. Primjenom koncepta pametne regulacije bi se riješili mnogi problemi na koje ukazuje poslovna zajednica u BiH, poboljšao poslovni ambijent te povećala konkurentnost ekonomije. U radu je dati teorijski osvrt na koncept pametne regulacije, ukazano na put ali i aktuelnosti u primjeni istog u Evropskoj uniji te ocjena stanja u pogledu poslovnog ambijenta i konkurentnosti BiH čije poboljšanje ovisi i od same primjene koncepta pametne regulacije.

REGULACIJA, DEREGULACIJA I PAMETNA REGULACIJA

Savremeni uslovi života determinirani su frekventnim i intenzivnim promjenama nastalim kao posljedica nezaustavljivog razvoja nauke i tehnologije. To za posljedicu ima permanentnu transformaciju ekonomskih i ukupnih društvenih odnosa koji trebaju pravnom normom biti oblikovani. U svijetu u kojem su svi „umreženi“, u kojem jedna društvena promjena ima multiplicirane efekte na mnogobrojne društvene grupe i pojedince, u kojem nesklad između svakodnevno rastućih potreba i mogućnosti njihovih zadovoljavanja postaje još izražajniji, ekonomska uloga države stoji pred mnogim izazovima.

Ekonomska uloga države podrazumijeva raznovrsne aktivnosti nosioca privredno-sistemskih i ekonomsko-političkih u cilju stvaranja adekvatnog poslovnog ambijenta za ostvarivanje optimalnog ekonomskog razvoja.[308] Pomenute aktivnosti se mogu razvrstati u dvije generalne skupine i to operativne i regulative. Operativne aktivnosti su aktivnosti države u kojim se ona ne koristi pravni instrumentarij i aparat prinude nego se pojavljuje kao nosilac privrednih aktivnosti u segmentima koji prevazilaze ekonomske moći ili interes privatne inicijative a neophodne su odvijanje ekonomskih aktivnosti uopšte. Regulativne aktivnosti (regulacija)

[308] Vidi, Kasim i Begić, Ekonomska politika, Sarajevo, 2000, str. 18.

države podrazumijevaju donošenje pravnih akata kojim se vrši organizacija ekonomskih tokova na način da se istim regulišu i modificiraju ponašanje učesnika u ekonomskim tokovima. Donošenjem pravnih pravila unosi se red u ekonomske tokove i artikuliraju suprostavljeni interesi (javni i privatni, poslodavci i uposlenici, i sl.) Cilj regulativne aktivnosti jeste djelovanje na vanjske faktore kako bi se unaprijedio poslovni ambijent i stvorile pretpostavke za efikasan privredni razvoj. Nesporna je opravdanost regulacije ekonomskih tokova u savremenim uvjetima života u kojim gotovo nema ekonomskih odnosa koji nisu pravno uobličeni. Međutim, nameću se neka pitanja. Osnovno pitanje jeste koliko regulacije? Da li je to klasična regulacija komande i kontrole ili neki novi način makroekonomskog upravljanja? Koji su dometi regulacije i kako istu učiniti ekonomski prihvatljivom? Ova pitanja, koja se prate kroz ekonomsku historiju a u biti se odnose na dilemu regulacija ili deregulacija, odgovor nalaze u konceptu bolje odnosno pametne regulacije.

Ekonomske krize koje su zabilježene u historiji svjedoče negativnim posljedicama deregulacije i svjesnu opredjeljenost Evropske unije i država članica OECD za primjenu standarda pametne regulacije kao regulacije koja je primjerena situaciji i dovoljno ekonomična u provedbi. Regulatorne reforme, promovirane od strane OECD u posljednih četiri decenije, pored privatizacije i liberalizacije i zagovaraju novu ulogu države koja će kroz povećanje transparentnosti i legitimnosti zakonodavnog postupka uz niže troškove donošenja kvalitetnijih propisa stvarati adekvatan društveni ambijent za efikasan ekonomski razvoj. Regulatorne reforme u zemljama OECD su se odvijale u tri faze. Prva faza je faza deregulacije s ciljem smanjenja i usklađivanja propisa koji su do tada stvarali posebno opterećenje privredi, otežavali i usporavali postupke te stvarali pravnu nesigurnost. Druga faza je bila usmjerena na donošenje kvalitetnijih zakonskih rješenja kao posljedice poboljšanja samog procesa donošenja pravnih propisa. U trećoj fazi posebna pažnja je usmjerena na unapređenje rada institucija uključenih u proces regulacije korištenjem različitih instrumenata datim u preporukama OECD. Neki od tih instrumenata su: orijentacije na korisnike prema načelima otvorene vlasti, transparentnost i uključivanje zainteresirane javnosti, uspostavljanje institucija za praćenje provedbe politike regulacije, integriranje procjene učinaka propisa u postupke donošenja propisa, sistematičnih i periodičnih pregleda postojećih propisa i sl.[309]

Gunningham (1998) prvi je zagovarao koncept "pametne regulacije ", u knjizi istog naslova, koji je kasnije dograđivan u raznim publikacijama. Pojam se odnosi na oblik regulatornog pluralizma koja obuhvaća fleksibilne, maštovite i inovativne oblike društvene kontrole. Na taj način, kao učesnici u kreiranju propisa uz vlade pojavljuju se i privredni subjekti i nevladin sektor. Uz klasični oblik regulacije ekonomskih odnosa ovaj koncept uvodi samoregulaciju i suregulaciju kao surogate regulacije, gdje se implementiraju različiti interesi privrednih subjekata, grupa i nevladinih organizacija, čime se poboljšava efikasnost i efektivnost konvencionalnih oblika direktne vladine regulacije. Na ovaj način se napušta tradicionalni bipolarni koncept regulatora (vlada) i reguliranog (privredni subjekti) i uključuje više modela i aktera regulacije što se pokazalo efikasnijim načinom rješavanja određenih problema. Naime, klasični bipolarni način rješavanja i regulacije s jedne strane, slobodno tržište s druge strane, u jednom trenutku ekonomskog razvoja, tačnije s pojavom složenijih ekoloških problema, nisu mogli ponuditi adekvatno rješenje. Ekološki izazovi su nametnuli potrebu iznalaženja novih modela regulacije odnosno jednog multidisciplinarnog pristupa u rješavanju problema.[310]

[309] Vidi, Musa Anamarija, PRILAGODBA PROCESA IZRADE PROPISA EUROPSKIM INTEGRACIJAMA: NOVINE I IZAZOVI, Godišnjak Akademije pravnih znanosti Hrvatske, Vol.VI No.1 Lipanj 2015. str.6.

[310] Neil Gunningham and Darren Sinclair, Smart regulation, http://press-files.anu.edu.au/downloads/press/n2304/pdf/ch08.pdf,01.03.2018.

Koncept pametne regulacije je usmjeren ka konsolidaciji, kodifikaciji i pojednostavnjenju važećeg zakonodavstva, poboljšanju kvalitete novoga zakonodavstva, procjenjujući ekonomske i socijalne učinke te učinke na zaštitu okoliša, izradu pravednih i proporcionalnih propisa s minimumom negativnih učinaka i troškova za poslovnu zajednicu, i omogućivanje sudjelovanja građana zakonodavnom procesu.[311] Ovaj koncept nudi pet temeljnih načela koji omogućavaju kreatorima propisa odnosno vladama da optimalno iskoriste sva raspoloživa sredstva u rješavanju određene problematike i to: konzistentnost, transparentnost, odgovornost, proporcionalnost i ciljanost.[312]

OD BOLJE DO PAMETNE REGULACIJE U EU

Bolja regulacija u Evropskoj uniji kao organizaciji ili zajednici država sui generis prihvaćena je kao pogodna alternacija efikasnim instrumentima komande i kontrole u cilju uklanjanja prepreka za nesmetano funkcioniranje jedinstvenog tržišta i stvaranje pretpostavki za efikasan ekonomski razvoj.

Na uvođenje koncepta bolje regulacije poseban imao je uticaj rad međuvladine savjetodavne grupe, nazvane po predsjedniku grupe g. Mandelkernu, Mandelkernova grupa za bolje reguliranje. U svom Finalnom izvještaju Mandelkernova grupa ističe da je bolja regulacija pogon za poboljšanje procesa kreiranja politike kroz integrirano korištenje učinkovitih alata, a ne pokušaj da se nametne dodatni birokratski teret.[313] Nakon formiranja Mandelkernove grupe slijedio je niz skupova s kojih je došla poruka o dva aspekta za razvoj ovog koncepta u Europskoj uniji. Prvi od tih aspekata odnosi se na potrebu razmatranja učinaka prijedloga zakona s obzirom na njihovu ekonomsku, socijalnu i ekološku dimenziju, a drugi se odnosi na potrebu pojednostavljenja i poboljšanja kvalitete regulatornog okruženja. Na tom tragu je i segment Bijele knjige iz 2001. godine sa svoja tri potpoglavlja koja održavaju tri temeljna načela bolje regulacije pojednostavljenje regulatornog okvira, promoviranje kulture dijaloga u

[311] Zdenka Pogarčić, Procjena učinaka propisa u funkciji stvaranja boljeg zakonodavstva i gospodarskog rasta, www.ijf.hr/upload/files/file/PV/2015/1/pogarcic.pdf, 10.03.2018.

[312] Konzistentnost – propisi i standardi trebaju biti usklađeni i primjenivani na jednak način kako bi se obezbjedila pravna sigurnost. To podrazumijeva da vlada odnosno kreatori poslovnog ambijenta trebaju raditi koordinirano i povezano. Donošenje novih propisa podrazumijeva jednu sistemsku usklađenost sa drugim propisima kako bi se postigao zadati cilj, odnosno kako bi se izbjegla pojava da donošenjem jednog propisa se potiru efekti drugog propisa. Propisi se trebaju primjenjivati na jednak načini na čitavoj teritoriji. Transparentnost – postupak donošenja i primjene propisa treba biti otvoren za javnost. Ciljevi politike, uključujući i potrebu za regulacijom, trebaju biti jasno definirani i predstavljeni svim zainteresiranim stranama. U tom pravcu se koristi instrument pored javne rasprave koristi i konsultacija u postupku kreiranja prijedloga zakonskog riješena kako bi se u obzir uzela mišljenja stručnih lica ali i adresata pravne norme odnosno učesnika ekonomskog procesa koji će biti obuhvaćeni pravnom normom. Na taj način će se obezbjediti i zahtjev za jasnoćom i jednostavnošću pravnih propisa. Adresatima pravne norme na taj način će biti jasna obaveza sadržana u normi (zakonu) što će olakšati njenu buduću primjenu a ujedno će biti upoznati i sa posljedicama nepoštivanja iste.
Odgovornost - vlade odnosno kreatori propisa trebaju biti u stanju opravdati donošenje tog propisa i biti podložni javnoj kontroli. Najbolji argument za usvajanje određenog pripisa jeste sprovedena procjena njegovih učinaka kojom se potvrđuju veće korsiti u odnosu na troškove donošenja tog propisa. S druge strane trebala bi postojati dobro publicirana, pristupačna, poštena i učinkovita procedura pritužbi i žalbi, potkrijepljena jasnim crtama odgovornosti kreatora propisa odnosno izvršnih i zakonodavnih tijela . Proporcionalnost – vlade trebaju intervenirati samo kada je to neophodno i proporcionalno su riziku koji nastaje kao posljedica problema. Neophodno je razmotriti sve opcije za postizanje rješenja problema, dakle i instrumente izvan regulativnih mjera. Ciljanost – pravni propis treba biti usmjeren na otklanjanje neželjenih negativnih efekata postojećih problema. Propisi bi se trebali usmjereni na problem kako bi se izbjeglo rasipanje sredstava. Vidi; http://www.gov.scot/Topics/Business-Industry/support/better-regulation/5principlesofBetterRegulation, 08.03.2018.

[313] Imamović-Čizmić Kanita, Pravne i institucionalne pretpostavke procjene učinaka propisa u BiH, Godišnjak Pravnog fakulteta u Sarajevu, LVIX – 2016 str. 66

cilju ostvarivanja veće transparentnosti i procjena učinaka propisa (regulatory assessment impact). Posebna faza u implementaciji koncepta bolje regulacije u Evropskoj uniji se veže za usvajanje revidirane Lisabonske strategije i poziv članicama EU da kroz vlastite politike bolje regulacije daju doprinos ostvarivanju ciljeva Lisabonske strategije. U praksi je Komisija razvila i način praćenja postignuća u primjeni ovog koncepta kroz godišnje Izvještaje o provedbi politike bolje regulacije te povremene strategijske revizije iz kojih su vidljiva postignuća ali i pravci za dalja unapređenja. Kao rezultat napora uloženih u izradu dokumenata i implementaciju koncepta bolje regulacije u EU su značajni pomaci u pravcu oblikovanja politika i izrade propisa u smislu njihovog pojednostavljenja i smanjenja administrativnog opterećenja što je razlog da se isti koncept primjeni u širem kontekstu odnosno čitav postupak donošenja, primjene i te izmjene propisa čime bolja regulacija prelazi u koncept „pametne" regulacije koja će biti jedno od oružja za ostvarivanje pametnog održivog i inkuzivnog rasta shodno strategiji Europa 2020. Pametna regulacija je usmjerena na četiri cilja: daljnje pojednostavljenje propisa i smanjenje administrativnog opterećenja, povećanje kvalitete propisa kroz primjenu procjene učinaka propisa i uvođenje mehanizma koordinacije i nadzora nad procjenom učinaka propisa, poboljšanje same primjene prava novim metodama koje bi omogućile adekvatnu transpoziciju u nacionalna prava te veća jasnoća propisa koja podrazumijeva pored jezičke jasnoće i kodifikaciju propisa.[314]

Communication from the Commission to the European parliament, the Council, The European economic and social committee and the committee of the regions iz 2012[315] je akt koji je pokrenuta procedura uspostavljanja The Regulatory Fitness and Performance Programme (REFIT).The Regulatory Fitness and Performance Programme (REFIT) je program Europske komisije kojim se želi osigurati prikladnost i učinkovitost propisa. U okviru tog programa poduzimaju se mjere za pojednostavnjenje zakonodavstva EU-a i smanjenje regulatornih troškova kako bi se pridonijelo jasnom, stabilnom i predvidivom regulatornom okviru kojim se podupire rast i otvaranje radnih mjesta. Za ispunjenje tih ciljeva potrebna je saradnja Europskog parlamenta, Europskog vijeća, Europske komisije, država članica i učesnika. Potrebno je uključiti sve nivoe vlasti kako bi se te koristi ostvarile uz najmanji mogući trošak za građane i privredne subjekte.[316] REFIT je uključen u pripremu godišnjih programa rada Komisije koji sadrže prijedloge novih akata i kvalitetni pregled postojećeg zakonodavstva EU. REFIT podrazumijeva da se u svrhu odgovora na pitanje koje su koristi i troškovi novih pravnih akata koristi se procjena učinaka propisa i da se učinci zakona EU provjeravaju retrospektivnim procjenama, a gledišta adresata prikupljaju se putem konzultacija. U tu svrhu formirana je i Platforma REFIT koja omogućava nacionalnim vlastima, građanima i drugim učesnicima da se uključe u poboljšanje zakonodavstva EU. Oni mogu dati prijedloge o tome kako smanjiti regulatorni i administrativni teret zakona EU koje će u krajnjoj instanci analizirati Komisija. Platforma REFIT je uspostavljena u maju 2015. godine kako bi rad Komisije poboljšao kroz savjetovanje čime se povećava transparentnost postupka a regulacija u EU čini efikasnija, istodobno smanjio teret bez narušavanja ciljeva politike. Sastoji se od Vladine skupine, s jednim članom po državi članici i Skupinom dionika s 18 članova i dva predstavnika Europskog socijalnog i ekonomskog odbora i Odbora regija. Članovi platforme imaju zadatak da analiziraju prijedloge primljene putem internet stranice "Olakšajte opterećenje - objasnite se" i

[314] Musa Anamarija, PRILAGODBA PROCESA IZRADE PROPISA EUROPSKIM INTEGRACIJAMA: NOVINE I IZAZOVI, Godišnjak Akademije pravnih znanosti Hrvatske, Vol.VI No.1 Lipanj 2015. str.11

[315] Strasbourg, 12.12.2012 COM(2012) 746 final

[316] Europski parlament, Vijeće Europske unije i Europska komisija potpisali su 13. aprila 2016. novi međuinstitucijski sporazum o boljoj izradi zakonodavstva koji izmjenjuje sporazum s istim nazivom iz 2003. Novim sporazumom o boljoj izradi zakonodavstva mijenja se postupak donošenja politika, od savjetovanja i procjena učinka do donošenja, provedbe i ocjenjivanja zakonodavstva EU-a.

daju preporuke Komisiji. Komisija objavljuje svake godine tablicu rezultata REFIT koja pruža sveobuhvatan pregled rezultata REFIT-a u svakom od političkih prioriteta. U njoj se pokazuje koje je prijedloge i preporuke Platforme REFIT Komisija uzela u obzir.[317]

U Komunikaciji Komisije Europskom parlamentu, Vijeću, Europskom gospodarskom I socijalnom odboru I Odboru regija - Bolja regulativa za bolje rezultate Agenda EU iz 2015 navodi se da REFIT nije jednokratno preispitivanje nego trajno opredjeljenje za oblikovanje racionalnog i funkcionalnog pravnog okvira EUa te da ide ukorak s ambicioznim kreiranjem politika. Komisija navodi da samo iskrene ocjene postojećeg zakonodavstva mogu pokazati put za regulatorno rasterećenje u cilju poboljšanja provedbe i povećanja standarda. Na temelju tih ocjena mogu se utvrditi novi izazovi politika koji proizlaze iz brzih promjena u svijetu i na koje se ne može primjereno odgovoriti primjenom postojećeg ili ranije odnosnoga zakonodavstva. Također je navedeno da otkad je pokrenut 2012., REFIT je već pridonio boljoj usmjerenosti na svakodnevne izazove koje postojeće zakonodavstvo donosi građanima i poduzećima. Na temelju toga Komisija istakla svoje opredjeljene u unapređenju REFIT-a kako bi se postigli bolji, opipljiviji rezultati. To unapređenje će biti usmjereno na: ciljanost na najveće izvore neučinkovitosti i nepotrebna opterećenja, kvantitativnost pa će svaki prijedlog u okviru programa biti popraćen procjenama mogućih koristi i troškova. Također unapređenjene će obuhvatiti i obavezu da se sve ažurirane procjene objave će se nakon donošenja propisa, a Komisija će u saradnji s državama članicama i dionicima provjeravati efekte primjene programa u praksi.[318]

PAMETNOM REGULACIJOM DO BOLJEG POSLOVNOG AMBIJENTA U BOSNI I HERCEGOVINI

Poslovni ambijent (okruženje) predstavlja kombinaciju unutrašnjih i vanjskih faktora koji utiču na poslovanje privrednih subjekata. (OECD Glossary) Unutrašnji faktori su faktori koje privredni subjekt samostalno i svojevoljno određuje. U unutrašnje faktore spadaju: 1. vrsta i djelatnost privrednog subjekta, 2. veličina privrednog subjekta, 3. aktivnosti i broj zaposlenih, i 4. ostali faktori koji definišu unutrašnju organizaciju. U vanjske faktore ubrajaju se faktori kao što su: ekonomski, (makroekonomsko okruženje) politički (državno uređenje), pravni (legal fremwork) demografski, odnosno faktori na koje privredni subjekti ne mogu uticati. Obje navedene skupine faktora definišu poslovni ambijent u okviru jedne države i u direktnoj su zavisnosti jedni o drugima. Cilj svake države odnosno kreatora ekonomske politike jeste da kroz stvaranje adekvatnog poslovnog ambijenta potiče poslovnu aktivnost koja vodi ka konkurentnoj ekonomiji.

Bosna i Hercegovina je o ovogodišnjem izvještaju Doing Business 2017 u kojem je u po lakoći poslovanja rangirano 190 država zauzela 81. mjesto i u regionu je najslabije pozicionirana. Najbolje pozicionirana država regiona je Makedonija na 10 mjestu zatim, Slovenija 30, Hrvatska 43, Srbija 47 i Crna Gora 58.

Prema mišljenju privrednih subjekata osnovni faktori koje negativno utiču na poslovni ambijent u Bosni i Hercegovini su:[319]

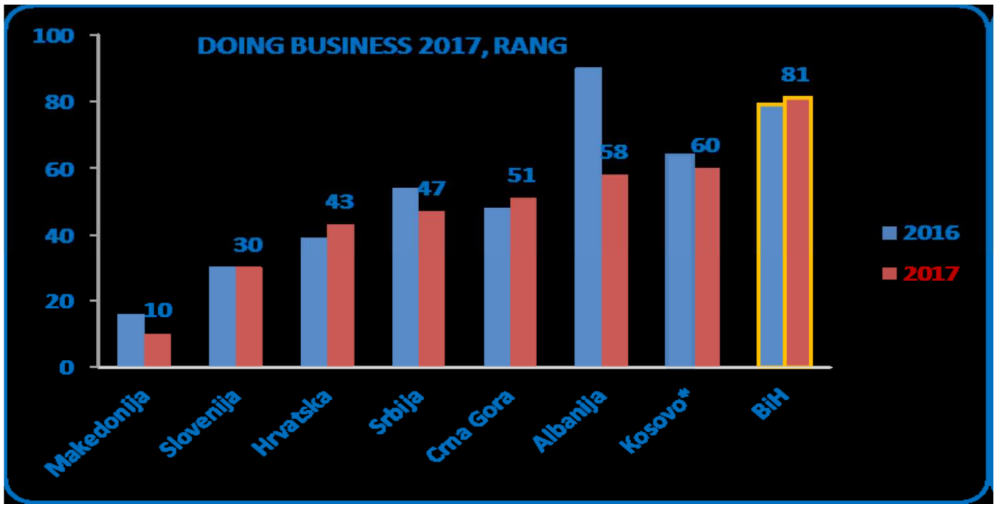
- nepostojanje jedinstvenog ekonomskog prostora;

[317] https://ec.europa.eu/info/law/law-making-process/evaluating-and-improving-existing-laws/refit-making-eu-law-simpler-and-less-costly/refit-platform/role-structure-and-working-methods-refit-platform_en

[318] http://eur-lex.europa.eu/legal-content/HR/TXT/PDF/?uri=CELEX:52015DC0215&from=HR

[319] Udruženju poslodavaca FBiH, KAKO DO POVOLJNIJEG POSLOVNOG AMBIJENTA, Šta poslodavci očekuju od vlasti,

- politička nestabilnost i tenzije koje značajno utiču na poslovnu klimu;
- nepostojanje strategije za prevazilaženje postojećeg stanja;
- nepostojanje minimuma političke volje za provođenje strukturalnih reformi;
- neselektivno uvođenje novih korisnika socijalnih prava;
- enormno visoka javna potrošnja;
- opterećenje rada koje je u samom vrhu u Evropi;
- visoke porezne stope u odnosu na zemlje okruženja i najveći broj evropskih zemalja;
- visok udio neformalne ekonomije i korupcija;
- zastarjela tehnologija;
- neadekvatno zakonodavstvo i pravni okvir;
- neodgovoran odnos velikog broja državnih institucija prema poslodavcima.



Ustavno uređenje Bosne i Hercegovine (BiH) regulirano je Ustavom iz 1995. kao Aneksom IV Opceg okvirnog mirovnog ugovora za BiH, koji je zaključen u Dejtonu, SAD. Ustavom je određeno da se Bosna i Hecegovina sastoji od dva entiteta Federacija Bosne i Hercegovine i Republike Srpske te Distrikta Brčko. Federacija Bosne i Hercegovine je sačinjena od deset kantona.

Ustav BiH[320] slijedeća pitanja stavlja u isključivu nadležnost institucija BiH: vanjska politika; vanjskotrgovinska politika; carinska politika; monetarna politika; finansiranje institucija i međunarodnih obaveza BiH; politika i regulisanje pitanja imigracije, izbjeglica i azila; provođenje međunarodnih i međuentitetskih krivično-pravnih propisa, uključujući i odnose sa Interpolom; uspostavljanje i funkcionisanje zajedničkih i međunarodnih komunikacijskih sredstava; regulisanje međuentitetskog transporta, i kontrola vazdušnog saobraćaja.

Prema Ustavu Federacije BiH[321] u isključivoj su nadležnosti Federacije: državljanstvo Federacije, utvrđivanje ekonomske politike, uključujući planiranje i obnovu, te politiku korišćenja zemljišta na federalnom nivou, donošenje propisa o finansijama i finansijskim institucijama Federacije i fiskalna politika Federacije, suzbijanje terorizma, međukantonalnog kriminala, neovlašćene trgovine drogom i organiziranog kriminala, dodjela elektronskih frekvencija za radio, TV i druge svrhe, utvrđivanje energetske politike, uključujući raspodjelu između kantona, te osiguranje i održavanje potrebne infrastrukture, finansiranje djelatnosti

[320] Čl. 3 Ustava BiH
[321] Čl. 1 III DIO, Ustava F BiH

federalnih vlasti, ustanova i institucija koje federalne vlasti osnivaju oporezivanjem, zaduživanjem ili drugim sredstvima.

Takođe prema Ustavu Federacije BiH[322] kantoni imaju sve nadležnosti koje nisu povjerene federalnoj vlasti. Posebno su nadležni za: uspostavljanje i nadziranje policijskih snaga koje će imati jedinstvene federalne uniforme sa kantonalnim oznakama, utvrđivanje obrazovne politike, uključujući donošenje propisa o obrazovanju i osiguravanje obrazovanja; utvrđivanje i provođenje kulturne politike; utvrđivanje stambene politike, uključujući donošenje propisa koji se tiču uređivanja i izgradnje stambenih objekata; utvrđivanje politike koja se tiče reguliranja i osiguravanja javnih službi; donošenje propisa o korišćenju lokalnog zemljišta, uključujući i zoniranje; donošenje propisa o unapređenju lokalnog poslovanja i dobrotvornih aktivnosti; donošenje propisa o lokalnim postrojenjima za proizvodnju energije i osiguranje njihove dostupnosti; utvrđivanje politike u vezi sa osiguranjem radija i televizije, uključujući donošenje propisa o osiguranju njihovog rada i izgradnji; provođenje socijalne politike i uspostava službi socijalne zaštite; stvaranje i primjenu politike kantonalnog turizma, razvoj turističkih resursa, finansiranje djelatnosti kantonalne vlasti ili njenih agencija oporezivanjem, zaduživanjem ili drugim sredstvima.

Federalna vlast i kantoni nadležni su za: jamčenje i provođenje ljudskih prava; zdravstvo; politiku zaštite čovjekove okoline; komunikacijsku i transportnu infrastrukturu, u skladu sa Ustavom Bosne i Hercegovine; socijalnu politiku; provođenje zakona i drugih propisa o državljanstvu i putnim ispravama državljana Bosne i Hercegovine sa teritorija Federacije, i o boravku i kretanju stranaca; turizam i korišćenje prirodnih bogastava.

Dr. Kanita Imamovic-Čizmić *is an associate professor and she has been employed at the Faculty of Law University of Sarajevo since 2000. Dr. Kanita Imamović Čizmić has obtained her PhD at the Sarajevo University Faculty of Law in 2012. The title of the doctoral dissertation was "The modalities of legal regulation of market competition and their use in the economy of Bosnia and Herzegovina". She participated in many conferences of which can be emphasized: International Conference Economic Science, "Economic Development Perspectives of SEE Region in Global Recession Context", Sarajevo, 2010th ; International Conference of the Croatian Ethnological Society on "Economy and Culture", Zagreb, 2011, International scientific-professional conference "Development of business in 2011", "Economic policy & operations of Small and medium enterprises", Zenica 2011, International Conference ICES 2012, "Beyond the Economics Crisis: Lessons Learned and Challenges Ahead", October 2012, Sarajevo, International scientific conference on the topic: Legal and economic aspects of integration process of Bosnia and Herzegovina in the European union, Economic faculty Mostar, Law Faculty Mostar, novembar, 2013., Scientific-Regional and business conference, LIMEN, " Administrative sanctions of competition law in Bosnia and Herzegovina and the countries of the region"; Belgrade, Serbia, 2015. She is is an author of a 24 scientific articles from the field of law and economy. She is participant in the project "BiH on the road to EU - Implementation of EU law in national law: Experiences of Germany and Croatia, Goethe Institute and Faculty of Law in Sarajevo", 2014, and in the regional research project "Contemporary Debate in Social Theory and Philosophy" (2014-2016), Center for Political Studies, Sarajevo.*



Kompliciranа, asimetrična i višestepena struktura države za posljedicu ima dezintegriranost ekonomskog prostora odnosno činjenicu da

[322] Čl. 4 DIO III Ustava F BiH.

se poslovni ambijent prevashodno kreira na entitetskom nivou. Tako, kada je u pitanju entitet Federacija BiH, prema mišljenju privrednih subjekata registriranih na njegovom području regulatorni okvir[323] za poslovanje otežava svakodnevne privredne aktivnosti i stvara dodatne troškove poslovanja. Komplikovane i dugotrajne procedure za dobijanje određenih dozvola, podijeljena nadležnost između različitih nivoa vlasti te visoki troškovi su glavne dodatno „otežavaju" poslovni ambijent u BiH.

Najpoznatiji i uobičajen način provjere kvalitete (učinkovitosti) propisa njegova je neposredna primjena. To zahtjeva posebnu pripremu prijedloga rješenja u kojoj će se predvidjeti moguće posljedice primjene propisa. Ukoliko se kreiranju propisa u toj pripremnoj fazi ne pristupi studiozno sa procjenama svih efekata propisa i njegove provodivosti rezultat će biti usvajanje propisa koji nužno za sobom vodi ka potrebi izmjene. Česta izmjena zakona i drugih pravnih akata u državi ugrožava pravnu sigurnost i ima negativne efekte na poslovni ambijent. Kada je u pitanju Bosna i Hercegovina, prema podacima Ministarstva pravde BiH, samo u periodu od 2013. do 2015. godine, na nivou BiH usvojeno je ukupno 20 zakona, dok je broj izmjena i dopuna postojećih zakona bio dvostruko veći (ukupno 41 izmjena i dopuna postojećih zakona). Podaci CCI-ja pokazuju da je preko 40 posto temeljnih zakona, donesenih u periodu 2010–2014. godine, već mijenjano i dopunjavao, a neki zakoni mijenjali su se već u prvoj godini primjene.[324] U F BiH u 2017 godini usvojeno je 28 zakona od kojih se 18 odnosilo na izmjenu i dopunu važećeg zakona a u Republici Srpskoj u istom periodu usvojeno je 46 zakona od kojih se 19 odnosilo na izmjene i dopune zakona. Uz ovo treba dodati i da zakonodavna tijela u BiH tokom procesa usvajanja zakona nemaju jasnu sliku koji su podzakonski akti potrebni valjanu implementaciju zakona te se često u zakonima mogu naći formulacije „izrada odgovarajućeg podzakonskog akta u vezi sa zakonom". Ovo jasno ukazuje na činjenicu da je u BiH proces donošenja i implementacije temeljnih zakona, odnosno kvaliteta u njima ponuđenih rješenja na nezadovoljavajućem nivou ali i potrebu za hitnim promjenama i primjenom koncepta pametne regulacije.

UMJESTO ZAKLJUČKA - OTVORENA PITANJA PRIMJENE KONCEPTA PAMETNE REGULACIJE U BIH

Imajući u vidu opredjeljenje države Bosne i Hercegovine za ulazak i članstvo u EU, tijela u usvajanje koncepta „pametne regulacije" je pretpostavka vođenja uspješne politike a korištenje procjene uticaja propisa od stane vlada se nameće kao jedini način da se sagledaju političke, ekonomske, socijalne i ekološke posljedice usvajanja pojedinih politika ili propisa. Međutim, složenost državnog uređenja i pravnog sistema Bosne i Hercegovine te zastupljeni ekonomski federalizam komplicira primjenu koncepta pametne regulacije i njenog osnovnog instrumenta procjene učinaka propisa. Ovdje se otvaraju mnoga pitanja ali s obzirom na predmet rada izdvojiti će se određena od kojih svako za sebe može predstavljati posebni predmet istraživanja. Kako provoditi regulatornu reformu u BiH? Da li je moguće imati jedinstvenu metodologiju primjene procjene učinka u BiH? Koliko košta procjena propisa u BiH? Kako je provoditi u slučaju podijeljene nadležnosti kantona i Federacije BiH? Kako provoditi kontrolu kvalitete

[323] U studiji Udruženja poslodavaca F BiH se navode i zakoni koji sadrže neadekvatna rješenja i to Zakon o obligacionim odnosima (Sl. list RBIH br. 2/92, 13/93, 13/94 i Sl. novine FBIH broj: 29/03, 42/11), Zakon o koncesijama (Sl. novine FBIH broj: 40/02)Zakon o građenju (Sl. novine FBIH broj: 55/02), Zakon o električnoj energiji (Sl. novine FBIH broj: 41/02), Zakon o zaštiti okoliša (Sl. novine FBiH broj: 33/03), Vidi, Udruženje poslodavaca FBiH, KAKO DO POVOLJNIJEG POSLOVNOG AMBIJENTA, Šta poslodavci očekuju od vlasti,

[324] Centri civilnih inicijativa. (2015). Efekti zakona jedna od nepoznanica u BiH. Sarajevo: Centri civilnih inicijativa. http://www.cci.ba/dokumenti/ANALIZA_EFEKTI_ZAKONA.pdf, 13.03.2018.

same procjene učinaka propisa? Kako razviti kulturu komunikacije sa zainteresiranom javnošću?

S obzirom na složenost državnog uređenja i iz toga podijeljenost nadležnosti u BiH se regulatorna reforma ne provodi jedinstveno nego na nivou entiteta i Brčko Distrikta. Također iz istih razloga nema jedinstvene metodologije izrade nacrta propisa te se primjena RIA koncepta, odnosno proces uvođenja procjene uticaja propisa može posmatrati na nivou Institucija BiH, bosanskohercegovačkih entiteta i Brčko Distrikta. Evidentna je različitost prirode pravnih akata kojim se u BiH uvodi obaveza procjene uticaja propisa pri čemu ostaje pitanje da li se u nekim slučajevima može tumačiti i postojanje same obaveze. Naime, na nivou Institucija BiH usvojena su Jedinstvena pravila, u RS obaveza procjene učinaka je uvrštena u poslovnik o radu Vlade RS a u Federaciji je donesena Uredba o procjeni učinaka Vlade Federacije BiH. Iz različitosti prirode akata proizlazi i različita odgovornost za neprovođenje istog odnosno različitost odgovora na pitanje u kojoj mjeri se može isto sankcionirati. Shodno tome da li se i u kojem slučaju može govoriti o povredi načelo formalne zakonitosti koje nalaže da niži pravni akt bude donesen od strane organa koji je višim pravnim aktom određen kao nadležan za njegovo donošenje, te da bude donesen po postupku i u formi koji su također određeni višim aktom. Najbolje bi rješenje bilo donošenje državnog i entitetskih Zakona o procjeni propisa koji bi bili harmonizirani čime bi se mogla utvrditi obaveza i odgovornost za ne poštivanje iste. Zakonom bi se, po ugledu na susjedne države, na jedinstven način uredio postupak procjene učinaka propisa, dokumenti za procjenu učinaka propisa, način godišnjeg planiranja normativnih aktivnosti, odredila tijela nadležna za procjenu učinaka propisa, način savjetovanja s javnošću i zainteresiranom javnošću u tom postupku, obaveza stručnog osposobljavanja i usavršavanja vezano za procjenu učinaka propisa i izradu propisa te druga pitanja s tim u vezi. Dalje bi se uredbama odredili detaljni kriteriji za Prethodnu procjenu učinaka propisa, obrazac za izradu Prethodne procjene, način i metodologija provedbe postupka procjene učinaka propisa, obrazac Iskaza o procjeni učinaka propisa, način provedbe savjetovanja i javne rasprave u postupcima procjene učinaka propisa te druga pitanja s tim u vezi. Istovremeno u Poslovnicima o radu vlada na svim nivoima na isti način bi se trebala utvrditi obaveza da se uz prijedloge akata koje donosi Vlada, te uz nacrte prijedloga zakona i akata planiranja priloži Izjava o procjeni fiskalnog/finasijskog učinka propisa uredima za zakonodavstvo koji bi bili nadležni za koordinaciju i praćenje Godišnjeg plana normativnih aktivnosti te pripremu i realizaciju programa stručnog osposobljavanja i usavršavanja državnih službenika i drugih korisnika u području procjene učinaka propisa i u području izrade propisa.[325]

Ukoliko se za polaznu premisu uzme broj zakonodavnih i izvršnih tijela koja su uključena u proces izrade zakona i propisa u BiH onda treba reći da je procjena učinaka propisa izuzetno skup proces jer zahtjeva dodatnu edukaciju uposlenih u ministarstvima koji će istu primjenjivati. Naime, u Bosni i Hercegovini ima ukupno ima 13 vlada i 137 ministarstava koja imaju zakonodavnu inicijativu i koja bi trebala kao „obrađivači“ biti nositelji procjene učinaka propisa. U okviru tih ministarstava određen broj uposlenih bi trebao biti kvalificiran za primjenu procjene učinaka propisa a to znači proći adekvatnu obuku koja se treba finansirati. Posebno pitanje je pitanje potrebnog vremena da bi educirani uposlenici mogli steći praksu primjene procjene propisa koja je neophodna za njenu efikasnost.

Mehanizam kontrole kvalitete provedene procjene učinaka propisa je u pravilu smješten pri Vladi odnosno u uredu vlade ili glavnom sekretarijatu vlade što znači dodatni 13 tijela ili u

[325] K.Imamovic-Čizmić, Pravne i institucionalne pretpostavke procjene učinaka propisa u BiH, Godišnjak Pravnog fakulteta u Sarajevu, LVIX – 2016 str. 66str.84

najmanju ruku educiranih vladinih službnika koji bi mogli pratiti proces nadzora nad kvalitetom sprovednih procjena.

I na kraju s obzirom da se BiH nalazi u početnoj fazi korištenja instrumenata pametne regulacije bit će neophodno i raditi na razvijanju svijesti javnosti o potrebi uključivanja zainteresiranih u proces izrade propisa kroz institut komunikacija. Ovdje posebnu ulogu mogu imati nevladin sektor i udruženja poslodavaca koja će svojim članovima organizirati edukacije o modificiranju njihove uloge u zakonodavnom procesu.

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POLITIČKA KULTURA KAO DETERMINANTA IDENTITETA POLITIČKOG SISTEMA

POLICY CULTURE AS DETERMINANT OF POLITICAL SYSTEM IDENTITY

Slobodan Petrović[326]
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Apstrakt: *Politička kultura deluje na vitalne činioce društva i države, kao determinanta, tako što ona oblikuje ljudski razum, slobodu i misao, kao i rad društvenih institucija. Kroz istoriju političke teorije možemo zaključiti da svako društvo kreira sopstvenu političku kulturu koja je osnova identiteta tog društvenog (političkog) sistema. Ovako snažno determinišuća politička kultura sociološki ostvaruje efekat tzv. „osobene kulture naroda i pojedinca“, a to je opet indirektan proces delovanja na pojedinca, gde se u toj interakciji koja se naziva indoktrinacija stvara jedinstven ideološki profil ličnosti koji je pogodan nosiocima suverene vlasti. Ljudi deluju na državu, kroz različite pregalačke aktivnosti, i tako potpomažu stvaranje političkog identiteta jednog naroda, koji često postaje identitet celog naroda, iako je on samo reprezent većine, a ne svih. No, politička delatnost svake države u određenoj meri ima svoj osoben lik, koji je odraz kulture i političkog delovanja date države. U ovom radu analiziraćemo: Značaj stupnja političke razvijenosti na oblikovanje kulturnog identiteta jedne države i obrnuto; Mesto i uticaj državnih institucija u političkoj kulturi jedne države; Podizanje političke kulture u savremenom društvu; Uticaj političke ideologije kao oblika i sredstva društvene manipulacije.*

Ključne reči: *politika, politička kultura, političke institucije, društveni identitet, država.*

Abstract: *Political culture acts on the vital factors of society and the state, as a determinant, by shaping human reason, freedom and thought, as well as the work of social institutions. Through the history of political theory, we can conclude that every society creates its own political culture which is the basis of the identity of this social (political) system. Such a strongly determining political culture sociologically achieves the effect of the so-called. "The particular culture of peoples and individuals," and this is again the indirect process of action on an individual, wherein this interaction called indoctrination it creates a unique ideological personality profile that suits the bearers of sovereign power. People act on the state, through various pre-litigation activities, and thus promote the creation of the political identity of a nation, which often becomes the identity of the whole nation, although it is the only representative of the majority, not all. However, the political activity of each state has, to a certain extent, its own distinctive character, which is a reflection of the culture and political activity of the given state. In this paperwork, we analyze: Significance of the degree of political development on the formation of the cultural identity of a state and vice versa; Place and influence of state institutions in the political culture of a state; Raising political culture in contemporary society; The influence of political ideology as a form and means of social manipulation.*

Key words: *politics, political culture, political institutions, social identity, state.*

[326] Doktorand teorije prava na Pravnom fakultetu Megatrend Univerziteta, Beograd, Srbija

1. UVOD

Slobodan Lj. Petrović

Doktorand teorije prava – političkih sistema, autor 18 naučno-stručnih radova, učesnik na više međunarodnih i domaćih naučnih konferencija. Ambasador Evropske nagrade mladih iz Austrije (EYA), član uređivačkog odbora NGO Nomcentar-Beograd. Učestvovao na 7 stručnih projekata koje je finansijski realizovala Republika Srbija. Esteta koji piše pesme i apstraktno se izražava kroz slikanje uljem po platnu.
www.slobodanpetrovic.rs

Politička kultura sastavni je deo identiteta jednog naroda. Ona svim sredstvima kojima raspolaže, a najčešće su to mediji (svih) vrsta, politički agitatori, interesne grupe koje pojedinca stavljaju u zavisan položaj od političkih činovnika, i drugi oblici zavisnosti, osnova su stvaranja političkog uticaja na identitet jednog naroda, ili ako ćemo govoriti sa aspekta države kao klasne organizacije, onda ćemo reći većinske nacije, ili pak svih državljana jedne države. Stupanj razvoja kulture je od presudnog uticaja na politiku, a osobito na efikasnost državne političke delatnosti i na odnose između nje i drugih političkih subjekata.[1] Za razvoj demokratije u svakom društvu, neophodno je podizanje kulture uopšte, razvoj nauke, umetnosti, religijskih sloboda i drugih vitalnih agenasa društvenog života. Javno mnjenje jedan je od osnovnih činilaca merenja stupnja političke razvijenosti koji utuče na oblikovanje kulturnog identiteta jedne države. U društvu čiji smo savremenici, javno mnjenje je instrument širenja ideologije, a tvorci ideologije i njeni zastupnici su političke stranke, najčešće, kao i ređe, druge političke ili nevladine organizacije. Državne institucije morale bi biti politički (ideološki) neutralne, jer one su samo vršioci činovničke dužnosti, nosioci određene grane vlasti koju sprovode na demokratski način izabrani predstavnici, međutim, politička ideologija se ipak u svim zemljama bivše Jugoslavije, a i celog Balkana, smatra i pokazala kao najvažniji, determinišući činilac političke delatnosti kroz državne institucije, što je svakako opozitno postojanju stabilnog demokratskog ustrojstva. Svako društvo koje želi da unapredi svoj postojeći državni aparat, da modernizuje i u procesu političke evolucije demokratizuje ceo političko-društveni aparat, mora permanentno raditi na podizanju i jačanju vitalnih činilaca političke kulture. Po Mekintajerovom mišljenju, razlike u značenju koje generišu kulture su tako velike da ozbiljno limitiraju mogućnost precizne generalizacije u više država.[2] Teoretičari političkih nauka smatraju da je nemoguće konstruisati naučno validne generalizacije, zajedničke svim državama, što i sam Alaster Mekintajer (Alasdair MacIntyre) tvrdi u svom delu „Against the Self-Images of the Age“. Nužna je političko-kulturna individualizacija koja istovremeno predstavlja analizu političkog identiteta jedne države. Proces političko-kulturne modernizacije zasniva se na težnji jednog naroda da kroz legislativu stvori sistem jakih i samostalnih državnih institucija, oslobođenih od političke ideologije, uticaja putem javnog mnjenja, samostalnog donošenja državničkih odluka, ostvarivanjem merkantilističke ekonomske politike, traganjem za najboljim modelom kulturološke adaptacije političko-pravnom aparatu Evropske unije. Oslobađanje od uticaja svakog vida ideološkog grupisanja i geopolitičkog legitimisanja, stvaranje kulturnog identiteta na osnovama nezavisne i neutralne države, pokazalo se kao najbolji model državne strategije razvoja, jer se jedino država sa snažnim antiideološkim institucijama može deklarisati kao država nepodložna političkoj manipulaciji, kako iznutra, tako i spolja.

2. ZNAČAJ STUPNJA POLITIČKE RAZVIJENOSTI NA OBLIKOVANJE KULTURNOG IDENTITETA JEDNE DRŽAVE

Politička kultura je determinisana sveukupnom kulturom jednog naroda koji čini imenilac političke kulture. Sinonimija je obrnut proces kojim se jedinstven pojam u mislima može manifestovati u dvema sasvim različitim akustičkim slikama čak i u kontekstu istog jezika.[3] U ovoj korelaciji politička razvijenost i kulturni identitet jednog naroda, zapravo su sinonimija. Politička razvijenost cilj je ka kojem teže sve demokratski razvijene države. Politički pluralizam, poštovanje Ustavom i međunarodnim dokumentima garantovana prava i slobode, kao i postojanje depolitizovanih institucija, decentralizovanog teritorijalnog društvenog uređenja, apsolutna isključenost političke vlasti u radu ostale tri grane vlasti, esencija su vitalnosti zdravog političkog sistema u kojem postoji plodno tle za razvoj kulturnog identiteta jedne države. U svim drugačijim okolnostima, država kao klasna organizacija ne može napredovati niti doživeti, pa i kulturološki progres. Stvaranje levičarskog društva, oslobođenog predrasuda i nacionalističke, religiozne, istorijske i drugih, iz istog korpusa pripadajućih komponenti, ne može sebe determinisati kao progresivnu ili pak onu državu koja ima futurističke tendencije u pogledu kulturnog razvoja društva. Kultura sama po sebi nije samo svedok ekonomskih, političkih, socijalnih, istorijskih, religioznih, globalnih i sveukupnih svetskih procesa, ona je prvenstveno vizija pretvorena u realnost, realnost kojoj treba težiti, te društvo usmeravati u slobodarskom pravcu razvoja, gde ne postoje pogrešni odgovori i rešenja, već isključivo prihvatanje svega što slobodan um uoči, uobliči i definiše. Kada se takav vid proizvoda uvrsti u primenu onda politička kultura dobija konture realistične objektivnosti, uzdignute na pijedestal novog vremena. Ukoliko postoji zabeležen sociološki preokret u pozitivnom pravcu, kada govorimo o uticaju stepena razvoja političkog života jedne države na identitet političke kulture, onda govorimo o političkoj kulturi zapravo, jer je sama politička kultura sastavni deo identiteta države, a državu vode, najčešće, u parlamentarnim demokratijama, suvereni vladari, koji odgovaraju za svoj rad narodu koji ih je demokratskim putem izabrao. Nizanje različitih političkih ideologija sa njihovim konkretnim empirijskim ideološkim sadržajima je samo konačni rezultat ovog dubinskog formalnog principa koji „vrti“ političko polje oko nekog *bazičnog konflikta* između sile akcije i sile reakcije, proizvodeći tako dovoljno jaku „političku struju“ sa koje se, kao sa nekog večnog istorijskog generatora, napajaju sve pojedinačne političke ideologije.[4] Politička razvijenost, kao odraz političke zrelosti nacije i demokratski obrazovane nacije, ona je osnovni imenilac političke kulture, te svakako komponenta koja pozicionira političku svest naroda jedne države na skali razvijenosti političke kulture, koja nužno mora biti oslobođena ideoloških stega. Ideologije su samo produkt trenda datog vremena, a suština političke kulture je da iz svake ideologije, uz pomoć snažno pozicioniranih državnih institucija, filtriranjem uzme esenciju kvaliteta, te da takvom konstantnom i viševekovnom nadgradnjom postane jača i apsolutno suverena, u korist svih svojih građana.

3. MESTO I UTICAJ DRŽAVNIH INSTITUCIJA U POLITIČKOJ KULTURI JEDNE DRŽAVE

Postoji mnogo razloga koji ukazuju da je pažljivo promišljanje države izuzetno važno, praktično, danas je veoma teško zamisliti život bez države, državnost ne čini samo institucionalni aparat nego i skup stavova, praksi i pravila ponašanja, ukratko, „civilnost“ – koju s pravom dovodimo u vezu sa civilizacijom.[5] Samo nezavisne političke institucije garantuju ostvarenje apsolutne vladavine prava, a time automatski anuliraju svaku moguću intervenciju tzv. političke vlasti. Ovaj odnos je izuzetno teško postići, ali je moguće. Moguće je donošenjem setom zakona koji ne dozvoljavaju zaposlenima u državnim institucijama da budu članovi

političkih partija i da budu javni učesnici u političkom životu jedne države. Takav odnos legislative i civilnog sektora državnih institucija omogućuje depolitizaciju i nepotizam, što se pokazalo kao osnova politizacije državnih institucija, pa neretko imamo cele institucije koje su politički (ideološki) determinisane, u takvim institucijama zaposleni su članovi one političke partije koja je na čelu te državne institucije i tako dobijamo državnu instituciju koja je prvenstveno u službi politike i političara, a ne u službi građana, bez obzira kojoj političkoj opciji su građani privatno davali svoj glas. Upravo ovakvo politizovanje državnih institucija jasan je pokazatelj niskog ili visokog stepena razvoja političke svesti, a samim tim i političke kulture jednog naroda. Dva preduslova treba zadovoljiti da bi demokratska država funkcionisala u punom kapacitetu: socijalni i kulturni, ti preduslovi određuju mesto, ulogu i značaj države za savremeno društvo – jer zasad je država najoptimalnija, ali i najsavršenija i najmoćnija organizacija jednog društva.[6] Država je demokratska samo onda kada je u službi njenih građana, identitet jedne države pokazuje njena uloga, funkcionisanje i efikasnost u odnosu na potrebe svojih državljana. Međutim, ako je država u službi pojedinca ili grupe pojedinaca onda je reč o autokratskoj državi koja ima slabe državne institucije i nizak stepen razvoja političke kulture, te često takve države pređu u potčinjenost i zavisnost od vladajuće političke partije i one se onda deklarišu kao partitokratske. Oba slučaja, i kada su autokratske i kada su partitokratske loš je pokazatelj razvoja političke kulture i stepena demokratskog razvoja, što je ultimativni parametar za državno grupisanje u teoriji političke kulture i političke sociologije. Država se može otrgnuti i otuđiti i od građana i od društva, i kao moćna sila može da ih porobljava i stavlja u svoju službu – da se to ne bi desilo, država se iznutra ograničava i kontroliše vladavinom prava, odnosno vladavinom zakona, odnosno zakona koji maksimalno obuhvataju neku oblast, delatnost, pojavu, problem, odnos, delovanje, ponašanje.[7]

4. UNAPREĐENJE POLITIČKE KULTURE U SAVREMENOM DRUŠTVU I REPERKUSIJE TOG PROCESA

Da bi jedan politički sistem bio savremen, on mora raditi na strateškom podizanju političke kulture svojih državljana, a samim tim i na jačanju institucija koje su simbol demokratskog parlamentarizma i slobode izražavanja misli i dela. Politička jednakost je glavni cilj demokratije, pa je stoga stepen te jednakosti značajan pokazatelj demokratskog kvaliteta – politička jednakost se teško meri na direktan način, ali ekonomska jednakost može poslužiti kao najpribližnija zamena, pošto postoji velika verovatnoća da politička jednakost u društvu preovlađuje ukoliko nema velikih ekonomskih nejednakosti.[8] Odbijanje procesa unapređenja političke kulture imanentno je politikama zemalja u tranziciji ili zemljama gde je ukorenjen autokratski oblik vladavine (Rusija, Kina). Demokratski koncipiran politički pristup podizanju političke svesti društva imperativ je 21. veka i on treba da bude strateški planiran, koncipiran, sprovođen i posmatran. Svaki vid odstupanja od unapređenja političke kulture državljana jedne zemlje znači da je ta zemlja politički i kulturološki nezrela da prihvati zdrav pluralizam, koji ne škodi vitalnim državnim institucionalnim legislativnim odredbama, već doprinosi razvoju savremenog levičarskog društva, koje prihvata različitosti kao sastavni deo bogatstva vlastitog kulturnog identiteta. Ruso u *Društvenom ugovoru* na svoj način iskazuje misao poznatu i starim Helenima: „Najjači nije nikad dovoljno jak da uvek bude gospodar, ako ne pretvori svoju snagu u pravo, a poslušnost u dužnost“.[9] Politička kultura je ozbiljan činilac sveukupnog identiteta jedne države i parametar, kako unutrašnje, tako i spoljašnje pozicije države. Sa unutrašnjeg aspekta to je odnos na relaciji građanin (državljanin) – država, na sa spoljašnjeg aspekta posmatrano to je relacija država koja je subjekt posmatranja sa jedne strane i međunarodna zajednica odn. druge države sa druge strane. Sa naučnog aspekta posmatrano, politička kultura je bitna pretpostavka osnovnih konsenzusa u društvu povodom fundamentalnih vrednosti i odlika politike koja treba da ih nosi i razvija. Iako se često ističe da je u pitanju nešto što nije

moguće do kraja racionalno shvatiti i definisati, u političkoj klasici se snažno podvlači dalekosežni objektivni značaj političke kulture u životu svakog naroda – u novijoj političkoj literaturi, proučavaju se sadržaji i tendencije onoga što čini „političku memoriju naroda“ i njegovo kolektivno iskustvo u političkom razvitku, jer od toga, kako je to definisao G. Moska zavisi priroda ispravne „političke formule“ i stabilne političke vladavine.[10]

5. UTICAJ POLITIČKE IDEOLOGIJE KAO OBLIKA I SREDSTVA DRUŠTVENE MANIPULACIJE

Ideologija se poistovećuje sa skupom svih društvenih tvorevina, tj. s kulturom, pa čak i s društvenom svešću uopšte, u koju ulaze i ostali društveni psihički procesi, a ne samo duhovne tvorevine.[11] Međutim možemo reći da je ideologija izopačena društvena svest o realnosti, i kao takva imanentna je pojedinim grupama odn. društvenim skupinama, pri čemu se podrazumeva da baš ovakva ograničenost dolazi od ljudske prirodne ograničenosti znanja ili njegove nemoći u odnosu na prirodu drugih uzoraka. Takođe je poznato da svaka društvena klasa, shodno društvenom položaju koji zauzima, različito vidi društvo, svet oko sebe, pa čak i pojedinca. Politička ideologija je determinisana prvenstveno klasnim interesima i kao takva ona se otvoreno suprotstavlja nauci. Uticaj političke ideologije kao oblika sredstva društvene manipulacije je različito prikazan u zavisnosti od društvene klase koja određenu ideologiju tumači, prihvata ili ne prihvata, ali svakako da već time pojedinac i ideologija imaju jasnu interakciju, koja kasnije prelazi sa pojedinca na grupe i tako dolazi do društvenih konflikata. Posebno je interesantan psihološki elemenat prihvatanja ideologije, pojedinac ideologiju doživljava kao deo svog identiteta, subjektivno, u zavisnosti od stepena obrazovanja na prvom mestu pojedinac gradi odnos prema ideologiji, prema primeni ideologije i prema upotrebi/zloupotrebi ideologije. Izgleda sigurno da se kao karakteristika ideološkog razvoja novog veka, i pored sveg nesumnjivog napretka koji je učinjen, mora istaći izvesno zaostajanje ideologije, svesti, u odnosu na neviđen razmah razvoja materijalne proizvodnje, tehnike, društvenog života uopšte, osobito se zaostajanje zapaža baš na polju društvenih nauka, i na polju politike – društveni sistemi i politički odnosi u kojima čovečanstvo živi, osobito oni međunarodni, u jakom su zastoju u poređenju s ekonomskom podlogom na kojoj se uzdiže.[12] Politička ideologija je osnova stvaranja i izgradnje političkog društva, ali ne i nadnacionalnog intelektualnog društva koje je oslobođeno ideologije, već se oslanja isključivo na racionalne i naučne segmente stvarnosti, objektivno prihvatljive, koji nisu ideološki i lukreativno obojeni. Svako društvo koje nije u mogućnosti da se vodi neideološkim principima, već nužno podleže ideologiji kao sredstvu manipulacije – nije slobodno, demokratsko društvo.

6. ZAKLJUČAK

Politička kultura kao determinanta identiteta političkog sistema osnova je naučnog analiziranja i predstavlja neiscrpan izvor mogućnosti za sociološko-političko sagledavanje realnosti. Politička kultura je uslovljena sveukupnim činiocima života jedne države i njenih građana, te je takav sklop kulturoloških, geo-ekonomskih, međunarodno-političkih, ideoloških, i drugih bitnih agenasa političkog života, čini osnovom identiteta jedne države. Politička kultura ne može postojati kao teorijski fenomen bez države, niti postoji država koja nema izgrađen političko-kulturni identitet. Suština je izgradnja boljeg društva uz pomoć edukativno strateških faktora koji će političku kulturu iz aspekta analitike, staviti u aspekt edukatora, te državu i državljane te države tretirati kao subjekte kojima je neophodno kulturno i političko-kulturno nadograđivanje. Pojedinac je osnova delovanja odnosno. on je subjekt, i akcije, i reakcije. Politička kultura je determinisana i istorijom jednog naroda, a to često ume da predstavlja problem na putu levičarskog uzdizanja, posebno kad se toj komponenti doda i danas, u 21. veku

izrazito snažan religijski uticaj. Gotovo da ne postoji država na svetu koja je oslobođena religijskih interesa u društvu. Ono što se može nazvati najvećom katastrofom 21. veka, posmatrano sa aspekta razvoja političke kulture i kulture uopšte, jeste svetski trend jačanja desnice i posebno u Evropi, mada ne zaostaju ni drugi kontinenti, prihvatanje religije i mešanje crkve u politički život, što je osnovna odlika srednjeg veka, koji je upravo iz tog razloga i nazvan „mračnom rupom istorije". Evolucija ideja i pozitivnih nadnacionalnih strategija, koje nemaju skrivene namere vladanja kroz već propao pokušaj svetske globalizacije, jedini su relevantan model opstanka savremene misli koja može biti pregalac i zupčanik svetskih kulturno-političkih promena.

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INTERNATIONALIZATION GAP AND ETHICS AT SLOVENIAN UNIVERSITIES

Rasto Ovin[327]
Monika Malgaj[328]
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Abstract: *The universities in Slovenia as well as in transition countries in the region had been rather excluded from historical processes in Central and Western Europe in last centuries and this is offset in their functioning. The article discusses the issue of several fields of ethics at the universities such as academic freedom, private activities of professors and accountability. The authors believe that the gaps originate from weak processes of internationalization especially in the period between 1945 and 1990 although in many countries they still do not seem to really catch up. As Slovenian case shows after this period unlike businesses, the universities in the region were not subject to much restructuring and reforms thus persisting with modus operandi in the field of ethics that is ethically not sustainable.*

Key words: *Internationalization Gap, Ethics, Slovenian Universities*

1. University landscape in Slovenia

Actual start of the higher education in Slovenia are seminars in Fala near Maribor acknowledged by the Vienna University (philosophy, theology and economics 1620). Later in 1628 the same university acknowledged the university status of Fala (Burger 2009). Following were lectures on moral theology with which the Jesuits topped the gymnasium level in Ljubljana in 1633. From the beginning of the 18th century Ljubljana had three years of philosophy studies. In 1704 the chair of logic and church law was established with physics and mathematics following a year later. In 1766 the chair of mechanics was established. After dissolution of Jesuit order Ljubljana had a lyceum (not a proper university), which was terminated in 1848. In-between in the period of French rule (1809-1813) the so called 'écoles centrales' were formed, but were abandoned in 1814 after return of the Austrian rule (Univerza v Ljubljani 2018/a).

Officially, however, as the first Slovenian university acknowledged is the University of Ljubljana established 1919, between 1929 and 1941 named University of the King Alexander of Yugoslavia and between 1979 and 1990 University of Edvard Kardelj. Already from the beginning the university was organized as a community of departments (faculties). Its graduation document in 1922 was named a 'faculty diploma' and not university diploma. The fragmentation of the university was quite a strong process and in 1954 the Law on universities introduced university and 'faculty' councils. The latter disposed over two thirds of votes and easily overruled any attempt by the university to fulfil its function. The university was set as a community of 'faculties' with 'faculties' as independent institutions, which more and more developed their administrative independence.

In the study year 2016/17the University of Ljubljana had 40.109 students (all data for 2016/17 Ministry of education and sport 2018). The period between 1995 and 1974 saw emerging and

[327] Dean, DOBA Business School Maribor, Slovenia
[328] doctoral student, Ekonomska pravna fakulteta, Nova Univerza Nova Gorica, Slovenia

establishment of the second university: University of Maribor (13.606 students). In 2003 the University of Primorska was established (5.103 students), which was in 2006 followed by Univerza v Novi Gorici (488 students). Up to now Slovenia has three private universities: Nova Univerza Nova Gorica (2017; 1.638), Univerza v Novem Mestu (2017; 600) and Euro - Mediteranean University EMUNI in Portrorož (2008; 0). Slovenia has no foreign universities. There are also 41 independent (mostly private and exceptionally partly financed by the government) colleges, (19 of which operate in the field of business and management) and with enrolment of 9.033 students in the study year 2016/17 were serving 13 % of Slovenia's student population.

Referring to internationalization the situation does not differ much between the universities in the region of former Yugoslavia as they have actually developed following the pattern of the in the pre- WW II. developed universities of Belgrade, Zagreb and Ljubljana. It is offset in typical acceptance of a fragmented university and opposition towards integrated university developed in the West (Zgaga et al. 2013, 41, 42). The idea of integrated universities is being supported by better informed government officials and top university management, but has the strongest opponents among the academic staff.[329] As the reason for such position, the wish to keep the established privileges specified below can be quoted as personal interest of individual faculty is better negotiable in a smaller environment where actors are better known to each other or have friendly relations.

2. Ethics in education

The discussion on ethics usually starts with principles such as the one from the Golden rule (Flew 1979) according to which one should treat others how he or she wishes to be treated. The scope of our article is quite focused on public universities, where the ethical standards of public sector are also relevant. More or less here the starting point is accountability (to the taxpayers). It is however, not the scope of this article to discuss all the fields of ethics nor ethics in education and research. We will expose just the fields of ethics at the university, which according to our analysis in previous research (Ovin and Cajnko 2016, Ovin and Ritonija 2018) refer to the arears in internationalization at Slovenian universities.

Easy accessible are codes of ethics and professional practice from national and international organizations. For the purpose of this article we will not enter detailed codes of conduct with professional practice (see for example well systemized Association for institutional research 2018) but will rather use more generalized principles of conduct of educators in higher education as developed by the Association of American educators (2018). Their Code of ethics for educators rests on four principles:

I. Principle I – ethical conduct toward students – referring to supporting students choice, responsibility and development of integrated personality;
II. Principle ii: ethical conduct toward practices and performance – stressing mostly academic qualities and responsibilities.
    Here we want to emphasise the responsibility not to adjust (understanding) of official policy standings to own opinions (and interest), honestly accounting for all funds committed to the teacher as well as nonconformity use of institutional or professional privileges for personal advantage. Ethical conduct toward professional colleagues – requiring a conduct typical in a full-fledged academic community;

[329] The exception here is Croatia, a leader in the field of university reforms (Zgaga et al. ibidem).

III. Ethical conduct toward parents and community means acting in conformity with common society goals of education and interest of outside stakeholders of education.

Although not directly stressed by the source (however implied in Principle II.), we are positive that especially from the point of a transition country the principle IV. should more clearly include two elements. The first one is the quality of teaching and learning in the sense of accessibility of knowledge: formally embedded disciplines are often protected by the influence of their professors, and represent a hurdle with innovation and development of study programmes thus demonstrating inappropriate ethic acting. To make university the pathfinder rather than the follower of change, the academic leadership should dispose over competences to act in the interest of all universities' stakeholders. The second element represents the responsibility of educational institutions to serve as a role model in all fields of its functioning. Carrying out or even publicly defending the malpractice in the fields such as finance especially in a transition country, causes a long lasting damage to the society due to the university role and its external effect for learning processes. The negative impact of disregarding of this principle is double fold: directly it is influencing students' moral and indirectly even the most influential layers of society (intellectuals, politicians, top businesspersons)[330].

3. The gaps in professional ethical standards at Slovenian public universities exposed

The core issue of professional ethical standards at Slovenian universities refer to academic freedom. We believe that there is no special need to explain the term of academic freedom to our readership. Nevertheless here we will mention the explanation meaning a 'freedom of a teacher to discuss or investigate any controversial social, economic, or political problems without interference or penalty from officials, organized groups, etc.' (Dictionary.com 2018).

Due to the processes in the course of its development the higher education scene in Slovenia however, developed also some side-interpretations of the term academic freedom. It is not only seen in practice but as stressed above also represents the achievement which top representatives are ready to defend publicly also by use of the legislative system and processes.

Our thesis is that the misunderstanding of academic freedom derives from a wider absence of the experience with the practice at modern universities abroad. We opt for the position that the core of this gap further refers to the so-called "intellectual in-breeding". It is demonstrated through the fact that especially elder and middle generation of academics at certain department of the university finished their bachelor study, defended their master and Ph.D. thesis and absolved their career from the title of the assistant, assistant professor associate professor and full professor at the same department of the same university. No special explanation is needed, why this is strongly impeding adaption of the university to modern international standards. After nineties, the younger generation faces much more chances to study abroad, but still often follow the path traced by their predecessors[331]. This of course causes persistence of views burdened with long passed practice or even not acceptable or defendable at a modern university.

[330] After disclosure of inappropriate and illegal honorary fees and other payments to individual deans and professors by the application »Supervisor« in 2015 and in 2016 the scandals were relativized by academia and eventually vanished from the media. The University of Ljubljana even brought the editor of the application to the court for violation of the 'secrecy' of data principle.

[331] The first author often acts as an outside evaluator of universities. Two years ago he met also with a group of young researchers – assistants at probably the best university department in Slovenia. Asked why they are not doing their Ph.D. studies abroad despite the possibilities to do so, they responded, that they do not expect to get better education abroad than at home.



Prof. Rasto Ovin *was born on January 2, 1948. After studying in Maribor and Zagreb, in 1986 he finished his Ph.D. study at Economic Faculty University of Belgrade. His post-doctoral study he absolved at the Philipps University in Marburg, Germany. Prof. Ovin has been teaching courses in the field of macroeconomic theory and policy. His research field developed from productivity analysis, econometric functions, transition to cross-border mergers and acquisitions and university development. He is author to more than 600 bibliographical units at home and abroad. He has been influential commentator of economic developments for media in Slovenia and abroad. At the university he held positions of vice-dean, dean and prorector of the University of Maribor. Now he is a dean of DOBA Business School. He acted as a vice-president of national Fiscal council of Slovenia and a vice-president of Supervisory board of Nova Ljubljanska Banka. Since 2007 he is a president of Porsche klub Slovenija and acted as director of the Porsche Parade Europe 2016.*

According to the cases we experienced at universities in Slovenia and in the region ethical standards regarding someone's responsibility as a member of an academic community are not much present. Often the belief that the university as a government owned entity should firstly comfort private interest is spread among faculty members thus forming a critical mass, which influences biased attitude towards election of the academic leaders promising to keep the malpractice. Here essential is also quite strong faculty trade union though with normal interest in the political market. Our practical case derives from the fact that decades ago the university career in a pre-transition country had been marked also by certain privileges such as substantial independence in teaching (including also undisciplined treatment of teaching obligations), vast spare time (semester holidays from June to October) and at the time relatively good salaries in relation to people employed in businesses. So fast growing universities attracted also a part of population, who considered it a top career choice in these times. With transition and opening of markets, it is no more so, but there are still strong endeavors by the university teaching staff to retain their rights now practically incorporated in their 'academic freedom'. This should mean that after successful study and publication results obtaining their title of assistant professor they feel entitled to the title of associate and later full professor. The result is abnormal pyramid of titles (mostly full professors less associated professors and even less assistant professors), impoverishment of the university and empty assistant posts due to lack of funds. The faculty trade unions were playing out the card of inappropriate set collective contract, causing abnormal structure at the University of Ljubljana with almost emptied assistant posts. The University of Maribor had tried to stick to the planned titles' systemization and did not recognize the entitlement to higher titles - wages, but was sued and lost the case in the court leaving it with huge debt towards faculty "entitled" to the promotion in salaries (VEČER 2017).

As presented above the faculty salaries in the pre-transition period were relatively good, but started to lag behind those in businesses in the course of transition. Therefore, the faculty in disciplines such as business, law and engineering saw the opportunity to correct their income by acting in the market. Apart from positive impact of their knowledge being accessible to the businesses and valuated through the market there are also several negative impacts that have to be considered here and rely to the ethics at the university. First, the colleagues formally retained their teaching load as in this way they received the full salary at the university but enlarged their efforts with lucrative activities for the market. Quite often, this caused their absence and neglect of their work with students. Second, they established their name and market position as

members of the university while using the equipment owned by university. Since as described below only soft rules have been set on activities that normally are a part of university – faculty partnership the consequence is the situation with (some) rich professors and impoverished university. The same style can be often seen also with the faculty acting publicly. Instead of naming their affiliation (university, department) when exposed in a positive way the colleagues just quote their name as if they became interesting for public just because of their up to now results. Using the name of the first author an example would be: Rasto Ovin, economist – instead of: Rasto Ovin, DOBA Business School Maribor.

4. The comparative practice of rules in Slovenian and foreign universities

The discussion often leads to suggestions that the colleagues being so interested in the market should stay with such activity with only minor obligation at the university. Such proposals are very soon rejected, which is no wonder, as there have been several examples where the colleagues did so, but after a year or two returned from the private sector (institute) to the university – due to stable income and no risk.

Typically, the cooperation between university and businesses is running in two ways. One is the cooperation where contracts have been closed between the university and the final user of research results. Here a functional scheme has been established at the University of Ljubljana (Finance 2010). According to the rules on management of inventions and intellectual rights up to the sum of 500.000 EUR the inventors are granted 30%, another 30 % are located at the department and 40% remain at the disposal of the university. With the sum exceeding 500.000 EUR the inventors are assigned 20%, the department 35 % and the university 45 %. These activities thus enable the income of about 12 % (University of Ljubljana) to 4 % (University of Primorska – this university does not dispose over engineering departments). The engineering departments otherwise contribute the biggest share to the university income also due to the fact that here an extensive use of research technology is used and can be better controlled. A very different story is with the departments of law or business.

The problem from the point of this article starts with spin-offs where university academic staff carry out side-activity without any regulated obligation to the university. Apart from ethical problems with this activity as presented above and in comparison to regulated activity, here the students do not get included in research except for commercial reasons.

As an example, let us take six Ljubljana private institutes in the field of public services, media and constitutions setting consulting owned by university professors. They have in 2016 reported just two employees, but let us consider that their owners are six and that they all perform. In comparison with the University of Ljubljana their income is very small. However, in average their private institute income represents four yearly incomes of full professors and together with their regular payment actually mean that with the help of their income outside university they achieved five-year salaries. Of course, here the problem is that the institution they are affiliated with does not participate with this activity. To reduce this at some of departments they founded so called faculty institutes, which enable regulated professors activity which would 'normally' be run outside of the university (Dnevnik 2018).

Non-competition prohibition and clause are very diversely regulated in various universities and private colleges.

University of Ljubljana with its Policy on avoidance of conflict of interests and conditions for 'out of university' activities dated 1st of September 2016 classifies, that academic faculty are only allowed to cooperate on activities which would be competitive for University of Ljubljana in the framework of the University or with subjects, who have a signed contract with the University. If there is no contract with the subject, faculty can cooperate with other subjects or work for their own company based on a written consent, obtained from the University of Ljubljana.

If the activity performed out of the University is only short term, the consent from the University is deemed to be granted, if overall contract value in a calendar year does not exceed 5000 euro with tax. Faculty have an option to ask for suspension of the employment contract for two years, in the period of which he can act on his own behalf and cooperate in activities out of the University without being responsible for breach of competition clause, since the rights and obligations of the employment contract are suspended (Univerza v Ljubljani 2018).

University of Maribor in its Policy on non-competition clause clears, that in the duration of the employment relationship without consent of the employer, the faculty is not allowed to cooperate in activities that are included in the activities of the employer and would mean breach of non-competitive clause. An exhaustive list of cases is listed, in which faculty can cooperate in activities, which are in the domain of the employer, thus University of Maribor. In most cases, the foundation for the possibility of out of University activities is a contract between the University and the outside subject or the ownership of the University of such subject (Univerza v Mariboru 2008). University of Maribor is also the only Slovenian university, which does not give its faculty permits or consents to cooperate in activities which would be competitive to the University outside of the University.

University of Primorska's Ethical codex permits, that members of the faculty are allowed to, as long as it does not interfere with their work at the University, as private parties freely included in the activities of political, professional and interest associations, religious communities and other forms of civil society and in their own name form opinions and publicly express them if they take into account the possibilty of conflict of interest. (Univerza na Primorskem 2018).

Additionally, the University of Primorska adopted a Policy of implementation of non-competition prohibition, which declares that without written consent of the employer, faculty is not allowed to cooperate in activities, which are included in the basic activity of the employer. This clause also applies to lecturing and other academic activities on other universities (Univerza na Primorskem 2011).

For private colleges the situation is much different, there is hardly possible to find any non-competition policies, for example in the Ethical codex of the European faculty of law there is none (Evropska pravna fakulteta 2014). In other similar colleges such as Faculty of Government and European studies and others, one cannot find acts or policies on non-competition clause that would set guidelines for activities of the faculty out of the colleges. This is most likely the consequence of the fact, that most of the private colleges' faculty is mostly build of visiting professors and assistants.

Using an example of American universities we see that conflict of interest requires disclosures by faculty members of certain private interests, prohibitions of specific faculty behaviours and specified instances in which faculty members must temporary withdraw from their professional roles in the light of their private interests (Sugarman 2005). Two types of strategies are being

used by the universities to deal with the faculty conflict of interest, a passive and an active strategy. Passive strategy is dependable on self restraint and faculty integrity, as opposed to active strategy, which is composed of sanctions, restrictions, etc. (Sugarman ibidem).

It seems, that a more current and troublesome problem for US and as well for example German universities, are university-business partnerships and their transparency and agenda. For example, how does a pharmaceutical company influence the research and what agenda does it have on medical universities. Therefore, Germany had come up with a system that is in function, which that collects information on the universities, businesses and faculty involved in this private-public cooperation in order to create a transparency.

Academic freedom was founded on a document from 1940, called the Statement of Principles on Academic Freedom and Tenure by the American Association of University Professors, which stated: »Institutions of higher education are conducted for the common good and not to further the interest of either the individual teacher or the institution as a whole. The common good depends upon the free search for truth and its free exposition. Academic freedom is essential to these purposes and applies to both teaching and research.«

In US, it is not so common to witness academic faculty from universities to engage in »private practices« in the sense of writing opinions, consultations or holding classes outside of the university.
In the US they are more familiar with cooperation between universities and businesses. Academic engagement represents an important way in which academic knowledge is transferred into the industrial domain. It is proven, that the income that universities make from academic engagement is usually a high multiple of the income derived from the intellectual property (Perkmann et al. 2010).

5. Discussion

The historical experience of Slovenia and the countries in the region has been marked by exclusion from Central and Western European development (except from Slovenia and Czech Republic being a part of Austria) and by state (single party) controlled system. In regard to the ethics at the university we believe relevant here is the alienation between state owned (companies, institutions, assets) and private sphere in the second period. Being clear that the state owned sphere is inefficient and is often basing on fraud when applicable the focus was on private optimums. With over 50 years the learning process was long enough that some moral perspectives seem to stay embedded in people beliefs and acting. Typically in Slovenia as a country sticking to graduate and half-hearted reforms in the course of transition whole sectors hardly made adjustments to the needs in a democratic market economy. The particularities presented in this article prove that one of these sector was also the university. In the course of institution specific investment the particularities are still here and are by the mainstream researchers mostly regarded as specific to the Slovenian higher education system rather than being treated as simply inappropriate regarding to international experience. Using a narrow field of ethics in higher education the authors hope to contribute to the opening of the discussion in the field. Some recent experience has shown that the actors are still not ready to fulfil the mission in a society – to teach and act complementary to the role of highest national teaching and research institutions contributing to the learning process of wider society not to mention young generation they are educating.

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POSLOVNA ETIKA I MALI BIZNIS

BUSINESS ETHICS AND SMALL BUSINESS

Zoran R. Pešić[332]
Dragan B. Marković[333]
Zoran I. Cvetković[334]
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Sažetak: *Autori polaze od teze da nedostatak etičkih normi u poslovanju može naštetiti svim preduzećima, a posebno malim, jer ona ne raspolažu dovoljnim resursima da u svom poslovanju inkorporiraju i etičke principe. To se može odraziti na njihov razvoj, ugled i gubitak stečene pozicije u poslovanju. Problem je što se etičko ponašanje tek dugoročno isplati, a malom i razvojnom biznisu je potrebna održivost što pre i podsticaj za rast. Zato je nužno odrediti etičke prioritete i oblasti primene. U tome je otežavajuća okolnost što su u malom biznisu najčešće pojedinci ili manja grupa ljudi primorani da sami donose odluke, bez obzira koliko su njihova znanja iz etike i mogućnosti da etičke principe transformišu u poslovnu praksu.*
Rad je koncipiran tako što je u uvodnom delu, uz definisanje osnovnih pojmova, dat kratak teorijski pristup značaja etike za poslovanje, zatim su naglašeni etički principi i prioriteti upotrebe i na kraju eksterna interna oblast primene i implementacija.
U zaključku je istaknuto da je u malom biznisu nužna selektivna primena osnovnih načela poslovne etike, a da potpuna primena zavisi od mogućnosti i strategije razvoja, pri čemu etičke norme nisu same sebi cilj, nego i podsticaj razvoja malog biznisa. U radu su korišćene analitičko-sintetička metoda, metoda apstrakcije i dedukcije.

Ključne reči: *poslovna etika, mali biznis, etički prioriteti, etički principi, primena*

Abstract: *The authors argue that the lack of ethical norms in business can harm all enterprises, especially small ones, because they do not have enough resources to incorporate ethical principles into their business. This can be reflected in their development, reputation and loss of their business position. The problem is that ethical behavior only pays off in the long run, and a small and developmental business needs sustainability as soon as possible and an incentive for growth. It is therefore necessary to determine ethical priorities and areas of application. In this, it is an aggravating circumstance that, in a small business, individuals or a small group of people are usually forced to make their own decisions, regardless of their knowledge of ethics and the ability to transform ethical principles into business practice.*
The paper is designed in such a way that in the introductory part, while defining basic concepts, a short theoretical approach to the importance of ethics for business is given, then the ethical principles and priorities of use are emphasized, and ultimately the external internal domain of implementation and implementation.
In conclusion, it is pointed out that in small businesses a selective application of the basic principles of business ethics is necessary, and that full application depends on the possibilities and strategy of development, where ethical norms are not their own goal, but also the incentive for the development of a small business. In this paper the analytical-synthetic method, abstraction and deduction method were used.

[332] Visoka škola strukovnih studija biznisa "Biznis" Niš, Obrenovićeva 23/6, 18000 Niš, Srbija
[333] Visoka škola strukovnih studija biznisa "Biznis" Niš, Obrenovićeva 23/6, 18000 Niš, Srbija
[334] Visoka škola strukovnih studija biznisa "Biznis" Niš, Obrenovićeva 23/6, 18000 Niš, Srbija

Key words: *business ethics, small business, ethical priorities, ethical principles, application*

UVOD

Pred poslovanjem u savremenom globalnom svetu stoje mnogi izazovi, posebno pred malim biznisom koji mora da ispuni mnoge uslove kako bi u složenom poslovnom ambijentu bio održiv i profitabilan. U tome ima veoma značajnu, ali ne i presudnu ulogu, poslovna etika čija primena doprinosi uspehu poslovanja i istovremeno razbija „mit o amoralnom biznisu (jer) mnogi su sam pojam poslovne etike smatrali za terminološku protivurečnost“ (Di Džordž, 2003. str.29) ili oksimoron.

Pojam etika vodi poreklo od grčkog ethikos i ethos što znači navika, običaj, ponašanje, karakter, a što istovremeno označava i moral od latinskog moralitas i mores.

Moral se odnosi na postupke i delatnosti čoveka koji se kvalifikuju kao dobri ili loši, a na osnovu pravila koja vladaju u zajednici, u tim delatnostima i na osnovu vrednosti koje ti postupci i delovanja usađuju, razvijaju i primenjuju. Moral je skup nepisanih pravila koja regulišu ponašanje u zajednici i stvaraju navike, pri čemu se svaki vid ponašanja moralno procenjuje određujući shodno tome i karakter pojedinca i zajednice. Za razliku od pravnih normi, moralne norme imaju dvostruku obaveznost, spoljašnju od strane društva i unutrašnju od same individue.

Etika je filozofska teorija o moralu, njegovom poreklu, nastanku, uspostavljanju, manifestacijama i smislu. Ona proučava vrednosti ili pravila koje društvo ili pojedinac smatraju poželjnima. Etika se teorijski bavi pravilima koja pomažu ljudima u odlučivanju šta je ispravno, a šta ne u konkretnim situacijama. Koliko su etika, odnosno moral potrebni u svakodnevnom životu toliko su i potrebni u poslovanju. Aristotel je govorio da ljudima koji stiču bogatstvo „nije lako bez potpune moralne izgrađenosti (da) podnose spoljne darove sreće razumno i uravnoteženo“ (Aristotel, 2003, str.80) zbog čega postaju oholi i prezrivi prema drugima.

Poslovna etika je deo primenjene etike koji se bavi poslovnim moralom, odnosno proučavanjem moralnih načela i vrednosti u biznisu, njihovom teorijskom artikulacijom i primenom u poslovanju preduzeća i pojedinaca.

U poslovnoj etici se prepliću praktičnost, korisnost i interesi sa moralnim načelima ispravnosti i pravičnosti, zbog čega se teorijski postulati u poslovnoj primeni teško razlučuju, a to poslovnoj etici daje značaj i čini je teorijski zanimljivom u promišljanju problema racionalnosti, teorije odlučivanja i slobode izbora (Babić, 2000, str.5).

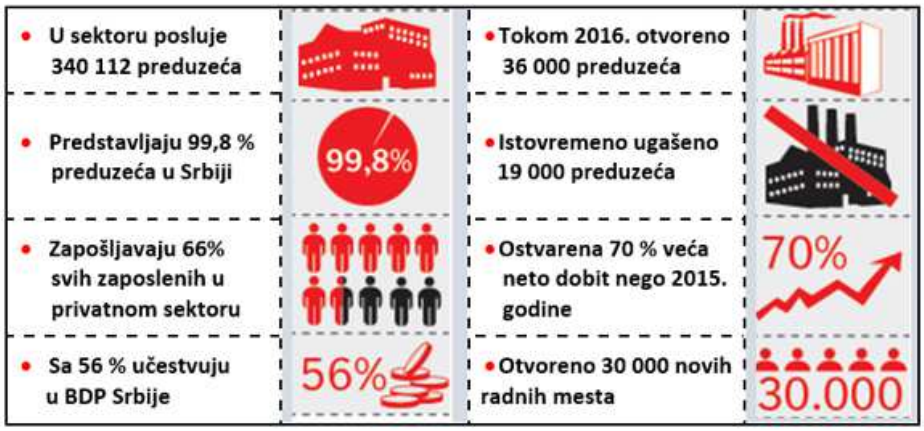
Pod malim biznisom podrazumevamo biznis kojim se bave mikro preduzeća (broj zaposlenih do 9 lica), mala preduzeća do 49 i preduzetnike koji kao fizička lica samostalno obavljaju svoju delatnost, a statistički su uključeni u mikro preduzeća (Izveštaj MP RS, 2016).

KARAKTERISTIKE MALOG BIZNISA I POSLOVNO OKRUŽENJE

Sektor malih i srednjih preduzeća (MSP) je izuzetno važan deo privrede Srbije, jer ga čine 99,8% ukupno aktivnih preduzeća i zapošljava skoro 2/3 zaposlenih u nefinansijskom sektoru i učestvuju sa 56% BDP Srbije. MSP su pokretači privrednog razvoja, brzo se prilagođavaju

tehnološkim i tržišnim promenama, zahtevima potrošača, inventivnija su i efikasnija u stvaranju i primeni novih ideja, komplementarna su sa velikim preduzećima itd.

Tabela 1: Mala i srednja preduzeća Republike Srbije nefinansijskog sektora 2016.g.



Izvor: Ministarstvo privrede RS na osnovu podataka RZS

Tabela br.2: Poslovno okruženje i odnosi u malom biznisu

Interno	Eksterno
• Vlasnik, upravljač i zaposleni najčešće se nalaze u jednoj osobi ili u manjem broju lica familijarno povezanih • Liderstvo i sledbenička perspektiva prema porodičnim ili vlasničkim odnosima • Javna i privatna sfera nisu razdvojeni • Neformalni i personalizovani odnosi i komunikacija • Nedostatak upravljačkih znanja i hijerarhije u upravljanju • Odlučivanje i inovativnost individualni • Odgovornost lična i familijarna • Nedovoljno planiranje, specijalizacija i podela rada • Inercija i improvizacija u poslovanju • Neposredno učešće u svim događanjima u preduzeću • Velika zavisnost od vlasnika ili ključnog pojedinca u procesu poslovanja • Specijalizacija za jedan ili manji broj proizvoda traži usku specijalizaciju pojedinca i neposrednu kontrolu	• Eksterni odnosi se zasnivaju ličnom integritetu, reputaciji i poverenju sa poslovnim partnerima • Neposredan kontakt s kupcima, dobavljačima i drugim zainteresovanim stranama • Neposredan uticaj velikih dobavljača ili korisnika na poslovanje • Veća prilagodljivost promenama u okruženju ali i veći troškovi poslovanja • Tržišni rizik zbog manje tražnje i manjeg broja proizvoda • Problemi razvojnog finansiranja (banke, fondovi, a najčešće lične pozajmice i lični kapital) • Uticaj lokalne političke elite i ekonomske politike na poslovanje • Slaba zaštita poslovanja od rizika i štete (pravna, osiguravajuća društva itd.)

Izvor: Autori

ETIČKE IMPLIKACIJE MALOG BIZNISA

U malom biznisu je izraženija primena ličnih shvatanja morala i moralnih normi na poslovne ciljeve i delatnosti. Naravno da tu nije reč o nekom posebnom moralu ili etičkoj teoriji, nego o načinu kako poslovan ambijent stvara i rešava moralne dileme i pitanja u samom poslovnom procesu. Time dolazimo do suštinske rasprave o odnosu profita i etike u polju poslovne etike.

Dilema između profita i etike proizilaze iz dve krajnosti koje se iz teorije prenose u praksu, reč je o „stockholder ili shareholder“ teoriji koja odgovornost za poslovanje stavlja u ravan odgovornosti prema ciljevima vlasnika i deoničarima, a to je sticanje profita, dok „stakeholder“

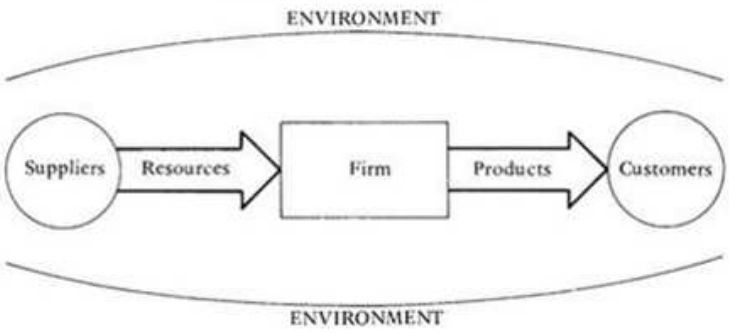
teorija ili teorija zainteresovanih strana traži odgovornost prema svima onima na koje poslovanje deluje direktno ili indirektno. Pobornik prve teorije Fridman (Friedman, 1970) smatra da je maksimalizacija profita osnovna i jedina obaveza preduzeća i da ono nikako ne može biti moralni entitet, jer se samo ljudskim bićima može pripisati moralna odgovornost. Na drugoj strani Frimen (R. E. Freeman) identifikuje više zainteresovanih strana eksternih i internih o kojima se mora voditi računa u poslovanju i bez obzira što je to samo pogled iz ekonomske perspektive, moraju se uvažiti i suprotna gledišta. Ove dve teorije su i dve paradigme koje različito određuju cilj ili svrhu biznisa i odnos biznisa i morala.

Doc. dr Zoran Pešić *je doktor političkih nauka, završio je Fakultet političkih nauka u Sarajevu i magistrirao i doktorirao na FPN u Beogradu. Oblast interesovanja su političke nauke i filozofija i to politički sistem, lokalna samouprava, etika. Objavio je dve knjige, jedan udžbenik i više radova oz ovih oblasti.*

To pred poslovnom etikom postavlja nimalo lak zadatak da poslovanje posmatra iz „,dve perspektive: etičke i poslovne“ (Babić, 2000, str.17). U teoriji zainteresovanih strana prisutne su obe perspektive, ali je pitanje u kolikoj meri je prisutna jedna u odnosu na drugu, o čemu treba da odgovore reafirmisana poslovna etička teorija i poslovni moral. Između krajnosti meru treba naći i za MSP s obzirom da se ona i razlikuju od velikih preduzeća i korporacija, zbog čega ćemo analizirati zainteresovane strane.

Prema proizvodnom procesu i upravljačkom aspektu Frimen identifikuje osnovne zainteresovane strane. U proizvodnom procesu to su dobavljači, sredstva i odnosi koji proističu iz interesa, rezultat ili proizvod i kupci ili korisnici, što je dato na prikazu br.1.

Prikaz br. 1.: Proizvodni pogled na preduzeće

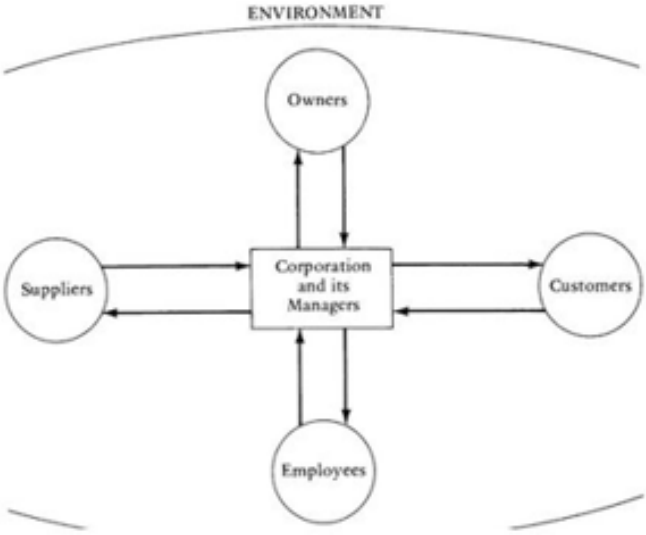


Izvor: Freeman, 2010,str.5.

Doc. dr Zoran Marković, *doktor iz oblsti menadžmenta. Doktorirao je na Univerzitetu odbrane u Beogradu. Oblast interesovanja su menadžment i biznis, ljudski resursi i marketing. Objavio je više radova i knjiga iz ovih oblasti.*

Ovde su pojednostavljeni odnosi i zainteresovane strane, jer su proces i smer u funkciji maksimalizacije dobiti, pa bio to profit za dobavljače, preduzeće ili krajnje korisnike. Upravljački pogled pokazuje da se uz dobavljače i kupce moraju razlučiti i uvažiti i interesi vlasnika i zaposlenih (Prikaz broj 2.) i da je reč o dvosmernom procesu uticaja na preduzeće i poslovanje. Ovo su neodvojive i nužne strane i odnosi koji proističu iz njihovih interesa u svakom poslovanju i promene koje one izazivaju su unutrašnje prirode svakog poslovnog procesa.

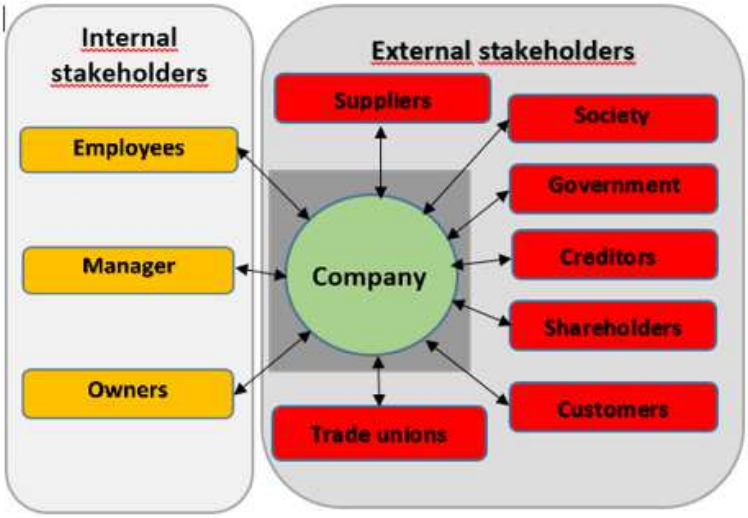
Prikaz br.2: Menadžerski pogled na preduzeće



Izvor: Freeman, 2010,str.6.

Danas je savremeno poslovno okruženje mnogo kompleksnije od prethodne šeme kako je dato na prikazu br. 3 i čine ga i unutrašnji i spoljašnji uticaji direktno ili indirektno zainteresovanih strana, a koje dodatno usložnjavaju specifičnosti koje se moraju uvažiti za svaku zemlju, region, privrednu granu i sl.

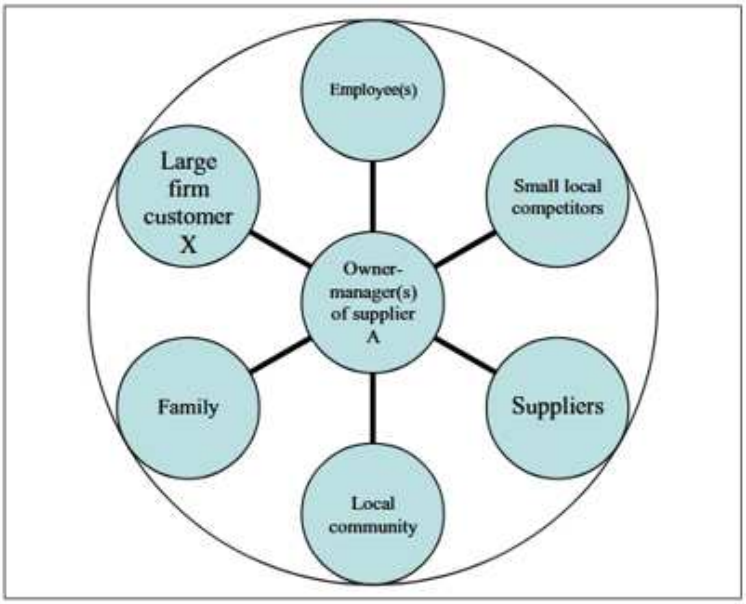
Prikaz br 3.: Savremeno poslovno okruženje prema zainteresovanim stranama



Izvor: Autori prema Frimenu i drugim autorima

Mali biznis je, nasuprot atributu „mali“ izložen velikim problemima, pitanjima i uticajima, tako da je poslovno okruženje malih i mikro preduzeća (MP) u kojima su objedinjene vlasnička, menadžerska i druge funkcije sa aspekta zainteresovanih strana, nešto drugačije od uobičajenog kako pokazuje Spens, na prikazu br.4.

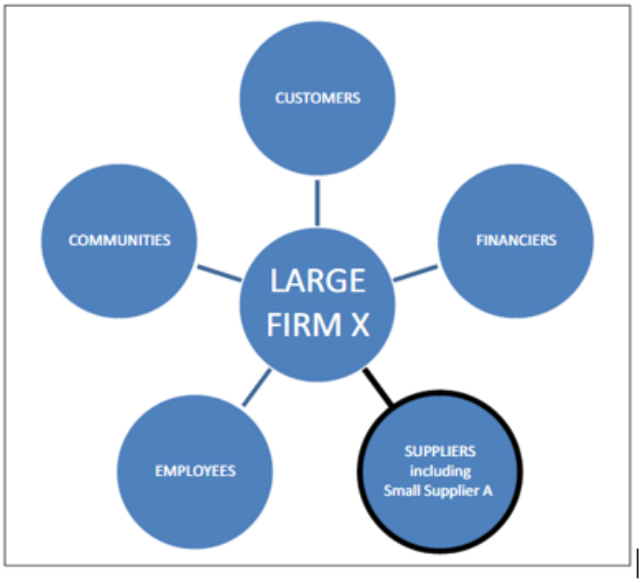
Prikaz br. 4: Stakeholders for the small firm owner-manager.



Izvor: Spence, 2016, str.30.

Zapažamo u MP da je oko središta firme oličene u vlasniku – menadžeru važnu ulogu imaju druge zainteresovane strane, a to su familija, lokalna zajednica, lokalna konkurencija, velike firme kao kupci itd. Posledica toga je da je MB uslovljen mnogim zainteresovanim stranama ili jednom dominantnom, kao na prikazu br. 5, što znači da „mali biznis nije više u centru mape zainteresovanih strana“ i da je njegov položaj određen od drugog.

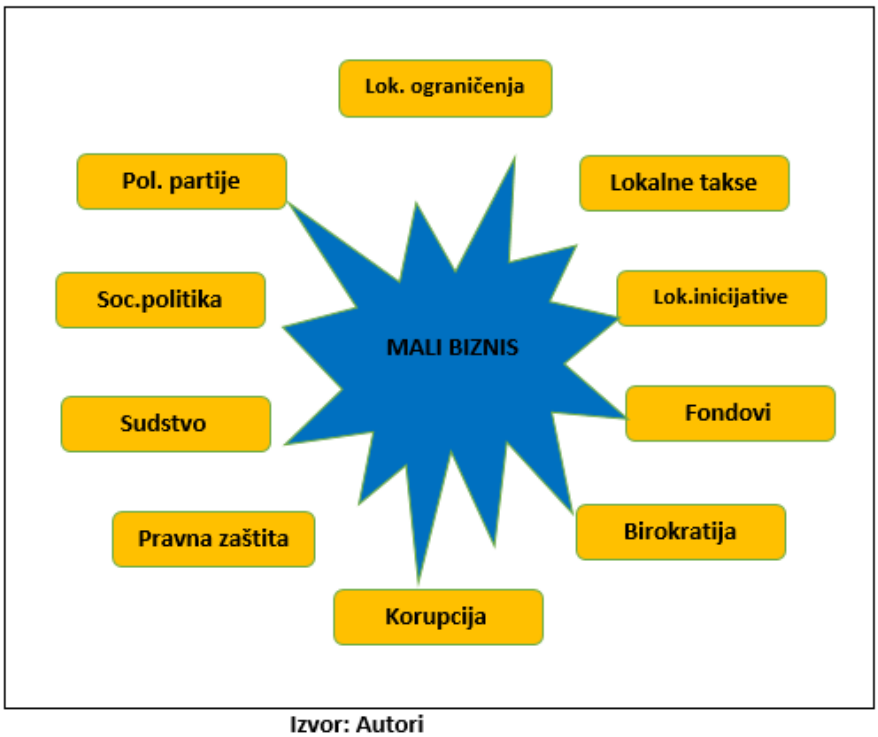
Prikaz br.5: The small business: Defined by being a stakeholder of others.



Izvor: Spence, 2016, str. 33.

Ovakav status može da ograničava ili relativizuje etičke principe i da pred malim biznisom stavi mnoge izazove. Međutim, u Srbiji posebno zabrinjava to što je šema zainteresovanih strana za mali biznis još kompleksnija i što je određuju pored uobičajenih i akteri i uslovi dati na prikazu br.6.

Prikaz br. 6: Mali biznis i dodatno zainteresovane strane u Srbiji



Izvor: Autori

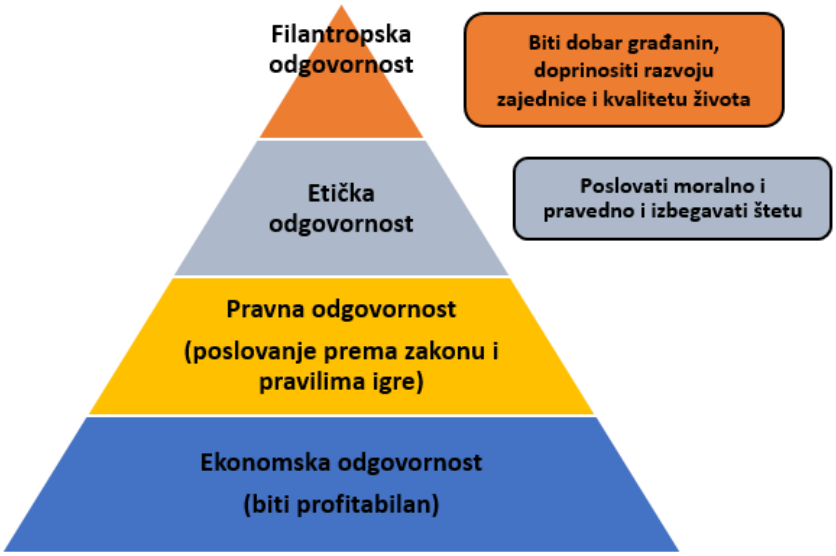
Reč je o sledećem: nepredvidljivosti lokalne ekonomske politike i političkim ograničenjima poslovanja; lokalnoj partijskoj i političkoj eliti je cilj da mali biznis postavi u funkciji sopstvene vlasti; velikim zahtevima za doprinosom u socijalnoj politici i prema lokalnim inicijativama i potrebama; lokalni parafiskalni nameti i takse su najčešće mnogo veći od republičkih i nepredvidljivi; selektivni neposlovni pristup podeli sredstava podsticajnih fondova za mali biznis; korupcija; nelojalna konkurencija i favorizovanje malih preduzeća u angažovanju i isplati sredstava za poslove lokalne zajednice; birokratija; skupo osiguranje od poslovnog neuspeha ili štete; nedovoljno razvijena pravna zaštita i dug put do pravde, neefikasnost sudstva itd.

ETIČKI PRIORITETI I OBLASTI PRIMENE

Imajući u vidu da su nosioci malog biznisa pojedinci i preduzeća sa malim brojem radnika, da su to često i porodična preduzeća ili samo jedan preduzetnik, etički prioriteti ne mogu biti isti kao za velika preduzeća, kao što nisu isti ni za zaposlene, vlasnike, akcionare i druge subjekte poslovanja. S obzirom da ne možemo analizirati sve aspekte primene etike u poslovanju, usredsredićemo se na odgovornost i proces odlučivanja. U poslovnoj etici se objedinjuju deskriptivna odgovornost, govori nam o uzroku i posledicama poslovanja, proskriptivna zasnovana na konkretnim moralnim i zakonskim normama (objektivna) i na kraju askriptivna kao ocena ili sud za delovanje (subjektivna odgovornost) (Pešić, 2013, str.365).

Odgovornost prema zainteresovanim stranama je ekonomska, pravna i etička. Iako poslovnu etiku ne možemo svesti na društvenu odgovornost u objašnjenju „odgovornosti za“ može nam poslužiti opšte prihvaćena šema hijerarhije odgovornosti i prioriteta.

Prikaz br. 7: Društvena odgovornost preduzeća



Izvor: Carroll, 1991, str. 42

Ključni akteri za MP su vlasnici – porodica, zaposleni, dobavljači, kupci, lokalna konkurencija, lokalna zajednica i to ovim redosledom. Prema vodećoj paradigmi i vlasniku, prioriteti u odgovornosti MB bi bili zavisni od ličnog i moralnog integriteta i to na prvom mestu preživljavanje, etika brige i na kraju filantropska odgovornost.

Prikaz br. 8: Odgovornost prema sebi i porodici nosioca malog biznisa



Izvor: Spence, 2016, str. 39. i autori

Ovaj redosled opredeljuje i poslovnu etiku MB i formulisanje moralnih zahteva i prioriteta prema različitom prostoru interakcije zainteresovanih. Oni su određeni odgovornošću da se *poslovno bude uspešan, posluje po zakonu i moralno ispravno*. To je i redosled prioriteta, posebno za početni razvoj malog biznisa, ali koji ne isključuje ni jedan aspekt. Zbog toga se u procesu odlučivanja treba rukovoditi racionalnošću i pragmatičnošću i prioritetima koji neće negirati osnovna moralna načela. U praksi raspon između krajnosti dobrog i lošeg, gde je

smešteno i zakonito, ima mesta za fleksibilnost i izbor manje loših rešenja, što znači da u izvesnoj meri primenjujemo teleološki ili utilitaristički pristup. Sa poslovnim održanjem dolaze deontološki pristup i društveno odgovorno poslovanje. To je jedino rešenje za održanje malog biznisa. Ostaje problem granica dokle se može ići da bi se preživelo, a one „mogu biti u okviru zakonskih normi i pravila, zatim u okviru dobrih poslovnih odnosa i navika u ekonomskom i socijalnom prostoru, te u okviru ličnih pozicija i situacija u odnosu na druge sa kojima se dolazi u poslovni ili ljudski kontakt.“ (Šijaković, 2005, str. 125).

Prikaz br.9: Poslovni moral u malom biznisu

Poslovni moral u malom biznisu primenjuje sve tri tradicionalne teorije normativne etike					
Poslovni moral zavisi od ličnog integriteta i reputacije vlasnika koji određuju i njegov moralni integritet. (uvažavanje etike vrline)	Moralni integritet određuje, opravdanost i hijerarhiju interesa, oblasti primene, etičke prioritete, etičke standarde, etičke pristupe u odlučivanju	Oblast primene i moralne dileme: kod pitanja rizika, kontrole, zaštite, kvaliteta, planiranja, marketinga, odnos prema kupcima, dobavljačima...	U procesu odlučivanja		
			Primenjuje etički relativizam i isključuje moralni apsolutizam, poslovanje u granicama zakona, a između dobra i zla (etika vrline)	Utilitaristički pristup, gde se prema svrsi određuje šta je najveće dobro za većinu, a to je opstanak preduzeća u početnoj fazi, što je istovremeno i uži zahtev deontološke etike, da je to i dužnost	Deontološki širi zahtev: dužnost da sa razvojem MB bude i društveno odgovoran. Mere za unapređenje: etički kredo, program, kodeks.
Rezultat: etičko poslovanje i osećaj da se čini dobro.					

Izvor: Autori

ZAKLJUČAK

Doc. dr Zoran I. Cvetković, *doktor pravnih nauka, završio je Pravni fakultet u Nišu, magistrirao na Univerzitetu „Braća Karić“ i doktorirao na Alfa Univerzitetu u Beogradu. Oblasti interesovanja su poslovno pravo, statusna pitanja privrednih društava i javno-prtivatno partnerstvo. Objavio je više radova iz ovih oblasti.*

S obzirom da je mali biznis personalizovan i da u njemu jedna ličnost objedinjuje više funkcija, onda je primena poslovne etike, kao i rešenje dileme gde su granice šta je u poslovanju moralno a šta nije, ostaju na ličnosti. Ni jedna sredina nije imuna na kršenje etičkih normi, a u malom biznisu je to u oba smera, od njega zbog potrebe da se preživi ili ne ugrozi poslovanje, ka njemu zato što je „mali“. Mali biznis zbog toga mora da ima strategiju razvoja, da odredi prioritete poslovanja, a to su da opstane biznis, da posluje u okviru zakona, a da etičke prioritete odredi prema moralnom integritetu ličnosti i prema sadržajima koji doprinose boljitku, a to je odnos prema zaposlenima, kupcima i dobavljačima.

Selektivna primena osnovnih načela poslovne etike je iznuđena, s tim što etičke norme nisu same sebi cilj, nego treba da budu i podsticaj razvoja malog biznisa. Zato je potrebno u početnoj fazi, zbog opstanka, prednost dati maksimalizaciji profita i stvoriti osnove uslove za dalje poslovanje, a time i veću etičku i društvenu odgovornost.

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TRENDS IN MODERN EDUCATION

Petya Biolcheva[335]
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Abstract: *The dynamics of modern society, developed in the context of internationalization and integration of activities and processes of all kinds, identify the need for an adequate education. Expectations for educational innovation are related to a number of issues. There are many conceptual and practical issues related to effective changes in education, the type of innovation itself, the process of realizing ideas, the necessary set of activities and structures, etc. Now students are looking for interactive learning. They should be placed at the center of the learning process. Transformation in education requires students to participate actively in their own educational process. In this way, they will be able to judge what information they need, when and how to use it.*
This paper shows the main directions in which higher education should be developed, and how this can be achieved. Different approaches to innovation education in different universities across countries have been analyzed. This material aims to give an idea to each individual educated how to improve their own development.

Key words: *: Innovation, Education, University, Students*

1. INTRODUCTION

The dynamics in the education sector necessitates changes. Students' needs change with the dynamics of the environment. Students are looking for interactive learning. This requires universities to adapt and take a number of measures for their improvement and competitiveness. These measures are primarily related to new forms of learning, such as distance learning and virtual learning. Contemporary learning already far exceeds the traditional classroom. Using the Internet and interactive forms of access to knowledge provide both ease of access and a wide range of information. This implies greater knowledge completeness, better competencies and better results.

A large part of the everyday life of modern students is related to the use of mobile devices. They provide entertainment, communication, information. Mobile devices give access to content regardless of time and place. Students are so used to the extent that they feel dependence on their use. This gives reason to believe that mobile devices have a place in education. Their place is above all in e-learning. Closer to learning entertainment and recreational forms can be of a learning nature. This reduces the distance between the learner and the material to be studied.

The characteristic of this kind of training is [1]:

1. All learning is situated within roles;
2. All learning is driven by emotionally compelling challenges;
3. Learning experiences are rooted in particular places;
4. Learning experiences are designed around authentic resources;
5. Learning experiences are designed for sociability.

The theoretical training of students is not enough to be realized in business circles. In order to be adequate on the labor market, students must possess, besides acquired knowledge, a number

[335] University of National and World Economy, Bulgaria, 1700, Sofia

of specific personal skills. This requires the education system to include different areas of competence, the assessment of non-cognitive skills, the integration of professional experience and practice into reality.[2] The focus of the matter is not so much on skills development, but rather on how we should develop critical skills in students through lifelong learning, which means that employability represents a subset within this set. That is, as the online student is confronted with new challenges, he/she should be able to decide, solve problems, and make choices autonomously. One way to address the issue is to focus on developing a critical approach to online learning, challenging the preconceptions of both students and teachers [3] .

2. BUSINESS SIMULATIONS

Whereas, in the recent past, students' training was limited to recording theory, memorizing and evaluating it in the form of a test, the dynamics of the 21st century set new and different learning methods. Students now have to be placed at the center of the learning process. Focusing studies on the competencies that new graduates must have, building on the students' know-how, initiative and autonomous learning, as indicated by the Dublin descriptors [4].

Transformation in education requires students to participate actively in their own educational process. That`s how, they will be able to judge what information they need, when and how to use it. To achieve this, emphasis is placed on developing skills and abilities by developing the individual in terms of their mental capabilities.

Such training can be based on business simulations. With them, students take on challenges such as the one that the business environment faces. They reproduce potential real situations. Business learning simulations can be applied on their own or for student teams. In doing so, participants apply their skills while experiencing decision-making, problem solving. That`s how students acquire experience and confidence, on the one hand they are safe and have the possibility of errors, on the other they accumulate the knowledge and experience of the real environment. According to the recommendations by the Association to Advance Collegiate Schools of Business [5], a business simulation must have the following characteristics:

- It must consider ethical aspects and implications: participants must be able to recognize and analyze different ethical problems presented either directly or indirectly.
- It must provide mechanisms for the communication of all aspects used during the business game.
- It must facilitate critical analysis: participants must be able to study the conditions of the competitive environment and make decisions using theoretical models, and know the tools that facilitate the choice of appropriate decisions.
- It must promote group work: it must encourage participants to establish systems of collaboration in order to achieve the group's objectives.
- It must provide a global perspective that enables the participants to recognize opportunities and the risks associated with the concurrence of different cultures, market structures, currencies, etc.

Based on these simulation features, students have the opportunity to gain practical experience by playing different solutions that make them achieve their ultimate goal. Learning, by simulation, also enables subsequent analysis of results. Analysis is a prerequisite for developing creative and critical thinking.

The students very easily perceive simulation as a learning method. The daily use of communication technologies allows them much easier perception due to their cognitive skills and new learning styles. Through this method they learn on a sample and error basis that is much closer to them and their perceptions. So they participate actively in their training, learn to solve problems and make decisions based on their own assessments and analyzes. This tool requires students to build their own knowledge, as they have to ask questions, generate and explore their own models rather than teach them in theory. This encourages the generation of new ideas to be analyzed from different perspectives. This solves problems in a way that is clearer to them, the available information is effectively evaluated and reasoned solutions are proposed. The findings of the study prove that simulations are tools that facilitate learning without implying that they replace the previously used theoretical techniques. Simulations complement them by substantially contributing to their impact on intermediate variables that are critical to learning, such as motivation and concentration.

3. OPEN TEXTBOOK AND OPEN ACESS PUBLICATIONS

Traditional textbooks are an outdated, ineffective form for modern learning. Redirect to open textbook[6]. Benefits on the one hand are related to widening access and lowering costs for students. More importantly, they will enable and inspire innovative pedagogy and design of learning. Typical of traditional textbooks is that they disseminate secondary knowledge, a theory rewritten by teachers. This gives students more limited access to knowledge itself. Open publications prompt the original presentation of knowledge by its creators (as publications) as well as the process of creating and developing knowledge. The process of social and academic building of scientific knowledge becomes accessible to learners, who can thus understand how to create, develop, review and discuss knowledge.

Petya Ivanova Biolcheva



EXPERIENCE

From 02.02. 2015 – to the moment:Assistant professor, PhD; UNWE Sofia
Lecturer in disciplines: Innovation, Innovative Projects, Corporate Risk Management, Enterprise Economics

01.02.2011 – 01.02.2015: Expert "Risk Management and Business Continuity" - Cash Service Company AD

01.10.2008 – 01.02.2011г: Internal Security Organizer - Cash Service Company AD,

01.02.2008 – 01.10.2008: Operator of technical security systems - Bulgarian National Bank

15.09.2007 – 01.02.2008: Security guard Bank Security and Protection of Classified Information - Bulgarian National Bank,

TEACHING TRAINING:

01.02.2012 – 02.02.2015: Part-time lecturer UNWE Sofia
Lecturer in disciplines: Corporate Risk Management, Enterprise Economics

01.09.2006. – 01.11.2008:Part-time lecturer Security and Guard College "St. Georgi Pobedonosets "
Lecturer in disciplines: Corporate Security, Protection of Classified Information

EDUCATION AND TRAINING

2010- 2014 - Doctor of Economics, dissertation "Development and evaluation of projects to increase the physical security of commercial banks"; UNWE , Sofia

2008- 2009 - Master of Economics, Specialty "Business Economics"; UNWE, Sofia

2005 – 2008 - Bachelor degree „Corporate Security “; UNWE, Sofia

2004 – 2008 - Bachelor degree "Business Logistics", UNWE, Sofia

1999 – 2004 - Intermediate Special Education, Specialty "Inner Architecture" Second spec "Woodcarving"
Vocational High School of Interior Architecture and Woodworking, Sofia

Open data is influencing research data management as well, making the original lab data openly accessible to the public, in contrast to the traditional academic publishing system that only publishes the final results of research and often only positive results. More than that, driven by the open ethos of science, a growing number of scientists and researchers use blog, slide sharing, preprints, and social media to communicate research and engage the public. Just as Quirós [7] argues, open and interactive initiatives are reinventing academic publishing into 'a dialogue between scientists [and the public] without mediation or obstacles'.

The initial step towards opening the training is the use of open scientific publications in the direct training of students. In this way, students will have access to the latest knowledge development, which at the same time includes a critical review of existing literature and recommendations for future research orientations. This will inspire new scientific pedagogy not only in the field of higher education but also possibly at lower levels of education. The next step is to use the dynamics of open science. The discussion of each stage of the research (proposal, research, data collection, data analysis, draft, preprints, peer review, and post-publication debates) is publicly available. This enables enrichment and participation in knowledge creation. At the same time, this knowledge can be used for educational purposes beyond traditional textbooks.

4. QUALITY OF TRAINING

The quality of education in universities is largely related to the qualities and abilities of the faculty. Since 2013, the Advance Collegiate Schools of Business [8](AACSB) Association has applied new standards for the accreditation of a number of business universities. Standards emphasize continuous improvement of the quality of training through the use of innovations. All accredited business universities create intellectual contributions that have a positive impact on business teaching theory and practice. Intellectual contributions may be of a different nature, may fall into the categories of basic, applied, and teaching research. All categories have an impact on improving the quality of training. The AACSB accreditation standards define impact of as the advancement of theory, practice, and/or teaching of business and management through intellectual contributions [9]. Impact is concerned with the differences fostered by intellectual contributions—e.g., what has been changed, accomplished, or improved.

Impact is all about accountability and a school can demonstrate accountability to the standards by favourably answering these questions:

- Has the school's research advanced business theory, practice, and education?
- Has the school's research created more value and impact from activities that align with its mission?
- Are the school's intellectual contributions aligned with its mission, expected outcomes, and strategies?
- How does the school document its portfolio of intellectual contributions and demonstrate how it measures
- the possible impacts on targeted audiences?[9].

It is important for universities to meet their goals. Universities should consider incentives to encourage greater diversity in research, set a specific research target to add impact, value, and visibility to the school's stakeholders. The AACSB requires evidence of continuous quality improvement in management education through innovation, impact and engagement; therefore, business schools must design an implementation plan for assessing impact of intellectual contributions, show outcomes the schools are expecting from its research, and show the impact

of those expectations. These expectations need to go beyond the static lists of outputs listing only the numbers of intellectual contributions and publications in top-tier journals. The measurements need to show how schools are accountable for the impact of their research by demonstrating their value and visibility to their stakeholders and how the school's research has advanced business education, theory, and practice?

The 2013 AACSB standards are calling for business school research to be more diverse, more visible, and more accessible with more opportunities to demonstrate and publicize the value of its research[9]. These standards encourage schools to have positive and significant relationships with business and the broader community, according to their mission and vision.

CONCLUSION

Virtual learning, business simulations and a range of other innovative teaching methods shorten the distance between the student and the material to be released. In this way, students are much more likely to perceive theory and link it to practice, much easier to adapt to the scientific environment, much easier to get confident and teamwork in the business environment. A positive effect is observed both on the quality of the education system and on the business organizations where the knowledge is later applied. This is a sure sign that the education system should be bolder in the application of innovative teaching methods. Along with the rapid pace of change in the business environment, it is also necessary to make quality innovative improvements in higher education.

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INFORMATICS EDUCATION FOR UNIVERSITY STUDENTS OF THE ECONOMY AND MANAGEMENT IN DISRUPTIVE TIMES

Pavel Rosman[336]

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Abstract: *Plenty of universities offer students e-courses already in the first year of their studies. The point is whether students coming from secondary schools are ready to use the offered eLearning tools and the potential to the full. Especially for the development of students´ key competencies. This article describes the basically framework schema of teaching during which students acquire competences in the field of ICT and e-learning enabling them to use ICT in the process of teaching. The paper presents and analyses the results of our research in teaching Informatics at the Faculty of Management and Economics (FaME), Tomas Bata University (TBU) in Zlín. In the paper, we present the results of the knowledge evaluation from our survey in the period 2013 –2017. Also we discuss how to educate the future economists and managers – advanced users of business informatics, information and communication technologies (ICT) and information systems. At the same time the results of analysis, including evaluation and experience of the tutors are presented herein.*

Key words: *Education, educational technology, informatics, knowledge, research, innovation*

1. INTRODUCTION

Learning, not only at universities in an individual mental work: the more deeply and especially mentally process a substantive content, the better we understood. Foundations must be laid on quality education from an early age. Determining the level of existing knowledge of the student is an important prerequisite for continuing education at all levels, including tertiary level. As we work at the Faculty of Management and Economics (FaME), that is the reason why we often look at informatics education from the economists´ and managers´ point of view and we consider this interesting and useful. A main question we are dealing is to find out whether the future economists and managers are adequately prepared from the point of view of the competitiveness on the labour market. The article reviews the results of the knowledge evaluation of the future economists and managers in the subject Informatics for Economists and their analysis. Determining the level of existing knowledge of the student is an important prerequisite for continuing education at all levels, including tertiary level.

2. EDUCATION SYSTEM AND CURRENT TRENDS IN DISRUPTIVE TIMES

Knowledge, the implementation of ICT and innovations are considered to be the key factors of success that can ensure economic growth for individuals, companies even for whole countries. Because knowledge and information have become the most important currency for productivity, competitiveness, and increased wealth and prosperity, nations have placed greater priority on developing their human capital. Governments around the world are thus focusing on strategies to increase access to and improve the quality of education. Information and knowledge society requires computer and information literate citizens. Education today is under pressure from various views and reforms, which are often contradictory. Knowledge is the main

[336] Tomas Bata University in Zlín, Faculty of Management and Economics, University in Zlín, Mostní 5139, 76001 Zlín, Czech Republic

engine of the future economic growth. Information and knowledge society requires computer and information literate citizens. It is doubly true for university graduates. Experience of the evaluation of the course Informatics for Economists, particular aspects of ICT education show the publications in scientific journals. [1], [2]

In recent years, several advanced countries have declared the intention to transform their ICT school subject into a new Computer Science, Informatics, or Computing education. The basic idea of culture, including school culture, consists of shared meanings and common understanding, and this culture is variable from school to school and characterized in [3]. In the article [4] stated that schools are expected to do in order to promote economic competitiveness often contradicts commonly accepted global education reform thinking. Key competences were defined and also accepted e.g. in the document [5]. The document says that „*Competences are defined as a mixture of knowledge, skills and attitudes appropriate to the situation. Key competences are those, which people need for personal development, social integration, activity and employment*". As the theoretical conception can be characterized by the principles [6]. Recently, we have accepted many educational models, teaching strategies, teaching concepts and methodologies in the Czech education system according to [7].

Every few years a new disruptive technology emerges, i.e. something that fundamentally changes the way we do things. disruptive technologies: strategies for enhancing the learner experience and quality. Decision makers find themselves asking key questions: What defines a quality education in today's global information-based economy? Has education kept pace with a rapidly changing world? With the Internet, educational institutions moved from communication through paper memos to ubiquitous use of email, similarly all departments have a web presence, both to promote the department's activities generally and to have at least some presence in terms of course offerings. Mobile phones have made landlines virtually redundant; and the functionality of today's smart phones means that they are used for far, far more things than simply making a phone call. Virtual Learning Environments made educational institutions realise that technologies were an essential part of the service they offered students.

Other trends in the field of using ICT, which can be found e.g. in [8] are:

- Any function on any device, accessible anywhere and anytime, BYOD (Bring Your Own Device) principle.
- Smarter things – as mobile robots, the wireless device power, machine-to-machine communication services, mesh network sensors, home health monitoring.
- Big Data, global computing power at low prices – the world presented by almost endless analytical understanding, computation power and continuously and effectively improving cost of it, businesses can better understand their customers and effectively prevent fraud.
- Human communication technologies – technologies, which communicate with people and vice versa by much more human, more natural.
- Future system of payment – no cash, all transactions in electronic form, which helps companies to increase efficiency of payments and customers increase comfort and safety.
- 3D printing; cloud computing, process modelling, analysis of social networks, etc.

The future informatics education should be more oriented to ICT services than hardware (HW) or software (SW) components. The typical areas of education, as computer HW and SW should be innovated to education areas more connected with the digital transformation of the companies and organizations. For example, explanation the concept Industry 4.0 and themes as machine learning, Blockchain, and RFID/NFC technology. The cyber security should be educated in the broader context of the actual cyber threats as ransomware, phishing, and social

engineering. They enabled teachers to upload content and provide mechanisms for students to communicate and collaborate via tools such as forums, blogs and wikis. As a teacher we are dealing with problem how effective teach/educate the future economists and managers – advanced users of business informatics, ICT and information systems (IS). [9]

3. RESEARCH PROBLEMS FORMULATION

If our goal is individualization in teaching, respecting individual particularities of students, we have to make an analysis whether students and teachers in tertiary education are adequately prepared to master education in a competitive academic environment. As educators, we feel the need to comment on this situation. That is why we focused on real ICT skills and knowledge of our students – future advanced users, economists and managers in our research. The important queries of our research are: What is the students´ knowledge base gained during their past education in the field of computer science/informatics? How can they use their information and skills? The aim of the analysis is not only to determine the precise results, but especially to reveal the reasons mutual respect and dependence potential trends so that in the future, managed to reduce the percentage of negative results. As a very important step in determining the content and method of teaching we consider an evaluation of the knowledge base of students who enter the first year at our faculty. An evaluation of students‘ abilities and competencies to use their information for transforming them to knowledge we consider to be a very important step in determining the content and method of our effective teaching.

For analysis processing, we have determined the two hypotheses: Is the true that the number of entering students in bachelor level at FaME is declining? Is valid the opinion that the readiness of high school graduates in informatics is growing? Both hypotheses respect the FaME representatives view, presented at the semester teaching staff meetings. Another question that interested us, is whether future economists and managers are properly prepared to the competitive environment of higher education. That is why in the first seminar students – secondary school graduates, fill in questionnaires which are focused on their general knowledge of informatics/computer science and their real problem solving skills. The eCourse has a module structure and consists of 10 blocks with LMS Moodle:

- Introduction: pretest (diagnostic test) contains 40 opened questions related to ICT.
- Thematic modules: with self-retests, syllabi of lectures, exercises and assignments for self-study study materials, block of tasks, and verification of information, important dates, and interactive communication teacher with students. Each module contains some self-retests and solved tasks related to ICT.
- Summary: exam test and final questionnaire. Final test contains students’ project, practical tasks and 40 closed questions from a particular level of educational aims.

The introductory test detects the status of students' knowledge in the field of ICT) at the start of the study. Students who achieve the outcome grade A-C gain acknowledgment of the course. The summary of research results confirms the authors’ estimation that about 40% of students in the subject failed. The analysis was carried out separately for distance and full-time students. The requirements at the outcome studies are indeed the same.

4. RESULTS OF ANALYSIS

This chapter contains the results of the analysis of the input assumptions and results achieved in the subject Informatics for Economists, for the period 2012-2017 in distance study (DS) and full-time (FT) study at FaME. Requirements for input and output for each form of study in the

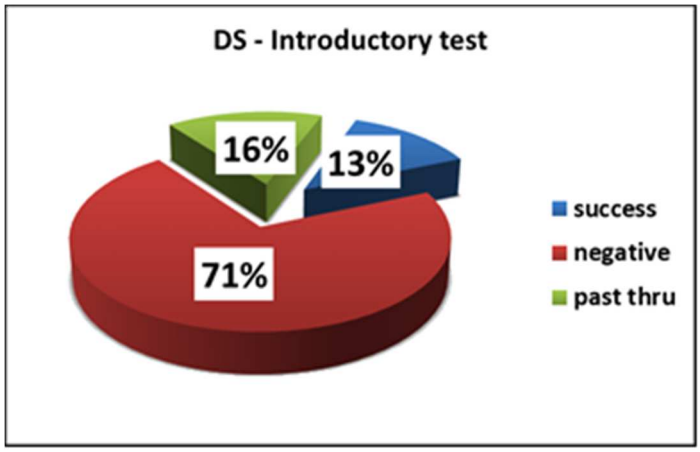
subject Informatics for Economists are the same. The differences between the two study forms consist in different time allocations of lectures and consultations during the semester, lack of exercise in the distance studies. Any form of study has a separate eLearning course in LMS Moodle with self-tests, syllabi of lectures, exercises and assignments for self-study. The full-time students hand in the exercise tasks. For the distance studies, the tasks for exercises are available at the TBU, Study portal in Zlín. [10].

4.1 Distance study – input assumptions

The summary results of the distance students in the introductory test, detecting the entering skills and their qualifications to study informatics, are shown in Table 1 and in Figure 1.

Results	2012-13		2013-14		2014-15		2015-16		2016-17		Summary	
	num	%	num	%	num	%	num	%	num	%	num	%
Grade A	4	2,7	4	2,5	5	2,7	5	3,0	9	4,6	27	3,2
Grade B	11	7,4	7	4,4	6	3,2	8	4,8	10	5,2	42	4,9
Grade C	15	10,1	5	3,2	9	4,8	5	3,0	9	4,6	43	5,0
Grade D	9	6,0	9	5,7	13	6,9	16	9,6	13	6,7	60	7,0
Grade E	14	9,4	13	8,2	17	9,0	13	7,8	17	8,8	74	8,6
F-Failed	40	26,8	58	36,7	66	35,1	58	34,7	64	33,0	286	33,4
Unpresent	56	37,6	62	39,2	72	38,3	62	37,1	72	37,1	324	37,9
Summary	149	100,0	158	100,0	188	100,0	167	100,0	194	100,0	856	100,0
Success	30	20,1	16	10,1	20	10,6	18	10,8	28	14,4	112	13,1
Negative	96	64,4	120	75,9	138	73,4	120	71,9	136	70,1	610	71,3
Past thru	23	15,4	22	13,9	30	16,0	29	17,4	30	15,5	134	15,7

Table 1: Distance study – Results of the introductory test.
Source: own elaboration.



Note on Figure 1:
Success = grade A, B, C,
Negative = F and absent,
Past thru = grade D, E

Figure 1: Summary of DS introductory test. Source: own

Survey of number DS students admitted to study at FaME in the years 2012 – 2017 shows Figure 2. The detailed results of DS students in the introductory test are shown in Figure 3.

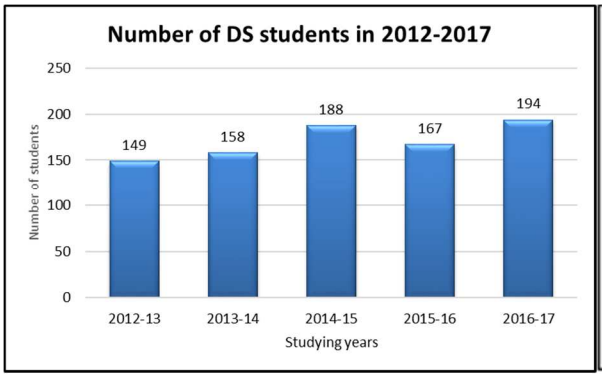


Figure 2: Survey of number distance students. Authors' own.

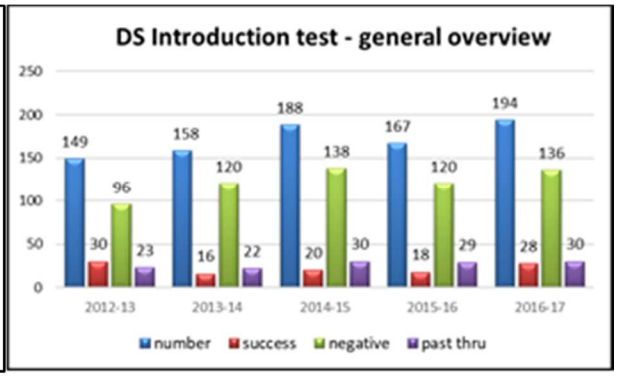


Figure 3: Introductory test. Results: Source of DS students. Source: Authors' own

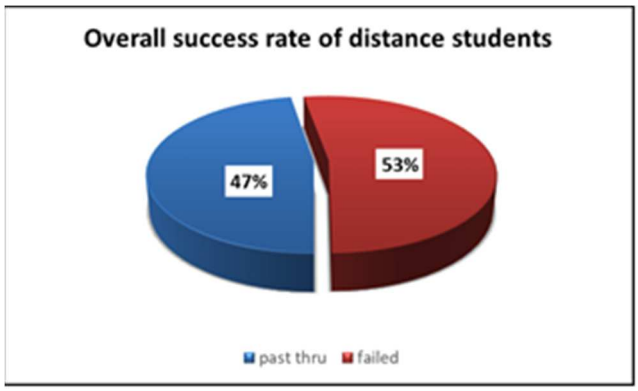
4.2 Distance study – overview of study results

The general overview and summary results of DS in the subject Informatics for Economists are shown in Tab. 2. Total overview of the success DS students is shown in Figure 4; the detailed results of DS in the study years 2012 to 2017 are shown in Figure 5.

Results	2012-13		2013-14		2014-15		2015-16		2016-17		Summary	
	num	%	num	%	num	%	num	%	num	%	num	%
Grade A	9	6,0	7	4,4	14	7,4	4	2,4	12	6,2	46	5,4
Grade B	10	6,7	13	8,2	33	17,6	23	13,8	34	17,5	113	13,2
Grade C	25	16,8	21	13,3	37	19,7	28	16,8	32	16,5	143	16,7
Grade D	16	10,7	14	8,9	14	7,4	15	9,0	19	9,8	78	9,1
Grade E	3	2,0	5	3,2	5	2,7	8	4,8	5	2,6	26	3,0
Grade F	2	1,3	10	6,3	2	1,1	12	7,2	19	9,8	45	5,3
Non-admission to the exam	84	56,4	88	55,7	83	44,1	77	46,1	73	37,6	405	47,3
Summary	149	100,0	158	100,0	188	100,0	167	100,0	194	100,0	856	100,0
Past thru	63	42,3	60	38,0	103	54,8	78	46,7	102	52,6	406	47,4
Failed	86	57,7	98	62,0	85	45,2	89	53,3	92	47,4	450	52,6

Table 2: Overview of final assessment of distance study students. Source: Own elaboration

Results of the analysis confirmed that the ratio of success/failure (47/53%) of the students in education of informatics and knowledge level of DS students are surprising, even **alarming.**



Note on Figure 4 and 5:
Past thru = grade A to E
Number = number of the distance students
Failed = grade F and non-admission to exam (non-compliance)
Successful = grade A to E

Note on Figure 6:
Success = grade A, B, C; Negative = F and absent; Past thru = grade D, E

Figure 4 The overall success rate of distance students Source: Authors' own.

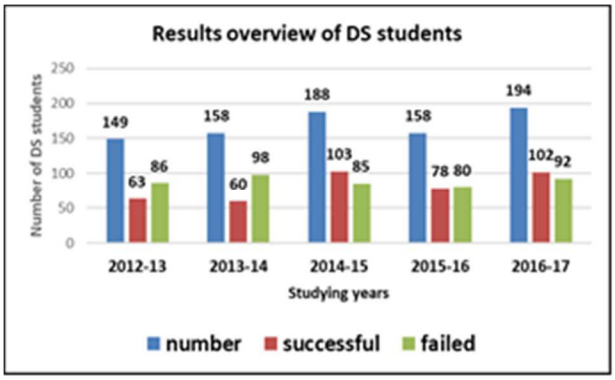


Figure 5: Overview of DS results. Source: own.

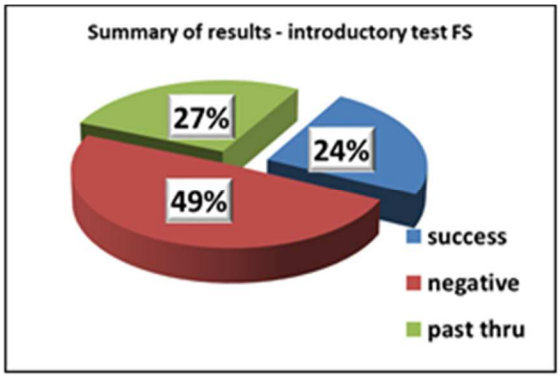


Figure 6 – introductory test FS. Source: own

4.3 Full-time study, input assumption

The summary of results in the introductory test, detecting the ICT skills and qualifications to study informatics of full-time students, is shown in Table 3 and in Figure 6.

Results	2012-13		2013-14		2014-15		2015-16		2016-17		Summary	
	num	%	num	%	num	%	num	%	num	%	num	%
Grade A	18	4,5	17	4,2	28	8,5	10	3,3	23	7,5	96	5,5
Grade B	35	8,8	23	5,7	48	20,7	37	12,1	16	5,2	159	9,0
Grade C	36	9,0	24	6,0	63	19,1	32	10,5	20	6,6	175	9,9
Grade D	48	12,1	54	13,5	54	16,4	42	13,8	33	10,8	231	13,1
Grade E	74	18,6	76	19,0	34	10,3	34	11,1	25	8,2	243	13,8
F-Fail	161	40,5	178	44,4	78	14,9	111	36,4	127	41,6	655	37,2
Unpresent	26	6,5	29	7,2	32	10,0	54	17,7	61	20,0	202	11,5
Summary	398	100,0	401	100,0	337	100,0	320	104,9	305	100,0	1761	100,0
Success	89	22,4	64	16,0	139	41,2	79	24,7	59	19,3	430	24,4
Negative	187	47,0	207	51,6	110	32,6	165	51,6	188	61,6	857	48,7
Past thru	122	30,7	130	32,4	88	26,1	76	23,8	58	19,0	474	26,9

Table 3: Results of the introductory test – full-time study. Source: Own elaboration.

Survey of number full-time students admitted to study at FaME in the years 2012 - 2017 shows in Figure 7. The overview results of FS students in the introductory test is shown in Figure 8.

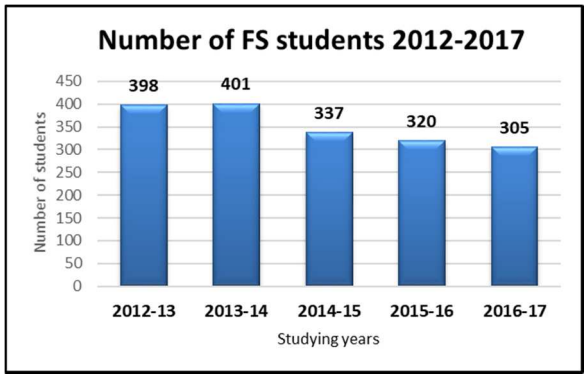


Figure 7: Survey of number FS students. Source: Authors' own

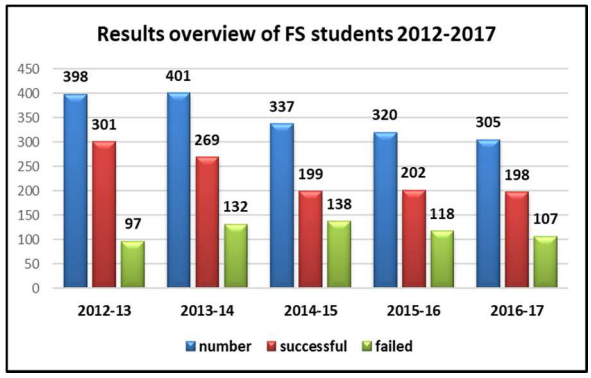


Figure 8: Results overview of FS introductory test. Source: Authors' own

The result of analysis confirms also the conclusion that the preparation of full-time (FS) students (49%) is not satisfactory for successful completion of the course Informatics at the university (see Figure 6). In particular, it lacks of solid theoretical foundations of informatics, there is lack of knowledge of ICT in preparation at the secondary level. In demonstrating practical skills while students usually do not have problems, problems mainly occur in the absence of theoretical knowledge.

4.4 Full-time Study – Results of Evaluation

The summary study results of full-time students in the subject Informatics for Economists are shown in Table. 4. The total overview of the success FS students is shown in Figure 9; the detailed results of DS in the years 2012 to 2017 shown in Figure 10. Results of analysis FS students confirm that the level of knowledge of informatics, as well as the resulting success (72%) is significantly better than by DS students (52%). Explanation can be found in better input assumptions for the study and also grant more hours on the subject.

Results	2012-13		2013-14		2014-15		2015-16		2016-17		Summary	
	num	%	num	%	num	%	num	%	num	%	num	%
Grade A	42	10,6	20	5,0	28	8,3	10	3,1	13	4,3	113	6,4
Grade B	53	13,3	39	9,7	68	20,2	34	10,6	52	17,0	246	14,0
Grade C	78	19,6	77	19,2	55	16,3	78	24,4	57	18,7	345	19,6
Grade D	87	21,9	87	21,7	35	10,4	60	18,8	42	13,8	311	17,7
Grade E	41	10,3	46	11,5	13	3,9	20	6,3	34	11,1	154	8,7
Grade F	37	9,3	38	9,5	41	12,2	40	12,5	15	4,9	171	9,7
Non-admission	60	15,1	94	23,4	97	28,8	78	24,4	92	30,2	421	23,9
Summary	398	100,0	401	100,0	337	100,0	320	100,0	305	100,0	1761	100,0
Past thru	301	75,6	269	67,1	199	59,1	202	63,1	198	64,9	1169	66,4
Failed	97	24,4	132	32,9	138	40,9	118	36,9	107	35,1	592	33,6

Table 4: The overview of the final assessment of full-time students. Source: Authors' own

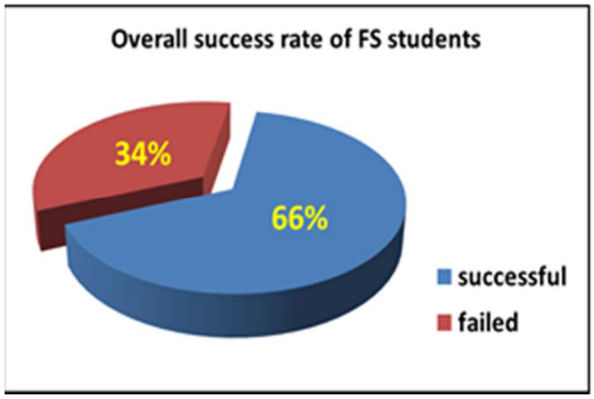


Figure 9: The overall success rate of FS. Source: Authors' own

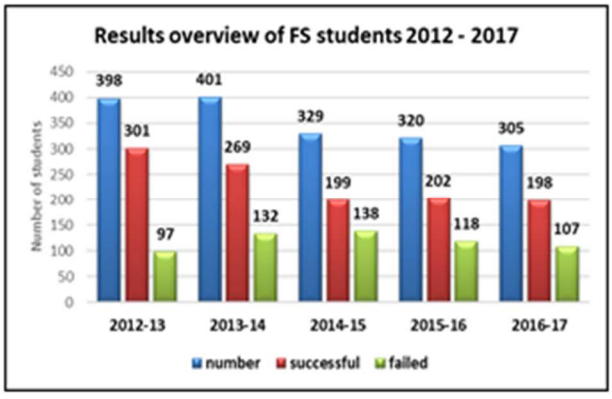


Figure 10: FS students – General overview Source: Authors' own

Note on Figure 9: Number = number of the DS students; Successful = grade A to E; Failed = grade F and non-admission exam (non-compliance)

As shown in our research, number of accepted distance students to enroll in the analyzed period 2012 – 2017 fluctuated between 150 and 200; after declining in the second and third year of analysis, growth occurs again. The number of accepted FS students in the analysed period gradually decreasesis from the initial 400 to current 305 students in both forms of study of the 1st year at FaME. Decrease in this number shows up last year analysis. The total number of students in both forms of the reporting period 2012 to 2017 fluctuates between 560 to current 499 students; this means that generally maintains roughly constant condition in the total number of students received the both forms. The input assumptions for the study of the subject do not meet the 71% of the DS students (see Figure 1) and 49% of full-time students (see Figure 6).
The final results of distance students express the ratio of **47/53 %** (success/failure) see Figure 4. The results full-time students express the ratio of **66/34 %** (success/failure) see Figure 9.

Pavel Rosman



Was born on February 23, 1948. He holds Ph.D. degree in economics (2005) from the Tomas Bata University in Zlín, Faculty of Management and Economics, Czech Republic. Currently is he employed as Assistant Professor at Faculty of Management and Economics, Department of Industrial Engineering and Information Systems. He is a lecturer in Computer Science for Economists of the FaME Study Program. The research focuses on the use of ICT in education (e-learning). He regularly attends and lectures and at conferences with international participation. He regularly publishes in collections and professional journals. As a member of the research team, he participated in the solution of scientific research projects (Research on Competitiveness of Czech Industrial Enterprises, Research on the Use of ICT to Increase Competitiveness of the Firm, Virtual Education Environment, Constructivism in Higher Education Practice). His main research interests are Information management, Computer Science, Informatics, eLearning and University Education, Knowledge Management System.

The result of analysis confirms the conclusion that the vast majority of distance students (51%) haven´t the requisite knowledge and therefore does not meet the requirements for successful completion of the course Informatics, without attending at the course at the university. The results of our analysis confirm also the conclusion that the preparation of the distance students (71%) and of full-time students (49%) is not satisfactory for successful completion of the course Informatics at our faculty.

6. CONCLUSION

Observation and findings during the pedagogical experiment brought ideas for further development and practical improvement of the course. Regarding the evaluation of hypotheses, both must be rejected. The numbers of student intake at FaME although fluctuating, but the declining trend is not confirmed. But it is not statistically detected. It can draw a clear conclusion that the FS students have better results that respects a totally different (better) condition for studying. It can be also concluded that the FS students are better prepared to study at a university in terms of ICT skills. The analysis confirmed the need to correct the established ideas and clichés that appear by ratings and studies of the course. An honest analysis of the data obtained is the best answer to the myths about the status and quality of studies students of our universities. Although the results are only one faculty, but it can be inferred that the other Czech universities are not doing otherwise. The analysis of the research results in makes it possible to suggest options for further development of the course in fields' informatics, ICT and IS. In no

case is such that it could be taught computer science at FaME canceled. Why it is necessary to provide all students – future economists and managers, as advanced users with proper education in the field of informatics, IS and ICT competences? The answer can be found in the text of this paper, in the articles [7], [9] and e. g. in sources [11], [12].

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UVOĐENJE PROMENA I ULOGA MENADŽMENTA U OSNOVNOM ŠKOLSTVU SRBIJE

INTRODUCTION OF THE CHANGES AND ROLE OF MANAGEMENT IN THE BASIC SCHOOL OF SERBIA

Katarina Diklić[337]
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***Sadržaj**: U osnovnim školama u Srbiji često se uvode promene. Od ove školske godine te promene su zahvatile ne samo osnovnu školu već i srednju. Prema najavi resornog ministarstva, promene će biti korenite i imaju za cilj podizanje na viši nivo.U sklopu njih, uvedene su novosti vezane za rukovođenje školom, prvenstveno za poslove direktora škole. U radu su navedene te promene i analiza mogućnosti delovanja direktora kao menadžera. U Srbiji još uvek direktori nisu licencirani a kod njihovog zapošljavanja traži se licenca. Pravilnik je u izradi ali ovo stanje traje već godinama. Novo vreme zahteva i novu, drugačiju osnovnu školu, a samim tim i direktora spremnog, stručnog i fleksibilnog za promene. Zato je potrebno da se direktori edukuju i osposobe za promene, za upravljanje promenama i menadžment.*

***Ključne reči**: menadžment u obrazovanju, promene, škola*

***Abstract**: Changes are often introduced in elementary schools in Serbia. Since this school year, these changes have affected not only the elementary school but also the secondary school. According to the announcement of the line ministry, the changes will be radical and are aimed at being raised to a higher level. Within them, innovations related to school management have been introduced, primarily for the duties of the school director. The paper presents these changes and analysis of the possibilities of the director as a manager. In Serbia, directors are still not licensed and their license is required for their employment. The rules-book is in the making, but this situation has been going on for years. New time requires a new, different elementary school, and therefore a director ready, professional and flexible to change. That is why it is necessary for educators to be educated and for managing changes and management.*

***Key words**: management in education, changes, school*

MENADŽMENT U OBRAZOVANJU – POJMOVNO ODREĐENJE I ISTORIJAT

Postoji mnogo definicija menadžmenta koje se veoma razlikuju. Njihova odredba ovisi od samih autora, vremena u kojem su živeli, prostora, vrste delatnosti i još mnogo faktora. To je i razumljivo kada je poznato da se menadžment vezuje za početak ljudske civilizacije i njegov vek je dug i promenjiv.

Pojam ,,menadžment u obrazovanju“ u našoj zemlji nema dugu istoriju i izaziva niz nedoumica. Razvojem društva, tehnike, proizvodnje, tehnologije, informatike, a nadasve znanja, određenje menadžmenta se menjalo, dopunjavalo, preinačavalo da bi dobio svoje mesto-naučne discipline.

[337] pedagoški savetnik, Osnovna škola ,,Vuk Karadžić” Surčin, Bratstva jedinstva 1, Surčin, Srbija

Koliko god različitosti sadržale u sebi definicije menadžmenta, najveći deo njih ima u sebi reč ,,ljudi". Ako uzmemo Drakerovodefinisanje pojma menadžmenta i njegove svrhe:,,da učini ljude sposobnim za zajedničko izvršavanje zadataka putem zajedničkih ciljeva, zajedničkih vrednosti, ispravnog uređenja, obuke i razvoja koji im je potreban da obavljaju svoj posao i da reaguju na promene", jasno se određuje kakva je funkcija ,,ljudi" u sklopu te definicije. Koliko god analizirali razlike definicija menadžmenta u novijoj literaturi, sličnost sa ovim određenjem sive eminencije menažmenta-Pitera Drakera, postoji. Zato je primenjiva i kod definisanja pojma menadžmenta u obrazovanju.

Nije ušao u pravu i potpunu upotrebu. Kad se pomene taj pojam obično se misli na direktore ili rukovodstvo škole pa samim tim i na rukovođenje. A to nije ispravno jer je rukovođenje samo deo funkcija menadžmenta. Pod menadžmentom se podrazumeva: planiranje, organizovanje, (ruko)vođenje, kordinacija i kontrolisanje. To dokazuje i Strategija obrazovanja do 2020. koja definiše ulogu menadžera ,,Rukovođenje ustanovom (direktor)." U daljem tekstu Strategije nema ni pomena menadžmenta u obrazovanju. Termin ne samo što nije prihvaćen, već se često prema njemu zauzima kritički stav, čak sa dozom podrugivanja.

Da bi se ispravnije shvatilo značenje ovog pojma kod nas, potrebno je utvrditi njegovo šire i uže područje. Neki autori razdvajaju obrazovni i školski menadžment. Šire područje ili menadžment u obrazovanju, obuhvata od Ministarstva prosvete pa do odeljenja u školi a uže područje ili školski menadžment, obuhvata školu. Može se ići u dubinu posmatranja pa u jednu vrstu školskog menadžmenta svrstati i odeljenje učenika jer se u njemu planira,organizuje kordinira ,vodi, kontroliše, vrednuje i sl.

Pod menadžmentom u obrazovanju, autori ove tematike imaju razne definicije. Stjepan Staničić npr. smatra da se ovim pojmom ,,misli na primenu karakteristika i funkcija menadžmenta u vaspitno/obrazovnoj delatnosti – od prosvetno-političkog (državnog) nivoa, do operativnog rada vaspitno-obrazovne ustanve. Određenje menadžmenta ,,prevedeno" na područje obrazovanja, znači koordinaciju ljudskih i materijalnih potencijala u području vaspitanja i obrazovanja da bi se postigli ciljevi utvrđeni državnom prosvetnom politikom."[338]

Direktor škole kao menadžer

Poslovi direktora škole su širokog, raznovrsnog i složenog spektra. ,,Pravilnik o standardima kompetencija direktora ustanova obrazovanja i vaspitanja (,,Sl.glasnik RS",br.38/2013) precizira te nadležnosti a one se odnose na:

- rukovođenje procesom vaspitanja i učenja deteta u predškolskoj ustanovi, odnosno rukovođenje vaspitno-obrazovnim procesom u školi;
- planiranje, organizovanje i kontrolu rada ustanove;
- praćenje i unapređivanje rada zaposlenih;
- razvoj saradnje sa roditeljima/starateljima, organom upravljanja, reprezentativnim sindikatom i širom zajednicom;
- finansijsko i administrativno upravljanje radom ustanove;
- obezbeđivanje zakonitosti rada ustanove.

Svi ovi poslovi poklapaju se sa definicijama funkcija menadžmenta i zato je potrebno razmotriti svaku ponaosob.

[338] Staničić, S. (2011) Menadžment u obrazovanju, Gornji Milanovac, Centar za marketing u obrazovanju

Poslovi direktora škole su:

1. Rukovođenje procesom vaspitanja i učenja deteta u predškolskoj ustanovi, odnosno rukovođenje vaspitno-obrazovnim procesom u školi

Rukovođenje je izvršna funkcija.Ona u svom području podrazumeva niz raznovrsnih poslova. Pravilnikom o standardima kompetencije direktora, ona pred direktora postavlja sledeće standarde:

- Razvoj kulture učenja.
- Stvaranje zdravih i bezbednih uslova za učenje i razvoj učenika.
- Razvoj i osiguranje kvaliteta nastavnog i vaspitnog procesa u školi.
- Obezbeđenje inkluzivnog pristupa u obrazovno-vaspitnom procesu.
- Praćenje i podsticanje postignuća učenika.

Ovo od direktora traži raznovrsne sposobnosti, znanja, umenja, sposobnosti, veštine i sl. Direktor treba da poznaje psihologiju, sociologiju, defektologiju, pedagogiju ali da ima veštinu komunikacije, rešavanja problema. U ovom segmentu svog rada, direktor radi sa decom ali i sa odraslima, sa obrazovanim i neobrazovanim. Potrebno je da poznaje kulturu i tradiciju jer ima kontakt sa osobama iz različitog kulturnog, verskog, nacionalnog, političkog i ostalih struktura. Ova funkcija nosi zadatak i odgovornost za ostvarivanje misije i ciljeva škole.

2. Planiranje, organizovanje i kontrola rada ustanove;
Standardi koji se postavljaju pred direktora u ovoj oblasti njegovog rada su:

- Planiranje rada ustanove,
- Organizacija ustanove,
- Kontrola rada ustanove,
- Upravljanje informacionim sistemom ustanove,
- Upravljanje sistemom obezbeđenja kvaliteta u ustanovi.

Kompleksni poslovi ovog područja traže od direktora: poznavanje planiranja, sposobnost i poznavanje organizacije, kontrole ali znanja iz područja informacionih tehnologija i upravljanja sistemom kvalitete. Drektor škole treba da zna da uradi: Godišnji plan rada škole, Školski razvojni plan, Plan rada direktora škole ali i izveštaje o njihovoj realizaciji. Potrebno je da poznaje sve planove koji su sastavni deo Godišnjeg plana rada škole od planova školskih timova, aktiva, veća pa do planova rada nastavnih predmeta i nastavnika.

Organizovati nastavu veoma je odgovoran posao jer ako se uzme da prosečna osnovna škola ima 400-500 učenika, oko 50-ak nastavnika i polovinu od toga nenastavnog osoblja, 900-1000 roditelja i ako se tome doda poveći broj saradnika, brojka već pokazuje kompleksnost upravljanja. Ako uzmemo u obzir i veliku slojevitost, raznovrsnost, zahtevost, stručnost i ostale faktore, uloga direktora je veoma zahtevna i odgovorna.
Kako je napredovala tehnika i tehnologija, tako su pred školom postavljani sve složeniji zahtevi. Današnje škole imaju složeni informacioni sistem i upravljanje njime zahteva od direktora, poznavanje ove oblasti.

Upravljanje sistemom obezbeđenja kvaliteta u ustanovi, takođe je složen i zahtevan posao koji pretpostavlja poznavanje menadžmenta.

3. Praćenje i unapređivanje rada zaposlenih;
Ovo područje podrazumeva standarde kompetencija:

- Planiranje, selekcija i prijem zaposlenih.
- Profesionalni razvoj zaposlenih.
- Unapređivanje međuljudskih odnosa.
- Vrednovanje rezultata rada, motivisanje i nagrađivanje zaposlenih.

Ovo područje zahteva poznavanje menadžmenta ljudskih resursa. Smatra se da je važna funkcija menadžera da zaposli kvalitetne kadrove.Koliko je to današnji direktor škole u mogućnosti? Ministarstvo prosvete i nadležni organi doneli su zakonske regulative o preuzimanju viška zaposlenih. Tako je direktor najčešće u nemogućnosti da bude menadžer kad je u pitanju ova funkcija jer često preuzima zaposlene koji su višak u svojim školama.

Zakonom je određeno stručno usavršavanje zaposlenih u prosveti i direktor je dužan da omogući stručno i profesionalno usavršavanje i napredovanje zaposlenih. Pored toga treba da je ličnost sa razumevanjem i suosećanjem, da bude podsticajan za kolektiv, da preduzima inicijativu, ohrabruje, motiviše i nagrađuje najbolje. U svakom trenutku da unapređuje međuljudske odnose i stvara radnu i pozitivnu atmosferu.

4. Razvoj saradnje sa roditeljima/starateljima, organom upravljanja, reprezentativnim sindikatom i širom zajednicom;
Standardi za ovo područje su:

- Saradnja sa roditeljima/starateljima.
- Saradnja sa organom upravljanja i reprezentativnim sindikatom u ustanovi.
- Saradnja sa državnom upravom i lokalnom samoupravom.
- Saradnja sa širom zajednicom.

5. Finansijsko i administrativno upravljanje radom ustanove;
Ovo područje od direktora zahteva poznavanje planiranja finansiranja i upravljanja finansijskim sredstvima. Ovo je područje koje obično direktori najmanje poznaju i koje je najteže za njih. Iako se navodi u zakonu da direktor te poslove radi u saradnji sa šefom računovodstva, direktor bi ipak trebao poznavati barem osnovnu problematiku ovog područja. Pored upravljanja finansijskim resursima direktor je odgovoran i za zakonitost upravljanja administrativnim procesima rada škole. To znači da poznaje propise i zakone i na osnovu njih obezbeđuje zakonitosti rada ustanove. Pored poznavanja zakona i propisa, on treba da ih prati, njihovu promenu i primenu na svoju ustanovu. Od direktora se traži da u saradnji sa sekretarom ustanove izrađuje opšte akte i dokumentaciju ustanove. I ne samo da ih izrađuje nego da prati zakonitost njihove primene.

Iz kompetencija direktora vidljivo je da je Ministarstvo prosvete delegiralo direktorima škole velike odgovornostima. Direktor je često direktan i isključivi nosilac nekih poslova u školi ali u većini slučajeva ima particiativnu ulogu. Direktor također ima dvojaku ulogu u školi jer je na jednoj strani pedagoški a na drugoj strani administrativni rukovodilac ali ti se poslovi često isprepliću. Važno je naći pravu meru odnosa jer postoje mnogi primeri da direktor pribegne jednoj ili drugoj strani.

Bez obzira o kojoj vrsti poslova, načina, stila rukovođenja ili tipu ličnosti direktora se radi, on bi uvek trebao da bude spreman na promene. U našem obrazovnom sistemu koji je u velikoj meri centralizovan pa je i posao direktora kompleksniji, teže je biti samostalan, kreativan i uvoditi promene neovisno od pretpostavljenih organa. Ipak i u ovakvoj situaciji ima mesta za uvođenje kvalitetnih promena i inovacija a samim tim i kvalitetnijeg rada obrazovno-vaspitne ustanove.

UVOĐENJE INOVACIJA U OBRAZOVNO-VASPITNE USTANOVE

Draker je u knjizi ,,Izazovi menadžmenta za 21.vek" naveo da će jedini uspešni predvodnici biti oni koji mogu da upravljaju, a još značajije, da predvode promene.

Spremnost za uvođenje i uvođenje romena i inovacija u obrazovno-vaspitne ustanove treba da je prisutna kod direktora današnjeg vremena. Adaptibilnost direktora škole doprinosi i adaptibilnosti škole kao ustanove i svih procesa u njoj. Ako znamo da su promene sve češće, treba ih predvideti pa tako direktor treba da bude vizionarski tip. Međutim i ovde centralizacija deluje negativno jer često promene su brze, nenajavljene pa zaposleni pružaju otpor. Direktor se često nalazi u poziciji između čekića i nakovnja jer je u poziciji da uvede promene sa kojima se zaposleni ne slažu pa ni on sam. Zato je potrebno poznavanje upravljanja promenama.

U okviru svojih mogućnosti, u našem obazovnom sistemu, kad je reč o uvođenja promena i inovacija, direktor treba da prednjači kao pozitivan primer. Kako su promene kompleksne i zahtevaju takav pristup, direktor škole treba da je timski igrač. U školi rade mnogi timovi: tim za stručno usavršavanje, tim za zaštitu od nasilja, zlostavljanja i zanemarivanja, tim za samovrednovanje i vrednovanje rada škole, školski razvojni tim, tim za razvoj školskog programa, tim za međuškolsku saradnju i drugi. Direktor treba da iskoristi njihove ideje o uvođenju inovacija jer timovi pokrivaju razna područja rada škole, sastoje se od različitih stručno profiliranih radnika i samim tim imaju više ideja, raznovrsnijih predloga i zamisli. Direktor treba da iskoristi i potencijal okoline, lokalne samouprave, preduzeća, udruženja, kulturnih, zdavstvenih, socijalnih i svih ostalih ustanova kod uvođenja promena i inovacija. Velika mogućnost i pomoć su potencijal koji imaju roditelji. Oni mogu mnogo pomoći u realizaciji uvođenja kvalitetnih promena i to od uređenja i opremanja prostora do učešća u realizaciji savremenih i inovatnih oblika nastave. Bilo da se radi o potencijalu lokalne zajednice, roditelja, nastavnika ili saradnika, direktor mora da prepozna i iskoristi potencijal koji će doprineti boljitku.

Ovde ima nekoliko vrsta uvođenja promena. Prvi nivo je uvođenje promena za koje je Ministarstvo prosvete ili neki drugi nadređeni organ, donelo odluku o uvođenju promena. Te promene su obavezne i obavezujuće.Često su praćene otporom i direktor škole je u nezahvalnoj ulozi jer promenu mora uvesti. Često se mora usmeravati na slamanje otpora i poštovanje nadređenih. Drugi način uvođenja promena je onaj koji nije obavezujući a gde inicijativa za promene dolazi od nastavnika, učenika ili nekog unutar škole ili van škole. Takve promene su prihvaćene sa manje otpora i zato je uloga direktora zahvalnija. On ovde ima funkciju podržavanja, motivacije i participacije. Ovde je smer uvođenja promena odozdo prema gore. Ovaj način trebao bi se sve češće primenjivati a on bi doprineo smanjivanju centralizacije i dao školama veću autonomiju za uvođenje promena.

1. Primer uvođenja promena odozgo prema dole

Uvođenje inkluzije u školi
Kada je uvedena inkluzija u škole naišla je na mnoge otpore. Nastavnici se nisu smatrali stručnim za rad sa takvom decom. Tokom svog školovanja oni nisu izučavali defektologiju, specijalnu pedagogiju i sl. Država je obećavala pedagoške asistente i lične pratioce ali ih nije obezbedila u dovoljnom broju. Potrebno je bilo pisati individualne obrazovne planove, što su nastavnici smatrali još jednim opterećenjem na obimnu administaciju koju vode. Iako su evropske zemlje uvele inkluziju pre naše zemlje, one su je uvele na adekvatniji način i nije bilo toliko otpora kao kod nas.

2. Primer uvođenja promena odozdo prema gore

Organizacija međunarodnog projekta ,,Eko-škole”
Škola nije bila u obavezi da uvede ovaj projekat, koji je veoma zahtevan i ima svoje propozicije. Nastavnica biologije sa grupom svojih saradnika predložila je direktoru i nastavničkom veću da se ovaj projekat uvede u našu školu. Istovremeno je upoznala kolektiv sa brojnim obavezama koje treba ispuniti. Dobrovoljno se javio veliki broj nastavnika, a direktor je podržao, ohrabrivao i motivisao zaposlene. Projekat je veoma uspešno realizovan a u njega su uključeni učenici, roditelji, lokalna samouprava, velik broj preduzeća i organizacija. Škola je bila među prvima u zemlji, stekla ugled i uvela brojne inovacije kako u nastavu tako i u vannastavne aktivnosti.

DA LI SU DIREKTORI OSNOVNE ŠKOLE MENADŽERI?

Strategija obrazovanja do 2020.godine u poglavlju o rukovođenju škole (direktor) objašnjava ulogu direktora kao ključnu i od kritične važnosti za rukovođenje, organizaciju, funkcionisanje i kvalitet rada ustanove, ali i za kvalitet nastave, učenja i postignuća učenika. Navodi da zbog velikog broja deformacija u ostvarivanju funkcije direktora u praksi, a zbog širokog kruga ovlašćenja potrebno je da se preduzmu mere i to:,, 1) Depolitizacija izbora direktora. U praksi je vidljiv veliki uticaj politike (i političkih partija) na izbor i rad direktora, što u velikoj meri utiče na kvalitet rukovođenja, jer se ne poštuju profesionalni kriterijumi i standardi. Neophodno je da se postigne dogovor među političkim strankama i u državnim organima da se funkcija direktora depolitizuje; 2) Preciznija zakonska regulativa funkcija direktora: u zakonskoj i podzakonskoj regulativi se moraju precizirati osnovne uloge direktora. Te promene treba da naglase ulogu direktora kao pedagoškog rukovodioca vaspitno-obrazovne ustanove: obezbeđivanje funkcionisanja ustanove kao celine; razvoj identiteta i etosa ustanove; uloga u definisanju i ostvarivanju razvojnog plana i višegodišnjeg predškolskog i školskog programa; unapređivanje sistema stručnog usavršavanja nastavnika i vaspitača i, posebno, usavršavanja u samoj ustanovi; podsticanja timskog rada nastavnika, kao i vaspitača u predškolskoj ustanovi; uspostavljanje dvosmerne saradnje sa lokalnom sredinom i roditeljima u cilju unapređivanja kvaliteta nastave/učenja (posebno vannastavnih i vanškolskih aktivnosti, uključivanja škole u život lokalne zajednice, prevencije devijantnih ponašanja) i vaspitno-obrazovnog rada i igre u predškolskim ustanovama; 3) Obuka direktora za uloge koje ima. Zakonskim i podzakonskim propisima izgraditi sistem specifične obuke direktora za složene uloge koje ima, pri izboru direktora oslanjati se na uspeh kandidata u toj obuci i njegovo prethodno profesionalno iskustvo, izgraditi sistem stalnog profesionalnog usavršavanja direktora; 4) Sistem za evaluaciju rada direktora. Taj sistem treba da bude specifičan i treba da se oslanja na uspeh direktora u stručnom usavršavanju; da zavisi i od uspeha i ugleda ustanove; od uspeha škole na spoljnom vrednovanju škole kao ustanove; od percepcije uspešnosti direktora kod učenika; vrednovanje treba da uključi i roditelje i njihova udruženja i lokalnu zajednicu.

Nakon donošenja i usvajanja strategije obrazovanja, donešen je Pravilnik o standardima kompetencija direktora ustanova obrazovanja i vaspitanja (Sl.glasnik RS,br.38/2013.) kojim su se pojasnile funkcije, poslovi i standardi koji se odnose na direktora. Takođe je donešena i odredba za uslove izbora direktora. Zakonom je određeno da direktor osnovne škole može biti nastavnik bilo kojeg profila te vrste škole (a ovde se misli na državnu osnovnu školu) sa 8 godina iskustva. Izabrani direktor koji nema položen stručni ispit za direktora, dužan je da ispit položi u roku od dve godine. Godinama je u konkursima za direktora stajao taj uslov a direktori škola niti su položili niti su mogli polagati stručni ispit. Postojao je pokušaj sa edukacijom direktora ali dalje od toga se nije odmaklo. Nadležni organi su organizovali seminare za

direktore a na njima nisu bili uvek i svi direktori. Sada je ministarstvo prosvete krenulo sa dvodnevnim edukacijama direktora. Koliko je i da li je to dovoljno? Ako konkurs jasno kaže da direktor može da bude nastavnik onda se postavlja pitanje koliko je taj nastavnik odnosno novo izabrani direktor stručan za obavljanje ovako širokog i odgovornog spektra poslova. Ako se analiza obrazovanje tih nastavnika, vidi se da oni u toku studiranja nisu imali menadžment ili sličan predmet, kao kolegij. Poneki fakulteti koji daju tu mogućnost, u novije vreme svedu učenje na 2 semestra. To je daleko od potrebnog. Upitan je i izbor i ocenjivanje rada direktora.

Sve ovo, ali i još mnogo toga, šta nije navedeno, dovodi do zaključka da većina direktora nisu menadžeri u pravom smislu te reči. Bez obzira na neke teorije koje osporavaju menadžment u obrazovanju sa stavom da škole nisu proizvodne institucije, da je upitno tržište, sticanje materijalnih dobara i sl. vreme ih demantuje.

Promene koje donosi današnje vreme, a buduće naročito, ipak će staviti školu na vetrometinu tržišta. A tržište je često nemilosrdno i traži lidersvo, preduzetništvo, inovacije, kvalitet, konkurentnost i još mnoge zahteve. Svedoci smo situacije nataliteta u našoj zemlji i sve manjeg broja učenika. Škole će se sigurno boriti u budućnosti za svakog učenika jer će im o tome ovisiti radna mesta. To se već polako ali sigurno i događa. Ovo se odnosi na državne osnovne škole. Privatne osnovne škole su u nezahvalnijem i težem položaju jer za njih tržište i njegovi zakoni već postoje. Mnogi direktori škola još ne uviđaju sve problem koje donosi buduće vreme a sigurnost im daje državni posao, osigurana i redovna primanja (plate). Međutim ovde treba uzeti u obzir i suprotne faktore a to je slaba motivacija zbog loše plaćenosti i niza drugih faktora. Razlike između direktora su velike. Neki su državni službenici pretežno administrativni radnici a drugi su više pedagoški rukovodioci.

Hteli to ili ne, vreme će zahtevati od direktora da postanu i budu menadžeri. U evropskom okruženju menažmentu u obrazovanju prilazi se na drugačiji bolji način. Mi kasnimo za tim ali moraćemo poći njihovim putem, koliko god nam se to sviđalo ili ne. Ako uzmemo za primer da se roditelji i učenici odlučuju za kvalitetnije škole, to već pokazuje taj put. To je naročito vidljivo sa nekim srednjim školama, gimnazijama ili srednjim stručnim školama koje su stekli dobru reputaciju pa već prvog dana upisa ispune svu kvotu. Te škole nemaju problema sa očuvanjem svojih radnih mesta kao slabije škole gde se dešava da radnici ostaju bez posla.

Sve ovo stavlja zadatak pred Ministarstvo prosvete i nadležne organe da menjaju sadašnju situaciju koja nije zadovoljavajuća. Razni su pokazatelji koji ukazuju da uspešan direktor osnovne škole pridonosi kvalitetu njenog rada. Ako znamo da je danas najvažniji potencijal znanje i organizacije koje uče, onda je jasno da upravo institucije u kojima se stiču znanja bi trebale prednjačiti. Naročito osnovne škole koje su temelji obrazovanja i vaspitanja. Reforme koje su donosile promene, nisu donosile i inovacije koje bi doprinele kvalitetnijem obrazovanju i vaspitanju. Ako uzmemo primer osnovne škole i njene važnosti u celokupnom obrazovnom sistemu naše zemlje, može se s pravom reći da je ona važan putokaz za budućnost. Prethodi joj predškolsko vaspitanje i obrazovanje, nastavak su joj srednje škole, fakulteti. Od njene kvalitete umnogome zavisi dalje obrazovanje. Ona je prošla mnoge reforme ali i dalje stoji činjenica da je treba restruktuirati, menjati i poboljšati. Svaka promena vlasti donosi nove promene, često nisu u kontinuitetu sa prethodnim, ne daju očekivane rezultate pa i to stvara poteškoće čelnim ljudima ovih institucija. Promene zahtevaju i poznavanje rukovođenja promenama, a za to direktori nisu osposobljeni i često su zatečeni promenama. Potrebna je jedna, kvalitetna strategija na državnom nivou koja bi uticala da se situacija u školama poboljša a samim tim i položaj direktora kao menadžera. Država treba da ima stručni strategijski menadžerski tim koji bi pre bilo kakvog donošenja nečega, trebao da uradi dobru analizu i utvrdi cilj. Centralizacija

bi trebala da se umanji a kod uvođenja promena da se krene odozdo. To bi značilo bolju ulogu direktora kao menadžera jer bi bio aktivan sudionik a ne u pasivnom položaju sprovođenja odluka odozgo.

Ministarstvo prosvete pokušava brzim, kratkim osposobljavanjem direktora. Da li je to dovoljno ili je to još jedna greška u nizu, pokazaće vreme. Međutim, vreme ne radi za nas. Razvijene zemlje koje sun a vreme shvatile značaj obrazovanja za svoj razvoj i prosperitet već su odavno rešile ovakva pitanja. Mi smo u tranziciji i ne u zavidnom položaju, ali to nas ne opravdava da ponavljamo stare greške. Ne treba da preslikavamo njihovu praksu već da učimo od uspešnijih i da prilagođavamo sve svojim specifičnostima. Treba da direktore učinimo uspešnim menadžerima.

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OBRAZOVANJE ZA DEMOKRATSKO GRAĐANSTVO I OBRAZOVANJE ZA LJUDSKA PRAVA

EDUCATION FOR DEMOCRATIC BUILDING AND EDUCATION FOR HUMAN RIGHTS

Aleksandra Jovanović[339]
Nikola Jovanović[340]
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Apstrakt: *Obrazovanje u savremenim uslovima neophodno je vezati za obrazovanje za demokratsko građanstvo i obrazovanje za ljudska prava čime bi se ovi modeli obrazovanja približili idealima obrazovanja: obrazovanjem uticati na građansku svest i razvoj građanskog i demokratskog društva a u cilju smanjenja diskriminacija i pospešivanja uslova za bezbedan i nesmetan razvoj individue kao slobodne i samosvesne jedinke i njenom suočavanju sa „poremećenim vremenom". Pri tome ne treba zanemariti značaj multikulturalnog obrazovanja, kao nužnog aspekta u razvoju građanskog društva i demokratskih potencijala društva, što ujedno ukazuje na potrebu primene građanskih prava i na lica koja se nalaze u posebnom položaju. U cilju strategije razvoja obrazovanja neophodno je sprovođenje reforme obrazovanja uz prethodno sagledavanje i analizu postojećih specifičnosti obrazovnog sistema pri čemu posebnu pažnju treba posvetiti ekonomskoj situaciji države i edukaciji pravnika, ekonomista i menadžera.*

Ključne reči: *obrazovanje, demokratsko građanstvo, ljudska prava, multikulturalno obrazovanje*

Apstract: *Education in contemporary conditions should be tied to education for democratic citizenship and human rights education, which would bring these education models closer to the ideals of education: to influence education on civil consciousness and the development of a civil and democratic society in order to reduce discrimination and promote the conditions for safe and undisturbed development individuals as free and self-conscious individuals and dealing with "disturbed times". In addition, the importance of multicultural education should not be ignored as a necessary aspect in the development of civil society and the democratic potential of society, which also indicates the need to apply civil rights to persons in a special position. For the purpose of the education development strategy it is necessary to implement the reform of education with a preliminary consideration and analysis of the existing specifics of the education system, with special attention being paid to the economic situation of the state and the education of lawyers, economists and managers.*

Key words*: education, democratic citizenship, human rights, multicultural education*

[339] University „Union-Nikola Tesla" in Belgrade, Faculty of Law, Security and Protection"Constantine The Great" Nis, Serbia
[340] University of Nis, Faculty of Mechanical Engineering - Engineering Management, Nis, Serbia

UVOD

Današnjicu karakteriše sveprisutna globalizacija koju obeležavaju turbulentne, raznovrsne promene prouzrokovane najvećim delom dobro osmišljenom proaktivnim dejstvom, praćene kreativnim radom mnogobrojnih timova. Ovakvo stanje u inovativnom društvu neminovno dovodi do pitanja uspešnosti menadžmenta znanja i ustanovljavanja adekvatnog obrazovnog sistema. Samim tim javlja se potreba za ukazivanjem budućnosti Srbije zasnovane na ekonomiji znanja koja se nalazi u direktnoj korelaciji sa kvalitetom i odgovarajućom brojnosti visokoobrazovanih kadrova. Cilj rada je ukazivanje na neophodnost formiranja savremenog menadžment sistema koji će obezbediti obrazovanje za demokraatsko građanstvo i ljudska prava, uvažavajući postojeći politički, obrazovni i poslovni sistem u Srbiji a naročito potrebu za očuvanjem demokratskog društva i ljudskih i građanskih prava i sloboda. Pored toga cilj rada je i ukazivanje na potrebu adekvatnog obrazovanja ekonomista, sociologa, psihologa i naročito pravnika, odnosno obrazovanja kako u državnom tako i nedržavnom sektoru. Oba sektora imaju potrebu za specifičnim kadrovima, adekvatno obrazovanim za očuvanje sloboda, prava i demokratije. Istraživanje svakog problema u savremenosti zahteva afirmaciju transdisciplinarnog teorijsko-metodološkog pristupa. Nepotcenjujući savremenosti možemo zaključiti da je pitanje stabilnog i održivog mira i demokratije organski povezano sa stepenom ostvarivanja socijalne pravde u savremenom svetu.

Obrazovanje je proces sticanja znanja i vaspitanja, tehničkih veština i tehnološko-informatičke kulture. Ono može biti i masovno i elitno, alternativno i permanentno, što zavisi od potreba i strategije zajednice, porodičnog nasleđa, individualnih sposobnosti i motivacije, ali i uslova sredine. Obrazovanje predstavlja uži deo socijalnog procesa učenja jedinke, tj. razvojnog toka života. Da li će ono biti socijalni kapital pojedinca i društva razvijenih ljudskih potreba, demokratskih odnosa, pravde i pravičnosti pitanje je razvijene politike celokupnog i užih segmenata društva. Obrazovanje mora biti demokratsko i po društvenim normama i po suštini.

TEMELJ OSTVARENJA USPEŠNOG RAZVOJA – VISOKO OBRAZOVANJE

Svet, a posebno Evropska unija svoju viziju razvoja i sagledavanje bitnih pitanja vezanih za demokratiju i ljudska prava vidi u ukupnoj društveno-ekonomskoj transformaciji i strategiji razvoja zasnovanoj na paradigmi: obrazovani narod i moderan društveno-ekonomski i pravni sistem praćen politikom kao ključnim faktorom obezbeđenja kreativnosti, inovativnosti i ostvarivanja demokratije i prava. Generator za ostvarivanje ovakvih ciljeva je težnja ka što uspešnijem uključivanjem pojedinca u inovativno društvo, čiji je glavni resurs znanje. Uspešnu sadašnjost ali i budućnost mogu obezbediti obrazovani pojedinci, kao rezultat obrazovnog sistema zasnovanog na principima koji podrazumevaju da obrazovnoj populaciji treba dati neophodnu osnovu dosadašnjih znanja. Savremeni obrazovni i naučni sistem kao ishod imaju znanje i stručnost. U iste je neophodno ulagati. Pre svega treba izgraditi društvenu klimu i svest vezanu za motivaciju svih faktora za inovacije što se ne može ostvariti bez odgovarajućih programa i metoda obrazovanja i vaspitanja. Savremeno obrazovanje treba da se pretvori u društvo koje uči - obrazovno društvo, jer „bogatstvo jedne zemlje nije više u obilju sirovine i energije nego u znanju - znanje postaje jedina i presudna komparativna prednost.[341]

Ukazujući na kapitalni značaj obrazovanja i nauke za razvoj savremenog društva, a posebno za balkanska društva u tranziciji, želimo istaći dva prioritetna zadatka naših istraživača i univerziteta. Prvi zadatak bi bio kritičko preispitivanje efekata i dometa sadašnje strategije

[341] Ristić Ž .„Menadžment znanja i socijalni menadžment, Beograd, Liber,2008.

razvoja i upravljanja ovim društvom i elaboracija alternativnog projekta/programa tranzicije na osnovu socijaldemokratskog modela tranzicije sa pravnom i socijalnom odgovornošću. Drugo pitanje bi bilo izgradnja modela multidisciplinarnih integrisanih studija obrazovanja za održivi razvoj praćen ostvarivanjem demokratskih prava sloboda – na našim univerzitetima. Ovakvim studijama bi se ojačali obrazovni ali i mirovni kapaciteti nove generacije visokoobrazovnih kadrova u naučno istraživačkom ali i idejnom, moralno-političko-pravnom pogledu. Pri tome je neophodno prevladati sadašnje parcijalne pristupe i oblikovati transdisciplinarni studij koncipiran humanistički. U ovom kontekstu obrazovanje bi sadržalo brojne dimenzije i relacije kao što su borba za socijalnu ravnopravnost, ostvarivanje ljudskih prava i sloboda, očuvanje demokratskog društva.

NOVI MODELI OBRAZOVANJA UNUTAR EU

Novi modeli obrazovanja unutar EU se vezuju pored ostalog i za obrazovanje za demokratsko građanstvo i obrazovanje za ljudska prava. Tako se približavaju antičkom idealu da se putem obrazovanja utiče na rađanje građanske svesti i razvoj građanskog i demokratskog društva. Na taj način se smanjuje diskriminacija i pospešuju uslovi za bezbedan i nesmetan razvoj individue kao slobodne i samosvesne jedinke. Rezultat dosadašnjeg učenja ukazuje na svest čoveka da iz svog slobodnog uma može oblikovati etički ne samo samoga sebe, „već čitav ljudski okolni svet, političku, socijalnu egzistenciju čovečanstva“ .

Savremena Evropa i EU treba da osveste značaj umnog ustrojavanja ljudske egzistencije i značaj nauke za život čoveka na koji sve više utiču savremeni politički i drugi odnosi u društvu koji zanemaruju opštu dobrobit građana i istinske vrednosti, i isključivo ističu značaj profita. Današnji obrazovni sistem leži u reformi školstva, njegovom prilagođavanju savremenim uslovima i merilima opšte evropske kulture i obrazovanosti, kojoj po svojoj suštini i pripada. Obrazovnom sistemu potrebno je ispunjenje niza kriterijuma, pored usklađivanja sa Bolonjskim procesom, a pre svega obrazovanje koje stavlja akcenat na obrazovanju za ljudska prava. Primena standarda iz oblasti ljudskih prava, tj. Evropske konvencije o ljudskim pravima naročito se zahteva u okviru domaćeg zakonodavstva i prakse u cilju čijeg ostvarenja se sprovodi edukacija za pravnike, sudije, tužioce i advokate. U Srbiji je ovakav projekat započet 2002. godine. Obrazovanje za demokratsko građanstvo je već etablirano i u školskom obrazovanju kroz uvođenje nastavnog predmeta Građansko vaspitanje sa ciljem sprovođenja obrazovanja za demokratski život u zajednici.

Izraz obrazovanje za ljudska prava predstavlja opšte označenje za široku lepezu programa iz oblasti građanskog vaspitanja, obrazovanje za demokratriju obrazovanja za razvoj, obrazovanja za mir, interkulturalno obrazovanje, obrazovanje za razvoj itd. Intecije ka ovakvoj vrsti obrazovanja podsticane su najpre iz neformalnog obrazovanja - kroz aktivnost nevladinih organizacija, humanitarne i mirovne organizacije.[342] Na taj način društvo usmerava u pravcu usvajanja onih vrednosti koje obezbeđuju skladan život u građanskom društvu čiju osnovu čini poštovanje ljudskih prava i sloboda. U cilju poštovanja istih neophodno je uspostaviti demokratsko društvo jer su u Uniji postojali „izazovi u vidu jačanja rasizma i ksenofobije, raznih oblika diskriminacije, manjkavosti i korišćenja ekonomskih i socijalnih prava od strane ranjivih grupa i nezadovoljavajućeg tretmana izbeglica i lica koja su tražila azil, lošeg tretmana pritvorenika i dr.“ [343]

[342] Klemenović J., Obrazovanje za ljudska prava u obrazovnom sistemu Srbije, Evropske dimenzije promena obrazovanog sistema u Srbiji, Zbornik radova, na putu ka Evropi znanja, knj. 2, 2006. str 166.
[343] Ignjatović D., Zaštita ljudskih prava u EU posle Lisabona . zaokruživanje evropskog sistema zaštite ljudskih prava, Kako nastaje i deluje pravo EU, Beograd, Službeni glasnik, 2009.

Demokratičnost i poštovanje ljudskih prava spada u projekt „Obrazovanje za demokratsko građanstvo“ započet 1997. godine sa ciljem da učvrsti odnose između obrazovanja za demokratsko građanstvo i učenja ljudskih prava, čemu je pomogao razvoj kompetencija za demokratsko građanstvo, jačanje kapaciteta za obuku nastavnika i unapređenje demokratskog upravljanja obrazovnim institucijama.

Ne možemo ne pomenuti Povelju Saveta Evrope o obrazovanju za demokratsko građanstvo i obrazovanje za ljudska prava usvojenu u okviru preporuka Odbora Ministara CM7rec (2010). Svrha povelje je obuka, obrazovanje, podizanje svesti, informisanje, praktična primena i pospešivanje aktivnosti čiji je cilj osposobljavanje učenika (praktična primena prvenstveno kod učenika u školskom, srednjoškolskom ili univerzitetskom parlamentu) da uživaju i da brane svoja demokratska prava i odgovornosti u društvu.

Cilj obrazovanja za ljudska prava je da doprinese izgradnji i odbrani univerzalne kulture ljudskih prava u društvu, radi unapređenja i zaštite ljudskih prava i osnovnih sloboda. U osnovi ovakvog obrazovanja leži težnja ka smanjenju diskriminacije i stvaranju uslova za bezbedan i nesmetan razvoj pojedinca kao slobodne samosvesne individue koja će u skladu sa svojim sposobnostima i veštinama uticati na razvoj društva. Ovo obrazovanje ide i u pravcu ostvarivanja građanskog obrazovanja koji zahteva od pojedinca da uzme aktivno učešće u stvarima društva i države, pri čemu ima u vidu pravo drugog čoveka na slobodu, govor, mišljenje i delovanje. Pri tome se ovo obrazovanje odnosi na svakog pojedinca, građanina bez obzira na rasnu, versku, ili etničku pripadnost pri čemu se isključuje svaka diskriminacija i omogućava racionalna integracija mnoštva individualnih perspektiva u političku zajednicu.

Demokratija bi trebala predstavljati racionalni sporazum o zajedničkom životu u kojem se ostvaruju i obezbeđuje ostvarenje prava i slobode praćeno funkcionisanjem političke vlasti u skladu sa principom ograničene bezgranične slobode i nosilaca političke vladavine/vlasti. I pored toga ostvarivanje i poštovanje ljudskih prava ne može uvek i u potpunosti da parira demokratskoj ideji o jednakosti svih, već joj se približava kada je u pitanju jednako obrazovanje za sve. Obrazovanje, bitan faktor demokatizacije društva u savremenom dobu treba pratiti odgovarajuće strateško planiranje. Srbija je 2012. godine usvojila Strategiju razvoja obrazovanja do 2020. godine. Ista predviđa unapređenje obrazovanja i zapošljavanja uz pomoć obrazovanja i obučavanja mladih, korišćenjem stipendije za iste u drugim zemljama i podsticanjem zemalja EU da razviju mere kako bi pojednostavile tranzicije iz sistema obrazovanja na tržište rada.

MULTIKULTURALNO OBRAZOVANJE – POKAZATELJ DEMOKRATIČNOSTI DRUŠTVA

Politička osnova demokratije mora biti garant i čuvar slobode i prava građana, slobode i etičkih, kulturnih i političkih prava manjina, te je afirmacija principa multikulturalizma neophodan uslov evropske demokratije koji se na nivou obrazovnog sistema javlja kao stvaranje uslova za multikulturalno obrazovanje. Ne možemo demokratičnost društva zasnovati samo na jednakom pravu glasanja. Jedan od uslova za stvaranje i nastajanje demokratskog društva zasniva se na činjenici da svaki pojedinac ima jednake mogućnosti za obrazovanje. Osnovna svrha ovakvog obrazovanja je unapređenje odnosa između različitih grupa i sticanje znanja, stavova i vrednosti koji će omogućiti pojedincu da učestvuje u interakcijama i socijalnim akcijama koje mogu društvo voditi ka demokratizaciji. Cilj multikulturalnog obrazovanja je razvoj i promocija različitih kultura i formiranje pozitivnih stavova o različitosti. Bitna pretpostavka multikulturalnog obrazovanja je mogućnost završavanja školovanja na maternjem jeziku,

mogućnost učenja jezika drugih naroda i stranih jezika. Primer obrazovanja u multikulturalnoj državi je Jugoslavija ili danas Vojvodina. Srbija se uspešno prilagodila politici multikulturalnosti i naročito na prostoru Vojvodine pokazala dobru implementaciju konvencije o zaštiti nacionalnih manjina te je 2012. godine dobila evropsku nagradu za sprovođenje najviših standarda u domenu multikulturalnog obrazovanja. Multikulturalno obrazovanje ostvaruje se i putem slobodnih vannastavnih aktivnosti, festivala, takmičenja, izložbi, kulturnih manifestacija, itd. U okvirima EU pitanje obrazovanja nacionalnih manjina kojim se afirmiše multikulturalno obrazovanje spominje se u dokumentu Saveta Evrope 1998 „Okvirna konvencija o zaštiti nacionalnih manjina".

ZAKLJUČAK

U kontekstu procesa globalne transkontinentalne geopolitičke tranzicije, danas na Balkanu, kao geoprostoru susreta i sudara različitih civilizacija živimo u uslovima „nedovršenog mira", koji bez obzira na brojne oblike spacifikacije, svakog trenutka može izmaći kontroli ukoliko se ne uspostavi čvrst sistem demokratije i demokratskog društva. Savremeno čovečanstvo pati od humanističkog i emancipatorskog deficita praćeno terorizmom, kriminalom, pohlepom itd,. što nas navodi na zaključak da bez izgradnje harmoničnog i zdravog društva nema stabilnog i trajnog mira u svetu, niti solidarnosti i jedinstva u odbrani zemlje a ni ostvarenja ustavom garantovanih građanskih prava i sloboda. Društvo se ne sme distancirati od politike ljudskih prava (kojim se bavi i Savet Evrope). Međunarodna bezbednost može biti uspostavljena jedino sprečavanjem kršenja ljudskih prava. Ljudska prava predstavljaju ključni i neophodni element demokratskog društva.

Obrazovanje mora biti demokratsko i po društvenim normama i po suštini. Uostalom, nema prave demokratije bez širokog obrazovanja masa. Iz tog razloga je ulaganje u obrazovanje dugoročno isplativo jer je masovno, dostupno, humanističko i fundirano na naučnoj osnovi. Ukoliko to nije, jasna je korelacija – nedostatak pravog obrazovanja vodi nezadovoljstvu, neostvarivanju ljudskih prava, kriminalu, nasilju itd. Za svako demokratsko društvo nužno je da obrazovanje bude priprema i preliminarna stepenica za razvijanje građanskog društva i pravne države. U Srbiji je potrebno sagledati specifičnost obrazovnog sistema i u skladu sa tim sprovoditi reforme. Neophodno je omogućiti obrazovanje i na funkcionalnom nivou i formirati nastavne programe na način na koji bi se lakše prilagodili novim svetskim tokovima kako bi obrazovanje imalo ključnu ulogu u reformi i napretku društva. Putem obrazovanja potrebno je izvršiti reforme koje će stvoriti društvo u kome se poštuju ljudska i manjinska prava, afirmiše princip multikulturalizma u cilju pospešivanja demokratičnosti obrazovanja, kao i demokratskog društva u celini.

Formiranjem Centra za multidisciplinarne studije demokratije i ljudskih i građanskih prava i sloboda ne samo da bi se znatno obogatio studijski program na univerzitetu već bi se dalje podstakao rad na istraživanju problema u vezi sa demokratijom, pravima i slobodama kao i aktivnosti na afirmaciji vrednosti ljudskih i građanskih prava i sloboda i demokratije, čime bi se jačali procesi regionalne stabilnosti i sigurnosti građana. Vreme je da nove generacije mladih šire patriotizam i da budućnost koja im pripada osvajaju stvaralaštvom u miru i slobodi. Ne treba zanemariti proces obrazovanja u redovnom obrazovnom sistemu, tako i proces stručnog osposobljavanja, usavršavanja i inovacije znanja (permanentne edukacije) na kursevima i seminarima pri obrazovnim i naučnim institutima.

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Povelja Saveta Evrope o obrazovanju za demokratsko građanstvo i obrazovanje za ljudska prava Usvojena u okviru preporuka Odbora ministara CM/Rec(2010)7 „Okvirna konvencija o zaštiti nacionalnih manjina“ Saveta Evrope 1998.

OBRAZOVANJE SLUŽBENIKA OBEZBJEĐENJA I DETEKTIVA

EDUCATION OF SECURITY OFFICERS AND DETECTIVES

Željko Z. Spalević[344]
Žaklina Spalević[345]
Ljubiša Konatar[346]
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Sažetak: *Autori u ovom radu fokusiraju pažnju na obrazovanje pripadnika obezbjeđenja u Crnoj Gori u privatnom i javnom sektoru a koje se odnosi na: djelatnost obezbjeđenja privatnih bezbjednosnih kompanija i unutrašnje obezbjeđenje u privatnim privrednim društvima, obezbjeđenje u privrednim subjektima gdje je osnivač država ili lokalna samouprava i na organe u javnom sektoru koji imaju uspostavljenu unutrašnju službu zaštite. Pored službenika obezbjeđenja dato je obrazovanje privatnih detektiva. Dakle, predmet rada je njihovo obrazovanje a imajući u vidu da samo stručni i profesionalni kadrovi doprinose ukupnoj bezbjednosti nameće cilj da se sagledaju sadržaji programa obrazovanja koji se izučavaju u akreditovanim ustanovama.*
Rezultat ovog istraživanja treba da prikaže potrebne nivoe kvalifikacija, sadržajnost tematskih oblasti za stručne kvalifikacije službenika obezbjeđenja i detektiva, zajedničke oblasti izučavanja, odnos između završetka programa obrazovanja i položenih stručnih ispita kao uslova za dobijanje dozvole a tim i početka rada. U radu su korišćene naučne metode: indukacija i dedukcija, anketa, metoda analize i sinteze, komparativna metoda, metoda deskripcije, statistićka metoda i druge naučne metode koje treba da doprinesu razjašnjenju postavljenih problema istraživanja.

Ključne riječi: *kvalifikacija, program obrazovanja, stručno, službenici obezbjeđenja, detektivi.*

Abstract: *In this paper, the authors focus an attention on the education of security personnel in Montenegro in the private and public sector, which refers to: the activity of securing private security companies and internal security in private companies, security in companies founded by the state or local self-government and to public sector bodies which have established internal security service. In addition to security officers, the education of private detectives was given. Therefore, the subject of this paper is their education, and having in mind that only professional staff contribute to overall security imposes a goal to consider the contents of the education program which are being taught at accredited institutions.*
The result of this research should show the necessary levels of qualifications, the content of the thematic fields for the professional qualifications of security officers and detectives, the common field of study, relation between completing the education program and passing professional exams as conditions for obtaining the license and, therefore, starting work. In this paper scientific methods have been used: induction and deduction, survey, method of analysis and synthesis, comparative method, description method, statistical method and other scientific methods that should contribute to the clarification of the set research problems.

Key words: *qualifications, education program, professional, security officers, detectives.*

[344] Docent, Humanističke studije, Univerzitet Donja Gorica, Podgorica, Crna Gora
[345] Docent, Univerzitet Singidunum, Srbija
[346] MSc Terorizam, organizovani kriminal i bezbjednost, 13 jul Plantaže AD, Podgorica, Crna Gora

UVOD

Na bezbjednost savremenog društva utiču mnogobrojni negativni činioci i otuda stalna potreba da se pronađu rješenja kako bi se uticalo na smanjenje ili konrolu takvih uticaja. U odnosu na neko prošlo vrijeme pojedini negativni činioci koji su bili strijepnja čovječanstvu su nestali ili se modifikovali ali su i novi nastali. Permanentno se unapređuju stare i iznalaze nove metode suprostavljanja savremenim prijetnjama i zaštite onog što se zovu interesi jednog društva i države. Nesumnjivo su za mnoga društva prioritetni interesi demokratija, prosperitet, poštovanje prava, imovinska sigurnost ili bezbjednost bez kojih je nezamislivo svakodnevno funkcionisanje. Svaki od ovih prioriteta ima, dalje, svoje interese i ciljeve pa tako i bezbjednost.

Dr Željko Spalević *rođen je 17.07. 1969. u Vršču, Srbija. Osnovnu i srednje ekonomsku školu – prosvjetno –pedagoški smjer završio u Podgorici. Višu vojnu akademiju KoV VVSS – smjer inžinjerija, Beograd, završio je 1990. Na Fakultetu za poslovni menadžment – smjer Civilna bezbjednost, u Baru, godine 2006. diplomirao na temi: "Izbor, obuka i trening pripadnika obezbjeđenja ličnosti". Magistarski rad na temu: "Pravni položaj policije u upravnom sistemu Crne Gore sa posebnim osvrtom na zaštitu ličnosti", odbranio je jula 2010. na Fakultetu za državne i evropske studije u Podgorici. Februara 2013. na "Univerzitetu Singidunum", Fakultet za pravno političke studije u Novom Sadu – Srbija, odbranio je doktorsku disertaciju pod nazivom: „Sistem zaštite državnih ličnosti i objekata od terorizma u Crnoj Gori" i stekao zvanje doktor političkih nauka. Od februara 2015. angažovan je kao predavač na Univerzitetu Donja Gorica u Podgorici, Humanističke studije – smjer Međunarodna i nacionalna bezbjednost.*



Jedan od bezbjednosnih interesa i ciljeva je poboljšanje životnog standarda građana ponudom kvalitetnijih javnih usluga, kroz efikasan sistem obrazovanja[347]. Sa druge strane, sistem obrazovanja doprinosi bezbjednosnim interesima kroz obrazovanje službenika obezbjeđenja koji su angažovani u raznim agencijama za privatno obezbjeđenje, privrednim društvima i ustanovama od značaja za bezbjednost države koji su kao takvi - elementi sistema nacionalne bezbjednosti. Dakle, treba istaći da je stvaranje kvalifikovanog osoblja u ovim elementima zakonska obaveza ali i profesionalni standard koji značajno doprinosi ukupnoj bezbjednosti odnosno zaštiti imovine i lica. Na ovaj način obrazovanje dobija svoju potpunu ostvarivost u bezbjednosti jer se bez stručnih znanja i poštovanja najvećih vrijednosti ne može uspješno suprostavljati savremenim negativnim bezbjednosnim uticajima.

Obrazovanje, odnosno osposobljavanje službenika obezbjeđenja povjereno je ustanovama koje su dobile akreditaciju nadležnog ministarstva za obrazovanje. Nosioci stručnog obrazovanja kandidata za poslove zaštite imovine i lica obavljaju ovlašćene ustanove kojih u Crnoj Gori ima dvije i to: Policijska akademija u Danilovgradu i privatna ustanova Urban Protection Training Center iz Podgorice. Ovaj vid obrazovanja spada u kategoriju obrazovanja odraslih što za cilj ima osposobljavanje službenika obezbjeđenja za tržište rada i podizanje nivoa znanja, vještina i kompetencija u oblasti bezbjednosti. Obrazovanje se sprovodi realizacijom namjenskih programa stručnog osposobljavanja za službenike obezbjeđenja i detektive.

Programi obrazovanja za osposobljavanje za sticanje stručnih kvalifikacija službenika obezbjeđenja i detektiva, nivoi kvalifikacija pripravnički staž, obaveza polaganja stručnog

[347] *Strategija nacionalne bezbjednosti*, „Sl. list Crne Gore", br. 75/08., str. 2.

ispita, uređeni su zakonom i drugim propisima. Nadležnost za propisivanje programa obrazovanja su podijeljene između nadležnih ministarstava a polaganje stručnog ispita realizuje se pred komisijom koju imenuje ministar inutrašnjih poslova.

Programi obrazovanja se sastoje od predmetnih oblasti koje se realizuju kroz teorijska predavanja i praktične oblike nastave gdje se usvajaju znanja i paralelno sprovode praktične vještine. Svrha programa je osposobljavanje službenika obezbjeđenja i detektiva i dobijanje odgovarajuće stručne kvalifikacije. Stručno osposobljavanje, odnosno pripravnički staž omogućuje službenicima obezbjeđenja i detektivima da tokom svog rada uspješno realizuju svoje dužnosti u skladu sa zakonom i drugim propisima.

Obuhvaćeni period istraživanja je 2006-2016 jer su 2005. doneseni zakoni o zaštiti imovine i lica i detektivsku djelatnost sa kasnijim izmjenama i dopunama. U istraživačkom periodu doneseni su i drugi zakoni i propisi kojima se uređuje obrazovanje službenika obezbjeđenja i detektiva.

1. OKVIR KVALIFIKACIJA

Da bi bezbjednost dobila kadar koji će odgovoriti profesionalnim zahtjevima zaštite imovine i lica, bez obzira da li se radi o privatnom ili javnom sektoru, ističe se neizostavni okvir kvalifikacije koji je uređen Zakonom o nacionalnom okviru kvalifikacija[348], i koji obuhvata: nivoe, odnosno podnivoe kvalifikacija, opise nivoa i ishoda učenja za svaki nivo, odnosno podnivo kvalifikacija, tipove kvalifikacija i isprave kojima se dokazuju stečene kvalifikacije (član 9).

Kroz opšti opis nivoa, odnosno podnivoa kvalifikacija određuju se opšta teorijska i praktična znanja, vještine i kompetencije. Kvalifikacije se svrstavaju na osnovu složenosti postignutih ishoda učenja, opisanih kroz znanje, vještine i kompetencije u osam nivoa okvira kvalifikacija. U odnosu na ciljnu grupu – službenike obezbjeđenja pomenućemo samo tri nivoa, pa tako - u prvi nivo - podnivo dva (I2) spada kvalifikacija završenog osnovnog obrazovanja. U nivo tri (III) spada kvalifikacija srednjeg stručnog obrazovanja, dok u četvrti nivo (IV) spada kvalifikacija srednjeg opšteg i stručnog obrazovanja (član 10 Zakona). Opis nivoa i podnivoa kvalifikacija je mjerljivi pokazatelj složenosti znanja, vještina i kompetencija koje je lice steklo učenjem i dokazalo nakon postupka učenja (član 2) [349]. Nivo kvalifikacija obrazovanja za detektive je šest (VI) što podrazumijeva najmanju kvalifikaciju visokog stručnog obrazovanja. Nivo kvalifikacija sa visokom stručnom spremom, pored drugih uslova, omogućuje licu da izrađuje planove zaštite obavezno štićenih objekata. Tipovi kvalifikacija mogu biti: kvalifikacije nivoa obrazovanja (osnovno, srednje, više, visoko obrazovanje ...) i stručne kvalifikacije (zastitar tehničar, tjelohranitelj, detektiv...). Na kraju, isprava kojom se dokazuju stečene kvalifikacije je sertifikat (potvrda, uvjerenje).

Nivoi kvalifikacija opisuju se sinergijom komponenti kao što su znanje, vještine i kompetencije koje su definisane u Zakonu (član 6)[350] dok su nivoi kvalifikacija podzakonskim propisom

[348] *Zakon o nacionalnom okviru kvalifikacija,* „Sl. list Crne Gore“, br. 80/10.
Kvalifikacija je formalni rezultat provjere i procesa ocjenjivanja kada nadležno tijelo utvrdi da je kandidat postigao ishode učenja u skladu sa predviđenim standardima, prema: Crnogorski kvalifikacioni okvir [online], dostupno na: http://www.cko.edu.me/Default.aspx?cid=17 (28.12.2017.)

[349] *Pravilnik o opisu nivoa i podnivoa kvalifikacija,* Ministarstvo prosvjete i sporta, br. 01-345/4, Podgorica, 06.10.2011.

[350] *Znanje* je skup stečenih i povezanih informacija koje su rezultat učenja. To je skup podataka, načela, teorije i prakse koji su povezani sa područjem rada ili učenja. U kvalifikacionom okviru znanje se opisuje kao teorijsko

detaljno opisani[351]. Dakle, od predstavljenih nivoa okvira kvalifikacija - prvi nivo ima dva podnivoa a podnivo dva (I2) koji je relevantan za čuvara opisuje se kroz znanje, vještine i kompetencije (član 3 Pravilnika):

- znanje: osnovna opšta znanja, poznavanje osnovnih činjenica i pojmova u oblasti rada koja omogućava dalje sistematično učenje,
- vještine: osnovna jezička, matematička i informatička pismenost; osnovna znanja iz prirodnih i društvenih nauka; obavljanje, uz detaljne smjernice, osnovnih i ranije isplaniranih zadataka, u poznatim situacijama, koji se rijetko mijenjaju, uz upotrebu osnovnih metoda i alata,
- kompetencije: obavljanje poslova i zadataka u predvidljivim i poznatim situacijama; ograničenu samostalanost u radu na jednostavnim, poznatim poslovima i zadacima pod neposrednim nadzorom; vrednovanje rada je prema jednostavnim kriterijumima; nema odgovornosti za rad drugih.

Za ostale nivoe okvira kvalifikacija za službenike obezbjeđenja: zaštitara lica i imovine, tjelohranitelja, pratioca vrijednosti i zaštitara tehničara relevantni su treći i četvrti nivo.

Treći nivo (III) opisuje se kroz znanje, vještine i kompetencije (član 5 Pravilnika):

- znanje: osnovna opšta i stručna znanja, uz poznavanje činjenica i procesa u oblasti rada,
- vještine: kognitivne i praktične vještine omogućavaju rješavanje poznatih i manje poznatih situacija; poslove i zadatke koji su srednje zahtjevni, manje standardizovani sa različitom opremom i uređajima u uslugama,
- kompetencije: osposobljenost za izvođenje poslova i zadataka koji nijesu uvijek unaprijed definisani, uz veći stepen odgovornosti i samostalnosti; rad je u skladu sa opštim instrukcijama; u okviru unaprijed datih ovlašćenja, u svom djelokrugu rada, planira, priprema, organizuje i vrednuje sopstveni rad i rad pojedinaca i manje grupe.

Četvrti nivo (IV) ima dva podnivoa, i to: podnivo jedan (IV1) koji će biti pomenut. Podnivo jedan (IV1) opisuje se kroz znanje, vještine i kompetencije (član 6 Pravilnika):

- znanje: sistematična i cjelovita opšta i stručna znanja u oblasti rada, koja uključuju povezivanje činjenica i teorijskih principa i omogućavaju dalje sistematično učenje,
- vještine: primjena različitih kognitivnih i praktičnih vještina, baziranih na teorijskim znanjima i principima, neophodnih za rješavanje problema i izvršavanje različitih zadataka u oblasti rada,
- kompetencije: samostalnost u rješavanju zadataka u oblasti rada, uz predviđanje posljedica donesenih odluka i postupaka; odgovornost za sopstveni rad i rad grupe i vrednovanje rezultata rada prema utvrđenim kriterijumima.

Kako je već navedeno, kvalifikacije koje se odnose na visoko obrazovanje i detektive je šesti nivo (VI) nivoa kvalifikacija i opisuje se kroz znanje, vještine i kompetencije (član 8 Pravilnika), i to:

- znanje: pokazuje široka teorijska i praktična znanja iz predmeta koji omogućava razumijevanje i primjenu znanja struke; koristi znanje koje se zasniva na aktuelnim

i/ili činjenično. *Vještine* obuhvataju sposobnosti primjene znanja u rješavanju zadataka i problema. U kvalifikacionom okviru vještine se opisuju kao kognitivne (razumijevanje, opažanje, pamćenje, planiranje) ili praktične. *Kompetencije* su pokazane sposobnosti upotrebe znanja i vještina, kao i lične, socijalne i metodološke sposobnosti u radnom ili okruženju učenja. U kvalifikacionom okviru kompetencije se određuju na osnovu samostalnosti i odgovornosti.

[351] *Pravilnik o opisu nivoa i podnivoa kvalifikacija*, Ministarstvo prosvjete i sporta, br. 01-345/4, Podgorica, 06.10.2011.

dešavanjima i kritički razmišlja o određenom predmetu; pokazuje kritičko razmišljanje o vlastitom potencijalu; pronalazi argumente za rješavanje problema u okviru svoje oblasti i argumente umije da zastupa;

- vještine: vlada određenim metodama, vještinama i praksom povezanim sa predmetom, od kojih su neke specijalizovane; primjenjuje rutinske metode ispitivanja i istraživanja; prikuplja i tumači relevantne podatke u svojoj oblasti; daje kritičku ocjenu stručnih problema; prati i primjenjuje razvoj novih tehnika i tehnologija; prepoznaje glavne probleme i pokazuje sposobnost za njihovo rješavanje; primjenjuje znanje na načine koji pokazuju profesionalni pristup radu i praksi i pokazuje sposobnost da samostalno razvija ideje; sposoban je da formira mišljenja na osnovu nepotpunih ili ograničenih informacija;
- kompetencije: pokazuje sposobnost rukovođenja, kao i inovativne sposobnosti u nepoznatim i nepredvidivim radnim kontekstima; samostalan je u preuzimanju inicijative u nekim manje zahtjevnim aktivnostima na realizaciji određenog predmeta; preuzima određenu odgovornost za rad i obuku drugih i konstantno vrednuje sopstveni rad i odgovornost prema poslu; pokazuje sposobnost timskog rada pod vodstvom drugih kompetentnih lica; pokazuje kreativnost u razvoju projekata i inicijativa.

2. PROGRAMI OBRAZOVANJA ZA SLUŽBENIKE OBEZBJEĐENJA I DETEKTIVE

Na ovom mjestu pokušaćemo da izložimo programe osposobljavanja za sticanje stručnih kvalifikacija u zavisnosti od stručne kvalifikacije odnosno nivoa kvalifikacije stručnog obrazovanja (školske spreme) bez dubljeg razmatranja tematskih sadržaja prvenstveno zbog racionalnosti prostora.

Programe obrazovanja službenika obezbjeđenja za sticanje stručne kvalifikacije zaštitar tehničar, čuvar, pratilac vrijednosti, tjelohranitelj i zaštitar lica i imovine donijelo je za Ministarstvo rada i socijalnog staranja. Program obrazovanja za pratioce vrijednosti i zaštitare lica i imovine sprovodi se sa osam predmetnih oblasti što je u odnosu na druge programe najveći broj oblasti. Za očekivati je da je i broj časova približan ali, program za pratioce vrijednosti je najobimniji i iznosi ukupno 262 časa. Zanimljivo je da program za zaštitare lica i imovine ima 172 časa i obimniji je jedino od programa za čuvare. Za zaštitare tehničare isključivo se zahtijeva IV nivo kvalifikacije obrazovanja a broj časova za sticanje stručne kvalifikacije je 244 časova što je manje od već pomenutih pratilaca vrijednosti ali i od tjelohranitelja čiji se program realizuje sa 254 časova.

Ako uporedimo programe obrazovanja službenika obezbjeđenja, u nekoliko predmetnih oblasti možemo primijetiti istovjetnost ili određeni nivo sličnosti kojima su obuhvaćeni stručni tematski sadržaji. U cilju lakšeg razumijevanja i praćenja, predmetne oblasti, u nastavku su numerički postavljene.

Prema Programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije **zaštitar/ka tehničar/ka**[352], osnovni obrazovni zahtjev su stečena kvalifikacija nivoa obrazovanja IV1 iz područja elektrotehnike ili mašinstva i uvjerenje o zdravstvenoj sposobnosti. Program se sastoji iz sedam predmetnih oblasti:

[352] *Rješenje o javno važećem programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije zaštitar/ka tehničar/ka*, Ministarstvo rada i socijalnog staranja, br. 100-90/15-2, Podgorica, 27.jula 2015.

Tabela 1. *Program obrazovanje za zaštitare tehničare*

Naziv predmetne oblasti	Ukupno	Teorijski dio	Praktični dio
Pravni aspekti zaštite lica i imovine	56	26	30
Sistemi za kontrolu lica, vozila i prtljaga	26	14	12
Sistemi za uspostavljanje i održavanje veza	26	14	12
Sistemi protivpožarne i protivprovalne zaštite	52	28	24
Sistemi video nadzora	48	24	24
Osnovi komunikacije, ljudskih prava i etike	18	11	7
Osnovi kriminalistike	18	9	9
U k u p n o časova	244	126	118

1) Predmetnu oblast - Pravni aspekti zaštite lica i imovine, **izučavaju svi službenici obezbjeđenja** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem sedam zakona dok čuvari izučavaju dva zakona manje.

2) Predmetnu oblast - Sistem za kontrolu lica, vozila i prtljaga, izučavaju **zaštitari tehničari** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem pet tema.

3) Predmetnu oblast - Sistemi za uspostavljanje i održavanje veza, izučavaju **zaštitari tehničari** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem dvije teme.

4) Predmetnu oblast - Sistemi protivpožarne i protivprovalne zaštite, izučavaju **zaštitari tehničari** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem šest tema.



*Dr **Žaklina Spalević** rođena 12.07.1977. godine u Prištini. Srednju školu –Prva prištinska gimnazija, Prirodno matematički smer završila u Prištini 1996. godine. Iste godine upisala Opšti smer Pravnog fakulteta Univerziteta u Prištini. Pravni fakultet završila 2001. godine. Doktorske studije upisala 2008. godine na Pravnom fakultetu za privredu i pravosuđe, Univerziteta Privredna akademija u Novom Sadu, Krivično-pravni odsek. Publikovala veliki broj radova u eminentnim časopisima, na domaćim i međunarodnim konferencijama. Zaposlena na Univerzitetu Singidunum kao docent, gde predaje grupu predmeta iz oblasti Pravo u turizmu.*

5) Predmetnu oblast - Sistemi video nadzora, izučavaju **zaštitari tehničari** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem šest tema.
6) Predmetnu oblast - Osnovi komunikacije, ljudskih prava i etike, izučavaju **svi službenici obezbjeđenja** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem pet tema od kojih čuvari izučavaju jednu manje.

7) Predmetnu oblast - Osnovi kriminalistike, izučavaju **svi službenici obezbjeđenja** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem šest tema.

Prema Programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije **čuvar/ka**[353]**,** uslovi za upis su kvalifikacija nivoa obrazovanja I2 i uvjerenje o zdravstvenoj sposobnosti. Program se sastoji iz sedam jedinica predmetnih oblasti:

Tabela 2. *Program obrazovanje za čuvare*

Naziv predmetne oblasti	Ukupno	Teorijski dio	Praktični dio
Pravni aspekti zaštite lica i imovine	28	22	6
Fizička zaštita	28	11	17
Samoodbrana	34	8	26
Tehnička sredstva za komunikaciju, protivpožarna zaštita i zaštita na radu	18	6	12
Osnovi komunikacije, ljudskih prava i etike	18	12	6
Osnovi kriminalistike	18	9	9
Osnovi prve pomoći	20	5	15
U k u p n o časova	164	73	91

8) Predmetnu oblast - Fizička zaštita, izučavaju **čuvari i zaštitari lica i imovine** gdje se program za čuvare realizuje kroz teorijski i praktični dio oblasti izučavanjem četiri teme dok se predmetna oblast za zaštitare lica i imovine realizuje kroz teorijski i praktični dio oblasti izučavanjem šest tema.

9) Predmetnu oblast - Samoodbrana, izučavaju **svi službenici obezbjeđenja** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem četiri teme. U programima obrazovanja za sve službenike obezbjeđenja ne poklapaju se sve teme ali kako u ovoj oblasti imaju na raspolaganju uopšteni naziv – upotreba sredstava prinude jasno je da je identično osposobljavanje za upotrebu fizičke snage, palice i sredstava za vezivanje. Ovdje treba dodati da se zaštitari lica i imovine osposobljavaju i za načine sprovođenje lica.

10) Predmetnu oblast - Tehnička sredstva za komunikaciju, protivpožarna zaštita i zaštita na radu, izučavaju **čuvari i tjelohranitelji.** Program iz ove oblasti realizuje se kroz teorijski i praktični dio oblasti izučavanjem četiri teme a tjelohranitelji imaju temu više.

11) Predmetnu oblast - Osnovi kriminalistike, izučavaju **svi službenici obezbjeđenja** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem šest tema.

12) Predmetnu oblast - Prva pomoć, izučavaju **svi službenici obezbjeđenja** izuzev tehničara i realizuje se kroz teorijski i praktični dio oblasti izučavanjem šest tema a čuvari izučavaju dvije teme manje.
Prema Programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije **pratilac/lja vrijednosti**[354]**,** uslovi za upis su stečena kvalifikacija nivoa obrazovanja III i IV1, posjedovanje vozačke dozvole B kategorije i uvjerenje o zdravstvenoj sposobnosti. Program se sastoji iz osam predmetnih oblasti:

[353] *Rješenje o javno važećem programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije čuvar/ka,* Ministarstvo rada i socijalnog staranja, br. 100-93/15-2, Podgorica, 27.07.2015.
[354] *Rješenje o javno važećem programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije pratilac/lja vrijednosti,* Ministarstvo rada i socijalnog staranja, br. 100-92/15-2, Podgorica, 27.07.2015.

Tabela 3. *Program obrazovanje za pratioce vrijednosti*

Naziv predmetne oblasti	Ukupno	Teorijski dio	Praktični dio
Pravni aspekti zaštite lica i imovine	36	26	10
Obuka u rukovanju naoružanjem	26	10	16
Oprema, tehnička sredstva, protivpožarna zaštita i zaštita na radu	18	9	9
Organizacija i postupci zaštite vrijednosti u transportu	52	24	28
Osnovi prve pomoći	26	12	14
Samoodbrana	60	37	23
Kriminalistika	26	7	19
Osnovi komunikacije, ljudskih prava i etike	18	9	9
U k u p n o časova	262	134	128

13) Predmetnu oblast - Obuka u rukovanju naoružanjem, izučavaju **pratioci vrijednosti i zaštitari lica i movine** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem dvije teme. Upoređujući programe primjećujemo da je za zaštitare lica i imovine dat manji broj časova za ovu oblast (20 časova) u odnosu na oblast pratilaca vrijednosti (26 časova). Kako su uslovi za ovlašćenje upotreba vatrenog oružja vrlo strogi i imaju ga na raspolaganju samo ovi službenici obezbjeđenja - možemo pretpostaviti da se osposobljavanje u ovoj oblasti suštinski značajno ne razlikuje.

14) Predmetnu oblast - Oprema, tehnička sredstva, protivpožarna zaštita i zaštita na radu, izučavaju **pratioci vrijednosti** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem pet tema.

15) Predmetnu oblast - Organizacija i postupci zaštite vrijednosti u transport, izučavaju **pratioci vrijednosti** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem pet tema.

Ljubiša Konatar, *rođen 1970. godine u Bijelom Polju, Crna Gora*
Trenutno doktorand na Univerzitetu modernih znanosti CKM Mostar, sigurnosne studije, kriminalističko-policijski smjer, poslije diplomske master studije Terorizam, organizovani kriminal i bezbjednost na Univerzitetu u Beogradu, specijalističke studije Terorizam i organizovani kriminal na Fakultetu političkih nauka u Beogradu, osnovne studije iz oblasti poslovno-civilne bezbjednosti na Fakultetu za poslovni menadžment u Baru.
Sada na dužnosti rukovodioca službi iz oblasti korporativne bezbjednosti u kompaniji „13 Jul Plantaže" a.d. Podgorica, u periodu od 1996-2010.godine obavljao je različite dužnosti iz oblasti bezbjednosti u Ministarstvu unutrašnjih poslova Crne Gore.



Prema Programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije **tjelohranitelj/ka**[355]**,** uslovi za upis su kvalifikacija nivoa obrazovanja III i IV i uvjerenje o zdravstvenoj sposobnosti. Program se sastoji iz sedam jedinica predmetnih oblasti:

[355] *Rješenje o javno važećem programu obrazovanja za osposobljavanje za sticanje stručne kvalifikacije tjelohranitelj/ka*, br. 100-91/15-2, Ministarstvo rada i socijalnog staranja, Podgorica, 27. jula 2015.

Tabela 4. *Program obrazovanje za tjelohranitelje*

Naziv predmetne oblasti	Ukupno	Teorijski dio	Praktični dio
Pravni aspekti zaštite lica i imovine	36	26	10
Zaštita lica	70	23	47
Samoodbrana	60	11	49
Tehnička sredstva za komunikaciju, protivpožarna zaštita i zaštita na radu	18	7	11
Osnovi komunikacije, ljudskih prava i etike	26	15	11
Osnovi kriminalistike	18	9	9
Osnovi prve pomoći	26	10	16
U k u p n o časova	254	101	153

16) Predmetnu oblast - Zaštita lica, izučavaju **tjelohranitelji** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem sedam tema.

Prema Programu obrazovanja za osposobljavanje za zanimanje **zaštitar/ka lica i imovine**[356]**,** uslovi za upis su kvalifikacija nivoa obrazovanja III i IV nivo kvalifikacije i uvjerenje o zdravstvenoj sposobnosti. Program se sastoji iz osam predmetnih oblasti:

Tabela 5. *Program obrazovanje za zaštitare lica i imovine*

Naziv predmetne oblasti	Ukupno	Teorijski dio	Praktični dio
Pravni aspekti zaštite lica i imovine	30	15	15
Fizička zaštita	35	10	25
Tehnička zaštita, protivpožarna zaštita i zaštita na radu	12	5	7
Obuka u rukovanju naoružanjem	20	6	14
Osnovi kriminalistike	10	4	6
Osnovi komunikacije, ljudskih prava i etike	16	8	8
Osnovi prve pomoci	6	3	3
Samoodbrana	43	2	41
U k u p n o časova	172	53	119

17) Predmetnu oblast - Tehnička zaštita, protivpožarna zaštita i zaštita na radu, izučavaju **zaštitari lica i imovine** i realizuje se kroz teorijski i praktični dio oblasti izučavanjem 17 tema.

U tabeli koja slijedi prikazano je koliko je lica pohađalo programe obrazovanja za osposobljavanje za zanimanja službenika obezbjeđenja u dvije akreditovane ustanove.

[356] *Rješenje o javno važećem programu obrazovanja za osposobljavanje za zanimanje za zaštitar /ka lica i imovine,* Ministarstvo rada i socijalnog staranja, br. 0302-1375/1, Podgorica, 04.03.2011.

Tabela 6. *Broj lica koja su završila programe osposobljavanja za službenike obezbjeđenja*[357]

Broj lica koja su završila programe osposobljavanja za zanimanje u ustanovama Policijska akademija Danilovgrad (PA Dg) i Urban Protection Training Center Montenegro (UPTCM)										
Godina	Čuvar		Zaštitar lica i imovine		Tjelohranitelj		Pratilac vrijednosti		Zaštitar tehničar	
	PA Dg	UPTCM	PA Dg	UPTCM	PA Dg	UPTCM	PA Dg	UPTCM	PA Dg	UPTCM
2006			211							
2007			301							
2008			202							
2009			41							
2010			184							
2011			288							
2012			164							
2013			179							
2014			219	614						
2015			189	494						
2016		51	68	333		4	12	32	48	51
Ukupno			2.046	1.441						
	51		3.487		4		44		99	
∑					3.685					

Za razliku od službenika obezbjeđenja, obrazovanje detektiva je drugačije uređeno. Ministrastvo unutrašnjih poslova uređuje Program stručnog osposobljavanja[358] detektiva koji pohađa pripravnik. Pripravnički staž traje 12 mjeseci u kom periodu se pripravnik osposobljava za samostalno obavljanje detektivskih poslova kroz praksu i nadzor detektiva.

Na osnovu navedenog Pravilnika, Program polaganja stručnog ispita za sticanje stručne kvalifikacije – detektiv sastoji se iz četiri predmetne oblasti. To su oblasti: Detektivska djelatnost, Kriminalistika, Osnove krivičnog prava i krivičnog postupka i Odredbe pojedinih propisa koji su povezani sa obavljanjem detektivske djelatnosti sa različitim tematskim sadržajima koje su postavljene kao i prethodne.

1) Predmetna oblast - Detektivska djelatnost realizuje se izučavanjem devet tema.
2) Predmetna oblast – Kriminalistika, realizuje se izučavanjem tri teme.
3) Predmetna oblast – Osnove krivičnog prava i krivičnog postupka realizuje se izučavanjem tri teme.
4) Predmetna oblast – Odredbe pojedinih propisa koji su povezani sa obavljanjem detektivske djelatnosti realizuje se izučavanjem četiri teme.

Program stručnog osposobljavanja pripravnika utvrđuje detektiv, odnosno detektivska kancelarija, i sadrži (član 3 Pravilnika):

- kada se pripravnik upoznao sa propisima i programom osposobljavanja.
- koji su poslovi za koje se pripravnik osposobljava i vrijeme trajanja tog osposobljavanja,

[357] Ž. Z. Spalević, *Anketno istraživanje - odgovori e-poštom iz Policijske akademija Danilovgrad i Urban Protection Training Center Montenegro*. Podgorica, 21.12.2017.
[358] *Pravilnik o načinu osposobljavanja pripravnika, programu i načinu polaganja stručnog ispita za detektiva*, „Sl. list RCG“, br. 14/2006.

- način osposobljavanja (upoznavanje sa propisima, obrada pojedinih predmeta pod kontrolom, prisustvovanje predavanjima, seminarima i kursevima),
- vrijeme i način osposobljavanja kod drugog detektiva, odnosno detektivske kancelarije, i
- vrijeme potrebno za upoznavanje sa gradivom stručnog ispita i literaturom za polaganje stručnog ispita.

U odnosu na navedeno, ostaje nekoliko otvorenih pitanja i zaključaka da svaki detektiv pojedinačno, odnosno detektivska kancelarija, po svojoj procjeni u periodu od 12 mjeseci odlučuje koliko je vremena potrebno za određenu predmetnu oblast. Primjećuje se da kandidat za detektiva mora imati pripravnički staž kod drugog detektiva ili detektivske kancelarije u protivnom nema druge mogućnosti da polaže stručni ispit. Nije definisano da detektiv ili detektivska kancelarija ima obavezu da prihvati pripravnika pa obzirom na mali broj detektiva sa dozvolama za obavljanje poslova - utuču na konkurentnost na tržištu odnosno blokiraju pripravnike da polažu stručni ispit.

3. IZDAVANJE DOZVOLA

Da bi se otpočelo sa djelatnošću fizičke ili tehničke zaštite od privrednog društva ili pravnog lica se zahtijeva da odgovorno lice ima visoko obrazovanje. Nije precizirana oblast visokog obrazovanja za odgovorno lice a od policije dobijeno odobrenje za rad - važi pet godina i odnosi se na privredno društvo ili pravno lice. Ovo se ističe jer službenici obezbjeđenja samo u registrovanim privrednim društvima ili pravnim licima odnosno unutrašnjim ogranizacionim cjelinama mogu ostvarivati svoju djelatnost za koju su sticali stručne kvalifikacije.

Poslije završetka nekog od već pomenutih programa za službenike obezbjeđenja, kandidat dobija sertifikat (potvrda, uvjerenje) o završenoj obuci koja ne znači nivo obrazovanja već dokaz o dobijenoj stručnoj kvalifikaciji i prijavljuje se državnoj komisiji za polaganje stručnog ispita[359]. Formira se komisija i pristupa ispitu, gdje se kandidat ocjenjuje za svaki predmet posebno ocjenom „položio“ ili „nije položio“. Nakon ovog, Komisija izdaje uvjerenje koje kandidat prilaže policiji, na osnovu kojeg mu se izdaje dozvola.

Policija izdaje dozvolu licu ako je prethodno položilo stručni ispit, i između ostalih uslova koji su uređeni zakonom, ispunilo i sljedeće nivoe kvalifikacije obrazovanja (član 32)[360]:

- čuvar – da ima I-2 nivo kvalifikacije obrazovanja;
- zaštitar lica i imovine - da ima III i IV nivo kvalifikacije obrazovanja i ispunjava uslove za držanje, nošenje i prenošenje oružja, u skladu sa Zakonom o oružju[361];
- tjelohranitelj - da ima III i IV nivo kvalifikacije obrazovanja;
- pratilac vrijednosti - da ima III i IV nivo kvalifikacije obrazovanja i ispunjava uslove za držanje, nošenje i prenošenje oružja, u skladu sa Zakonom o oružju;
- zaštitar tehničar - da ima IV nivo kvalifikacije obrazovanja.

Kako se pred fizičku i tehničku zaštitu postavlja uslov odobrenja za obavljanja djelatnosti tako se isto odnosi i za detektivsku djelatnost. Detektivska djelatnost se sprovodi na osnovu odobrenja koje, kao u prethodnim djelatnostima, izdaje policija i odnosi se na samog detektiva.

[359] Više o tome: *Pravilnik o programu i načinu polaganja stručnog ispita za vršenje poslova zaštite*, Ministrarstvo unutrašnjih poslova, br. 011/16-42936/3, Podgorica, 2. novembra 2016.
[360] *Zakon o zastiti lica i imovine*, „Sl. list Crne Gore“, br. 1/14, 06/14.
[361] Više o tome: *Zakon o oružju*, „Sl. list Crne Gore“, br. 10/2015.

Nakon odobrenja, detektiv odnosno detektivska kancelarija policiji podnosi zahtjev za početak rada i ako se izda dozvola za rad - počinje se sa vršenjem detektivskih poslova.

Pripravnik u detektivskoj djelatnosti nakon završetka pripravničkog staža sa pozitivnim mišljenjem od detektiva ili detektivske kancelarije podnosi zahtjev MUP-u za polaganje stručnog ispita za detektiva ili takav zahtjev može podnijeti detektivska kancelarija gdje je kandidat zaposlen. Kandidat usmeno polaže stručni ispit pred komisijom, ocjenjuje se ocjenom „položio“ ili „nije položio“ za svaku predmetnu oblast pojedinačno i nakon uspješnog položenog ispita MUP izdaje odgovarajuće uvjerenje. Na osnovu ovog uvjerenja policija izdaje dozvolu za obavljanje detektivske djelatnosti - licu koje ima visoku stručnu spremu odnosno nivo kvalifikacije najmanje šest (VI).

Tabela 7. *Izdata rješenja i dozvole za fizičko-tehničku zaštitu i detektivsku djelatnost*[362]

Godina	BROJ IZDATIH RJEŠENJA			Broj izdatih dozvola (rješenja kojim se odobrava vršenje poslova zaštite)	Broj izdatih dozvola za vršenje detektivskih poslova
	o izdatim odobrenjima za obavljanje djelatnosti zaštite	kojim se odobrava organizovanje unutrašnje službe zaštite	o izdatim odobrenjima za obavljanje djelatnosti tehničke zaštite		
2006	8	8	8	-	-
2007	9	2	2	191	-
2008	9	3	2	185	1
2009	4	1	4	114	-
2010	2	1	0	124	2
2011	8	2	4	347	-
2012	9	13	6	309	3
2013	13	8	20	346	-
2014	14	5	0	447	-
2015	12	2	0	570	2
2016	6	6	0	389	-
Ukupno	94	51	46	3022	8

Obzirom da svake godine Uprava policije oduzima određeni broj odobrenja, na kraju 2016. je bilo na snazi 74 odobrenja kojima se odobrava obavljanje djelatnosti zaštite, 33 odobrenja za obavljanje djelatnosti tehničke zaštite i 40 rješenja kojima se odobrava organizovanje unutrašnje službe zaštite.

Tabela 8. *Izdate dozvole u 2016.*[363]

Broj izdatih dozvola (rješenja kojim se odobrava vršenje poslova zaštite) u 2016.	
Za zaštitara lica i imovine	344
Za čuvara	12
Za pratioca vrijednosti	19
Za tjelohranitelja	14
Ukupno u 2016.	389

Obrazloženje razlika koje se javljaju između broja lica koja su završila Program obrazovanja za osposobljavanje za zanimanje zaštitar tehničar, čuvar, pratilac vrijednosti, tjelohranitelj i

[362] Ž. Z. Spalević, *Anketno istraživanje – odgovori (dopis) MUP-a Crne Gore, Direktorat za bezbjednosno zaštitne poslove i nadzor*, br. 223/16-77704/2, Podgorica, 09.12.2016.
[363] *Ibidem.*

zaštitar lica i imovine i lica koja su dobila dozvolu od strane policije je u tome što lice koje je radilo tri godine u policiji, vojsci, zavodu za izvršenje krivičnih sankcija ili u bezbjednosnim službama ispunjava uslove za dobijanja dozvole bez programa osposobljavanja i polaganja stručnog ispita.

4. OBRAZOVANJE SLUŽBENIKA OBEZBJEĐENJA I DETEKTIVA U SRBIJI

U Republici Srbiji postoji nekoliko programa za obrazovanje u oblasti obezbjeđenja i detektivskoj djelatnosti koje ćemo navesti na ovom mjestu. Na kraju realizacije programa kandidat polaže stručni ispit i dobija licencu.

Kako je to propisom[364] uređeno stručna obuka (član 2) sprovodi se na osnovu:

- Programa stručne obuke za vršenje poslova procjene rizika u zaštiti lica, imovine i poslovanja;
- Programa stručne obuke za vršenje poslova fizičko-tehničke zaštite lica i imovine i održavanja reda na sportskim priredbama, javnim skupovima i drugim mjestima okupljanja građana;
- Programa stručne obuke za vršenje poslova planiranja, projektovanja i nadzora nad izvođenjem sistema tehničke zaštite;
- Programa stručne obuke za vršenje poslova montaže, puštanja u rad, održavanja sistema tehničke zaštite i obuke korisnika.

Navedeni programi realizuju se na predavanjima, vježbama, radionicama, kursevima i to sa šest časova dnevno. Zanimljivo je da bezbjednosne kompanije imaju obavezu da vrše provjeru obučenosti vodiča službenih pasa i službenika obezbjeđenja u primjeni fizičke snage i upotrebe oružja.

Program stručne obuke za procjenu rizika u zaštiti lica, imovine i poslovanja realizuje se sprovođenjem opšeg i specijalističkog dijela. Opšti dio se realizuje sa četiri teme i šest časova predavanja. Specijalistički dio programa sprovodi se sa šest tema, šest časova predavanja i ukupno 19 časova vježbi sa tzv. radionicama. Na kraju programa radi se završni ispit sa pet časova. Predviđen broj časova za realizaciju ovog programa je 12 časova predavanja i 24 časova vježbi što je ukupno 36 časova.

Program stručne obuke za vršenje poslova fizičko-tehničke zaštite lica i imovine i održavanja reda na sportskim priredbama, javnim skupovima i drugim mjestima okupljanja građana realizuje se sa 16 tema koje se sprovode sa 29 časova predavanja, 72 časa vježbi što je ukupno 101 časova za ovaj program.

Program stručne obuke za planiranje, projektovanje i nadzor nad izvođenjem sistema tehničke zaštite realizuje se sa sedam tema, 16 časova predavanja, devet časova vježbi što je ukupno 25 časova.

Program stručne obuke za montažu i održavanje sistema tehničke zaštite realizuje se sa sedam tema, 14 časova predavanja, pet časova vježbi što je ukupno 19 časova.

[364] *Pravilnik o programima i načinu sprovođenja obuke za vršenje poslova privatnog obezbeđenja,* „Sl. glasnik RS“, broj 117/2014.

Program obuke i osposobljavanja lica za vršenje detektivskih poslova[365] realizuje se sa 14 tema, 69 časova predavanja, 11 časova vježbi što je ukupno 80 časova. Broj časova ne može biti veći od šest časova dnevno tokom pripravničkog staža koji traje šest mjeseci. Nakon završetka programa osposobljavanje kandidat polaže stručni ispit.

Prema Zakonu o privatnom obezbjeđenju[366] za vršenje poslova privatnog obezbeđenja fizičkom licu izdaje se licenca (član 11), za:

- procjenu rizika u zaštiti lica, imovine i poslovanja,
- za vršenje poslova fizičko-tehničke zaštite lica i imovine i održavanja reda na sportskim priredbama, javnim skupovima i drugim mjestima okupljanja građana (licenca za vršenje poslova odgovornog lica za zaštitu, za vršenje osnovnih poslova službenika obezbeđenja - bez oružja, za vršenje specijalističkih poslova službenika obezbeđenja - sa oružjem),
- vršenje poslova tehničke zaštite (licenca za vršenje poslova planiranja sistema tehničke zaštite, za vršenje poslova projektovanja i nadzora nad izvođenjem sistema tehničke zaštite, za vršenje poslova montaže, puštanja u rad, održavanja sistema tehničke zaštite i obuke korisnika).

ZAKLJUČAK

U oblasti zaštite lica i imovine uglavnom se zahtijeva kvalifikacija srednjeg stručnog obrazovanja za službenike obezbjeđenja i visoko obrazovanje za detektive. U odnosu na tu činjenicu uspostavljeni su i programi stručnog osposobljavanja za dobijanje stručnih kvalifikacija za detektiva, zastitara imovine i lica, tjelohranitelja...

Program obrazovanja službenika obezbjeđenja odnosi se na stručne predmetne oblasti kojih, u zavisnosti od stručne kvalifikacije, ima između sedam i osam dok je ukupan broj nastavnim časova takođe u rasponu i iznosi od 164 do 262 časova. Ako pretpostavimo da se tokom jednog radnog dana izvodi sedam časova onda se programi realizuju između 23 i 37 dana. Pojedine predmetne oblasti se preklapaju u programima osposobljavanja ili su slične što pokazuje njihov značaj u zaštiti imovine i lica.

Nastavni sadržaji se realizuju kroz teorijski i praktični dio što je prihvatljivo ali sa druge strane broj teoriskih sadržaja generalno je veći što može u mnogome otežati rad službenika obezbjeđenja i detektiva imajući u vidu da se ove kategorije u svakodnevnom radu susreću sa raznovrsnim praktičnim situacijama. Zato, treba razmotriti razvijanje više praktičnih vještina. Na kraju osposobljavanja polaže se stručni ispit što opet utiče na ukupni kvalitet jer se službenici pripremaju za polaganje stručnog ispita.

Program stručnog osposobljavanja za detektive sprovodi se realizacijom četiri nastavne oblasti u 12 mjeseci i navedeni program nije uniformisan već su navedene predmetne oblasti sa tematskim sadržajima koje treba realizovati u datom periodu. Osposobljavanje se vrši kod detektiva odnosno detektivske kancelarije. U perioodu od 12 mjeseci svaki detektiv vremenski sprovodi program odnosno predmetnu oblast prema svojoj procjeni. Zanimljivo je da ne postoji obaveza prihvatanja pripravnika – kandidata, za sprovođenje programa osposobljavanja. Ističe se da pripravnik, kako je trenutno uređeno, nema mogućnosti da polaže stručni ispit ako nije

[365] *Pravilnik o programu obuke i osposobljavanja lica za vršenje detektivskih poslova, načinu sprovođenja obuke i osposobljavanja i polaganja stručnog ispita za detektiva*, „Sl. glasnik RS“, br. 74/2015.
[366] *Zakon o privatnom obezbjeđenju*, „Sl. glasnik RS“, br. 104/2013 i 42/2015.

prihvaćen od drugog detektiva ili detektivske kancelarije. Ipak, ako pripravnik završi program upućuje se na polaganje stručnog ispita koji se polaže pred državnom komisijom.

Nakon završetka stručnog osposobljavanja, za službenike obezbjeđenja i detektive i polaganja stručnog ispita nije organizovana stručna obuka, i samim tim nakon toga specijalističko usavršavanje za pojedine specijalnosti. Posebnost ovih stručnih osposobljavanja zahtijeva kontinuirano praćenje zakona i propisa iz oblasti zaštite imovine i lica i detektivske djelatnosti. Službenicima obezbjeđenja je potrebno uspostaviti na godišnjem nivou uvježbavanje praktičnih vještina u rukovanju naoružanjem, protivpožarnoj zaštiti, pružanju prve pomoći i upoznavanje sa novim tehničkim sredstvima. Posebno je interesantna fizička obuka jer pitanje fizičke pripremljenosti ili uvježbavanja borilačkih vještina zahtijeva kontinuitet posebno zbog svakodnevne mogućnosti njihove primjene. Naravno, ne očekuje se od službenika obezbjeđenja koji raspolažu ovim ovlašćenjima da budu vrsni poznavaoci ovih oblasti ali svakako dodatno osposobljavanje ili uvježabavanje doprinosi kvalitetnijem radu. Dodatna stimulacija može biti i periodično polaganje neke od ovih oblasti pred komisijom. Službenici koji ne polože takav ispit prevode se u nižu stručnu kvalifikaciju zanimanja, npr. čuvar ili suočavaju sa mogućnošću gubitka dozvole.

Takođe, kada govorimo o menadžmentu u privatnim bezbjednosnim kompanijama ili unutrašnjoj službi zaštite situacija nije ništa bolja pa tako nema ni zakonske obaveze ali ni osjećaja u menadžmentu da se organizuje stručno usavršavanje bilo kog novoa rukovodnog kadra. Rijetki su primjeri koji demantuju ovu tvrnju. Neki od oblika usavršavanja mogu biti: stručne obuke, stručni skupovi, stručna i studijska putovanja i sl.

Odgovorno lice u kompaniji koja se bavi poslovima zaštite imovine i lica ili detektiv nema obavezu da ima visoko obrazovanje u oblasti bezbjednosti, zaštite ili odbrane pa se postavlja pitanje znanja, vještina i kompetencija tih lica. Ovdje su izuzeci lica koja su dobila odgovarajuću dozvolu zbog stečenog iskustva u oblasti bezbjednosti, odbrane ili advokaturi.

Kada uporedimo data rješenja za sticanje stručnih kvalifikacija u Srbiji treba razmotriti da se i u Crnoj Gori propisom uredi osposobljavanje rukovodećeg sastava za vršenje poslova procjene rizika što bi doprinijelo izradi kvalitetnijih planova zaštite obavezno štićenih objekata. Svakako bi u poslovima tehničke zaštite trebalo obavezati rukovodeći sastav da se osposobi u planiranju, projektovanju i nadzoru nad izvođenjem sistema tehničke zaštite a posebno obavezati sastav tehničke zaštite u montaži i održavanju sistema kako je u Srbiji definisano. Sa druge strane, u Crnoj Gori je primjetan veći broj časova za realizaciju programa službenika obezbjeđenja što treba imati u vidu u budućim izmjenama programa osposobljavanja jer se u Srbiji programi za službenike obezbjeđenja realizuju od 19-101 časova ili 3-17 dana. Imajući u vidu isto govorno područje, identičnost programa bi doprinijela lakšem obostranom priznavanju inostranih sertifikata o stečenim stručnim kvalifikacijama.

Na kraju, možemo konstatovati da se uz postojeće propise i nesporne manjkavosti programa obrazovanja za osposobljavanje za stručna zanimanje službenika obezbjeđenja i detektiva može uspostaviti ili je već uspostavljana solidna baza kadrova koje treba unapređivati novim znanjima, vještinama i kompetencijama.

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VELIČINA GRADA I KVALITETA ŽIVOTA: POSTOJI LI VEZA?

CITY SIZE AND QUALIY OF LIFE: IS THERE A RELATIONSHIP?

Ema Črnjak[367]
Silvia Golem[368]
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Sadržaj: *Glavni cilj istraživanja je empirijski istražiti smjer i oblik veze između veličine grada i kvalitete života u gradu. U procesu operacionalizacije koncepata koje istražujemo, u literaturi nailazimo na problem definiranja i mjerenja koncepta kvalitete života u gradu. Kvalitetu života ili, generalno govoreći, prosperitet, moguće je definirati na različite načine. Svaki grad i njegovi stanovnici, ovisno o stupnju socioekonomskog, povijesnog i kulturološkog razvoja, interpretiraju prosperitet na vlastiti jedinstven način. Ipak, moguće je definirati neke zajedničke uvjete i stanja koji osiguravaju procvat urbanog stanovništva, sretnu i zdravu sredinu u kojoj se događa rast tvrtki i razvoj institucija, te integracija i raznolikost fizičkog prostora (UN-Habitat, 2013), i u tom svijetlu UN definira indeks prosperiteta grada (eng. City Prosperity Index - CPI) kojeg koristimo u empirijskom dijelu rada. Dostupnost podataka za CPI indeks i 5 glavnih pod-indeksa od kojih je ovaj indeks sastavljen, diktiraju veličinu uzorka i korištenje kros-sekcijske ekonometrijske tehnike. Testiranje se najprije vrši na širem uzorku kojeg čine 73 svjetska grada u godini 2012. Nakon toga, zbog nedostupnosti podatka i potrebe proširenja modela, koristimo manji uzorak. Rezultati analize pokazuju pozitivnu, nelinearnu vezu između kvalitete života i veličine grada koja poprima oblik obrnute „U“ krivulje. Teorijska i empirijska literatura koja se bavi kvalitetom života u gradu je vrlo raznolika zbog složenosti koncepata, te obilja i raznolikosti čimbenika koji određuju kvalitetu života. Područje istraživanja je mlado zbog čega ne postoji mnogo radova na ovu temu, ali se ono brzo razvija. U tom smislu, ovaj rad doprinosi postojećoj literaturi nudeći empirijski dokaz o nelinearnosti veze između veličine grada i kvalitete života u gradu.*

Ključne riječi: *veličina grada, kvaliteta života, indeks prosperiteta grada*

Abstract: *The main aim of this paper is to examine empirically the sign and form of the relationship between city size and urban life quality. While trying to operationalise the concepts that we investigate, in the literature we notice substantial conceptual issues that regard difficulties in defining and measuring the urban life quality concept. Each city and its population, depending on its own stage of socioeconomic development, history and culture, is giving its own unique interpretation of prosperity. Still, it is possible to find a common set of conditions that enable urban residents to flourish, feel happy and healthy, and in which business can thrive, institutions develop, and physical spaces become more integrated and diverse (UN-Habitat, 2013), and, in that light, UN defines City Prosperity Index (CPI) which we use in the empirical part of our paper. Sample size as well as the appropriate econometric tools (cross-sectional estimators) are delimited by the availability of data for CPI index and 5 main sub-indices that CPI index consists of. We start the empirical testing first by using a broader sample which consists of data for 73 word cities in 2012. Subsequently, aiming to expand our empirical model and due to data unavailability, we employ somewhat smaller sample. Our results show that there is a positive, nonlinear relationship between urban life quality and city size and it is in a form of an inverted „U” shape. Theoretical and empirical literature in the field of urban*

[367] Ekonomski Fakultet Split, Sveučilište u Splitu, Cvite Fiskovića 5, 21000 Split, Republika Hrvatska
[368] Ekonomski Fakultet Split, Sveučilište u Splitu, Cvite Fiskovića 5, 21000 Split, Republika Hrvatska

life quality is very diverse due to complexity of the concepts investigated, as well as diversity of factors which define the life quality. This area of research is rather undeveloped and offers only a limited number of papers. In that light, this research adds to the existing literature by offering an empirical evidence of nonlinearity in the relationship between city size and urban life quality.

Key words: *city size, quality of life, city prosperity index*

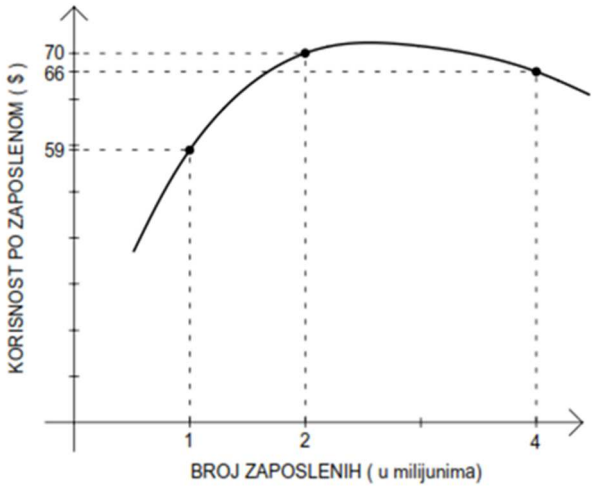
1. UVOD

U EU27, 74 % ukupnog stanovništva živi u gradovima s više od 5 000 stanovnika [2]. Drugim riječima, samo četvrtina europskih građana živi u ruralnom okruženju. Dakle, veoma je važno, bez obzira govori li se o europskoj, nacionalnoj, regionalnoj ili lokalnoj razini, shvatiti što se događa u ekonomskom i socijalnom pogledu u gradovima, a kako bi se, između ostalog, osigurala ekonomska i socijalna stabilnost zemalja, te povećala kvaliteta života stanovnika [1].

Kvaliteta života je u svakodnevnom govoru često korišten pojam, a unaprjeđenje kvalitete života opće prihvaćen cilj nositelja ekonomske politike. Ipak, kvalitetu života je teško definirati, a shodno tome i izmjeriti i njome svrsishodno upravljati. U literaturi i u praksi većina napora je usmjerena ka njenom mjerenju, a manje ka raspravljanju o samoj koncepciji kvalitete života. Kao posljedica toga, pojam kvalitete života se obično definira na način na koji se i mjeri. U tom kontekstu, u fokusu rasprave su obično problemi kao što su dostupnost varijabli, izgradnja i svojstva indeksa kvalitete života, definiranje pondera i slično, a ne sam pojam kvalitete života [4]. U kontekstu ove rasprave treba naglasiti i to da je problem mjerenja i dostupnosti podataka posebno izražen na sub-nacionalnoj razini, dakle, na razini pojedinih gradova i regija. Naime, svi najčešće korišteni pokazatelji kvalitete života uglavnom postoje na makro razini – na razini države, a rijetko na razini regije ili grada.

Svaki grad i njegovi stanovnici, ovisno o stupnju socioekonomskog, povijesnog i kulturološkog razvoja, interpretiraju kvalitetu života ili prosperitet na vlastiti jedinstven način. Ipak, moguće je definirati neke zajedničke uvjete i stanja koji osiguravaju procvat urbanog stanovništva, sretnu i zdravu sredinu u kojoj se događa rast tvrtki i razvoj institucija, te integracija i raznolikost fizičkog prostora [5], i u tom svijetlu UN definira indeks prosperiteta grada (eng. City Prosperity Index - CPI), a koji je sastavljen od pet dimenzija, i to: produktivnost (PI), infrastruktura (II), kvaliteta života (QLI), kapital i socijalna uključenost (ESII), te održivost okoliša (ESI). U potrazi za prosperitetom, vlasti moraju razumjeti međusobne veze i ispreplitanje tih pet dimenzija. Uspješne će intervencije u jednoj dimenziji prosperiteta imati učinak na druge dimenzije.

U literaturi postoje brojni radovi koji dovode u vezu veličinu grada i stupanj kvalitete života u gradu. Naime, gradovi različite veličine pružaju određene prednosti, odnosno nedostatke, a koji se onda reflektiraju za ukupno zadovoljstvo, tj. kvalitetu života stanovnika tih gradova. Dok veliki gradovi pružaju određene prednosti kao što su mogućnost lakšeg zapošljavanja, veće prosječne plaće, više izbora, bogatiji kulturni sadržaji i sl., postoji mnogo drugih nedostataka poput većih troškova života, većih gužvi, ili, npr., brojnijih ekoloških problema. U kontrastu s tim, mali gradovi pružaju jeftiniji život, ali manje mogućnosti zapošljavanja i drugih sadržaja koji utječu na kvalitetu života.



Graf 1: Odnos između blagostanja/korisnosti i veličine grada

U ovom pojednostavljenom modelu, povećanje veličine grada dovodi do povećanja plaća zbog pozitivnih aglomeracijskih ekonomija, ali i povećanja troškova putovanja na posao. Sve dok su aglomeracijske ekonomije snažnije, korisnost, tj. kvaliteta života raste zajedno s veličinom grada. Kad su ekonomije aglomeracije slabije od disekonomija, korist se smanjuje kako se veličina grada povećava kao što prikazuje Grafikon 1 [3]. Ovakva teorijska podloga poslužit će za postavljanje i testiranje hipoteze da je veza između veličine grada i urbane kvalitete života nelinearna.

2. EMPIRIJSKA ANALIZA

Najjednostavniji empirijski model kojim ćemo testirati vezu između kvalitete života u gradu i veličine grada glasi:

$$CPI_i = \beta_0 + \beta_1 POP_i + \beta_1 POP_i^2 + \beta_2 FER_i + \beta_3 EDU_i + \beta_4 EF_i + u_{i,t} \quad (1)$$

gdje je *i* grad; CPI_i indeks prosperiteta grada - glavna zavisna varijabla - uz napomenu da ćemo u kasnijem dijelu rada dodatno testirati modele u kojima će zavisna varijabla umjesto CPI biti jedan od indeksa od kojih se CPI sastoji; naime, Indeks produktivnosti (*PI*), Indeks infrastrukturnog razvoja (*II*), Indeks kvalitete života (*QLI*), Indeks kapitala i socijalne uključenosti (*ESII*) i Indeks održivosti (*ESI*); β_0 je konstanta; β_1 je koeficijent ispred varijable Stanovništvo (*POPi*) - glavna nezavisna varijabla. Kako bismo ispitali nelinearnost veze između veličine grada i kvalitete života u model dodatno uključujemo i varijablu POP_i^2 koja je dobivena kvadriranjem varijable *POPi*. β_2 je koeficijent ispred varijable Natalitet (*FERi*); β_3 je koeficijent ispred varijable Edukacija (*EDUi*); β_4 je koeficijent ispred varijable Ekonomija i financije (*EFi*) kojom mjerimo „ekonomsku“ veličinu grada, preciznije, ta je varijabla mjerena brojem firmi registriranih u nekom gradu; u_i je slučajna greška, tj. greška relacije.

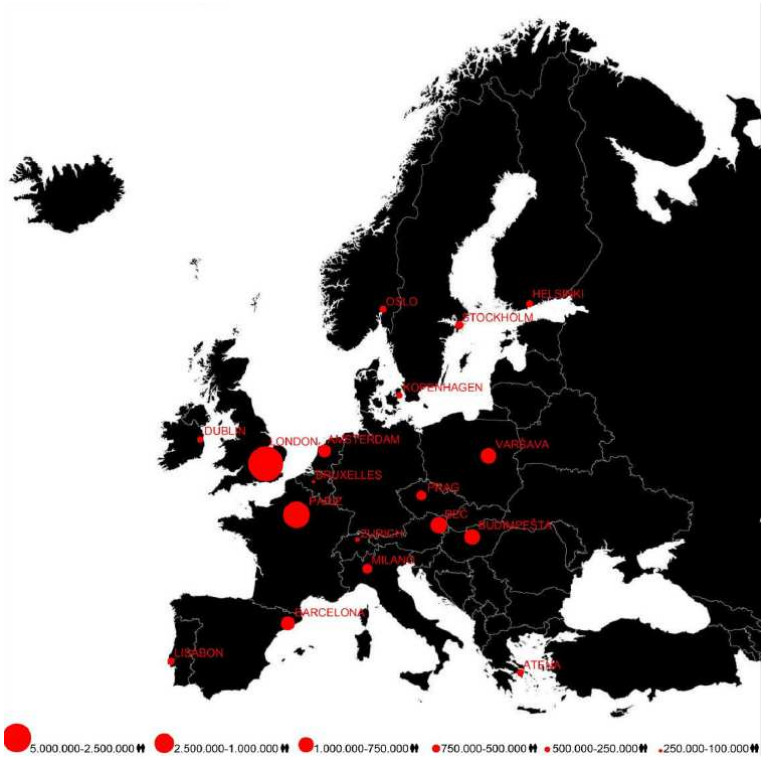
U ovom djelu dajemo kratak pregled osnovnih karakteristika svake od varijabli - Tablica 1 daje pregled deskriptivne statistike, Slika 1 grafički prikaz varijacije zavisne varijable (*CPI*), a Slika 2 varijacije glavne nezavisne varijable (*POP*), po europskim gradovima.

Varijabla	obs	standardna devijacija	minimum	maksimum
Indeks prosperiteta grada (CPI)	18	0.0219	0.853	0.925
Indeks produktivnosti (PI)	18	0.0371	0.8	0.939
Indeks kvalitete života (QLI)	18	0.0351	0.771	0.925
Indeks infrastrukturnog razvoja (II)	18	0.0023	0.99	0.997
Indeks održivosti okoliša (ESI)	18	0.0207	0.876	0.958
Indeks kapitala i socijalne uključenosti (ESII)	18	0.0620	0.692	0.922
Stanovništvo (POP)	18	748335.1	376.990	3.231.901
Natalitet (FER)	18	12018.91	4.685	57.699
Edukacija (EDU)	18	105423.9	23.048	344.000
Ekonomija i financije (EF)	17	122336.4	4.275	393.795

Tablica 1: Deskriptivna statistika

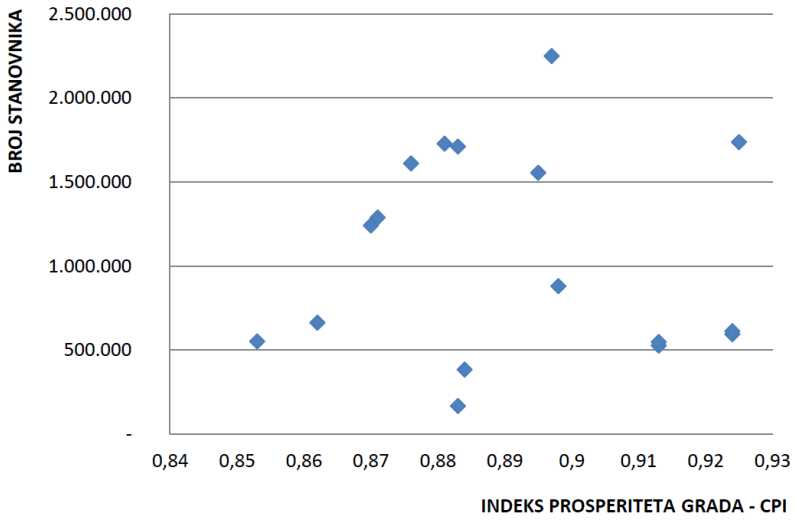


Slika 1: Varijacija varijable CPI po europskim gradovima



Slika 2: Varijacija varijable POP po europskim gradovima

Preliminarno se izrađuje graf raspršenosti (Graf 2) kako bi se utvrdila eventualna pravilnost između glavnih varijabli od interesa; *POP* i *CPI*. Inspekcijom grafa zaključuje se da je moguće da taj odnos ima oblik obrnute U krivulje.



Graf 2.: Broj stanovnika i Indeks prosperiteta grada - CPI

Testiranje se najprije vrši na širem uzorku kojeg čine 73 svjetska grada u godini 2012. i to koristeći metodu najmanjih kvadrata (engl. ordinary least squares - OLS), Naime, koristeći bazu [5] uspjeli smo prikupiti podatke za CPI i njegove podindekse, te podatke za veličinu gradova. To nam je omogućilo da ispitamo promatranu vezu koristeći najjednostavniji model u kojem kao nezavisne imamo samo dvije varijable - Stanovništvo (*POP*) i Stanovništvo^2 (*POP*^{2}). Napominjemo da ne provjeravamo statističku validnost ovog modela zbog toga što znamo da je ovaj model „krnji model“ u kojem postoji problem izostavljenih varijabli. Rezultati ove preliminarne analize u skladu su s našim a priori očekivanjima, odnosno pokazuju nelinearnost

veze između kvalitete života i veličine grada koja poprima oblik obrnute „U“ krivulje. Pretpostavljamo, međutim, da je utvrđena statistička nesignifikantnost varijabli dobrim dijelom povezana s činjenicom da koristimo nepotpuni model.

Nakon ovog preliminarnog, vršimo detaljnije testiranje modela koristeći uzorak kojeg čini 18 europskih gradova, budući da za te gradove, pored veličine, postoje dostupni podaci i za ostale nezavisne varijable u modelu (1), a koji nisu bili dostupni za širi uzorak[369]. Podaci pokazuju da su najatraktivniji gradovi bili Beč, Helsinki i Oslo, dok su najmanje atraktivni Barcelona, Prag, i Milano.

U tablici 2 prikazani su rezultati procjene do kojih smo došli koristeći dvije različite forme modela[370]. Razlika među njima je u tome što smo u drugom modelu (2) nezavisne varijable reskalirali, preciznije, izrazili smo ih u *per capita* terminima. Važno je naglasiti da u oba slučaja nije bilo moguće estimirati varijablu Stanovništvo zbog problema kolinearnosti. Budući da u drugom modelu (2) nismo dobili rezultate za varijablu Natalitet, u nastavku ćemo se kratko osvrnuti na naš preferirani model, a to je prvi model (1).

Varijabla	**(1)**	**(2)**
POP	-	-
POP^2	0.0220 (0.348)	0.0023 (0.657)
FER	-0.0113 (0.701)	-
EDU	-0.0133 (0.472)	0.0034 (0.872)
EF	-0.0154** (0.048)	-0.0142* (0.053)
R^2	0.3004	0.2683

Tablica 2.: Rezultati procjene modela (1) i (2)

Što se tiče varijable Stanovništvo (*POP*), u modelu nije moguće dobiti procjenu smjera i snage utjecaja te varijable zbog problema kolinearnosti, odnosno povezanosti s varijablom POP^2. Koeficijent ispred varijable Stanovništvo^2 (POP^2) je pozitivan, što nije u skladu s našim očekivanjima. Međutim, valja naglasiti da je ujedno i statistički nesignifikantan. Što se tiče kontrolnih varijabli, sve pokazuju negativan smjer utjecaja na kvalitetu života. Od kontrolnih varijabli jedino je varijabala Ekonomija i financije (*EF*) statistički značajna. Generalno govoreći, varijacije zavisne varijable su relativno malo objašnjene varijacijama svih nezavisnih varijabli ($R^2 = 0,3$) što dijelom može objasniti i dobivene statističke neznačajnosti koeficijenata. Valja naglasiti da usprkos tome što su testovi statističke valjanosti modela uglavnom dobri, skeptični smo u pogledu statističke preciznosti i kvalitete rezultata budući da nam je dostupnost podataka onemogućavala analizu na većem uzorku, idealno na uzorku koji bi varirao i po gradovima, i po godinama.

[369] Gradovi koji ulaze u uzorak: Beč, London, Stockholm, Helsinki, Dublin, Oslo, Pariz, Amsterdam, Zürich, Kopenhagen, Bruxelles, Barcelona, Milano, Varšava, Lisabon, Budimpešta, Atena i Prag,

[370] U zagradama je p-vrijednost; statistička značajnost: *statistički značajno na 10%; **statistički značajno na 5% i 10%; *** statistički značajno na 1%, 5% i 10%

3. ZAKLJUČAK

U području istraživanja kvalitete života u gradu i veličine grada ne postoji jasno utemeljena teorijska podloga. Također, ne postoji metoda mjerenja kvalitete života koja je čvrsto metodološki utemeljena i općenito prihvaćena. Teorija kvalitete života je područje istraživanja koje je veoma teško sažeti zbog složenosti pojma, obilja i raznolikosti čimbenika koji određuju kvalitetu života. Područje istraživanja je mlado zbog čega ne postoji mnogo radova na ovu temu, ali se ono brzo razvija. UN-Habitat uvodi novi statistički instrument - indeks prosperiteta grada, koji mjeri trenutni položaj gradova pomoću koncepta pet dimenzija blagostanja. Indeks također mjeri vladine mjere i politike za ostvarivanje prosperiteta, kao i rezultate takve politike. Indeks također omogućava donositeljima odluka da identificiraju mogućnosti i potencijalna područja za djelovanje. Ovaj indeks prosperiteta grada je jedinstven iz razloga što se fokusira na gradove, a ne na zemlje. Radom se pokušala ispitati veza između veličine grada i prosječnog blagostanja stanovnika grada. Shodno tome, glavno istraživačko pitanje je postoji li neka veličina grada koja je optimalna za postizanje maksimalne razine sveukupne dobrobiti. U radu postoje naznake da je veza između veličine grada i kvalitete života nelinearna i da se optimalna veličina grada postiže kada je zadovoljstvo stanovnika maksimalno. Povećanjem grada iznad optimalne veličine smanjuje se i kvaliteta života. Nakon zaključka da optimalna veličina grada postoji, u budućem istraživanju bi trebalo ispitati koja je to optimalna veličina, ali bi se pritom u obzir trebala uzeti činjenica gustoće stanovništva, a ne samo broj stanovnika.

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POTENCIJALI PAMETNIH GRADOVA I SELA U KONTEKSTU NOVOG PROMIŠLJANJA ODNOSA URBANO-RURALNO

POTENTIALS OF THE SMART CITIES AND VILLAGES IN THE CONTEXT OF NEW THINKING OF URBAN-RURAL RELATIONS

Tatjana Jovanović[371]
Olga Gavrić[372]
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Sadržaj: *U prve dve decenije 21. veka, kontinuirane promene uslovljene procesom globalizacije, klimatskim promenama i promenama na makroekonomskom planu, dovele su do pomeranja vizure odnosa grad-selo sa posebnim akcentom na „nove forme ruralnosti“. U skladu sa tim, koncept pametnih gradova podstakao je razvoj pametnih sela. Navedeni koncepti su u funkciji održivog razvoja, kao dominantnog trenda u globalnoj ekonomiji i društvenom promišljanju.*
Cilj rada je da ukaže na primere dobre prakse pametnih gradova i sela u svetu, uz mogućnost implementacije rešenja u Srbiji, uzimajući u obzir svu specifičnost konteksta gradskih i ruralnih područja.

Ključne reči: *pametni grad, pametno selo, održivi razvoj, zelena ekonomija, urbanost, ruralnost.*

Abstract: *In the first two decades of the 21st century, continuous changes caused by the process of globalization, climate change and changes on the macroeconomic plan, have led to a shift in the vision of the city-village relationship with a special emphasis on "new forms of rurality". Accordingly, the concept of smart cities encouraged the development of smart villages. These concepts are in the function of sustainable development, as the dominant trend in the global economy and social thinking.*
The aim of the paper is to point out examples of good practice of smart town villages in the world, with the possibility of implementing solutions in Serbia, taking into account all the specificity of the contexts of urban and rural areas.

Key words: *smart city, smart villages, sustainable development, green economy, urbanity, rurality*

1. UVOD

Kontinuirane i konstantne društvene promene na makro i mikro ekonomskom planu, dovele su do promene u strukturi i sastavu gradskih i seoskih područja, pri čemu se aktualizuje i dobija na značaju sintagma „novi oblici ruralnosti“. Koncept pametnih gradova ima svoje različite forme, karakteristike i tipove. Sama ideja pametnih gradova i sela je relativno nov koncept, koji u sebe uključuje vrlo širok opseg aktivnosti koje su uslovljene, pre svega, individualnim karaktereristikama lokalnog okuženja i njegove posebnosti (u kulturnom, ekonomskom, istorijskom i društvenom smislu). Strategija razvoja pametnih

[371] Poljoprivredni fakultet Univerzitet u Beogradu, Nemanjina 6, Srbija
[372] Poljoprivredni fakultet Univerzitet u Beogradu, Nemanjina 6, Srbija

gradova i sela uključuje predloge čijim bi se usvajanjem omogućili adekvatni infrastrukturni uslovi za primenu pametnih rešenja. Novi koncepti gradova i sela su rasprostranjeni u svetu i karakteristični su za privrede višeg stepena razvoja. Sa druge strane, pametni gradovi i sela, gotovo da i ne postoje u privredi Srbije. Zato nam je glavni istraživački izazov bio sagledavanje moguće primene ovih koncepata u Srbiji.

1.1 CILJ RADA

Ovaj rad ima pred sobom dvostruki cilj. U prvom delu rada ideja je prikazati svu kompleksnost proučavanja gradskih i seoskih područja, u svetlu novog promišljanja gradsko-ruralno. Drugi deo rada se bavi specifičnije konceptima Pametnih gradova i pametnih sela, kroz isticanje pozitivnih efekata koje ti koncepti imaju kako za samo lokalno okruženje tako i za širi društveni okvir.

Takođe, ovi pojmovi od skora pobuđuju intenzivno interesovanje akademske zajednice u svetskoj ekonomskoj i socijalnoj misli. Stoga je sekundaran cilj ovog rada da doprinese savladavanju naučne praznine koja postoji među istraživačima, kao i da pomogne boljoj edukaciji onih koji se ovom problematikom neposredno bave.

1.2 PRIMENJENI METODI ANALIZE

Budući da ovaj rad nastoji da kvalitativno sagleda odnos grad-selo kao multi-dimenzionalan proces, može se reći da tehnike analize korišćene u ovom istraživanju pripadaju kvalitativnoj metodološkoj školi. Preciznije rečeno, sam rad konstantno poredi slične ili jednake fenomene na evropskoj i svetskoj mapi. Samim tim, u prvi plan dolazi izučavanje sličnosti i razlika među određenim društvenim sredinama i pravcima razvoja njihovih politika prema konceptu pametnih gradova i sela. Sa metodološkog stanovišta, se može reći da je komparativni metod glavni metodološki alat u ovome radu [8].

2. DEFINICIJA GRADSKIH I RURALNIH PODRUČJA

Ukazujući na perspektivu iz koje se sagledava problematika grad-selo, možemo reći da u 21. veku postoji društvena saglasnost da dihotomija, dualizam i oštra podela na urbano i ruralno je potpuno izgubila na značaju. Zato smo se i trudili da ovaj odnos shvatimo u okviru nekih "novih oblika ili formi ruralnosti". Sintagma – "nove forme ruralnosti" kako ih vidi Nikola Krstović, "osim što pripadaju polju socijalne geografije i sociologije, omogućava uvid u dinamiku odnosa između grada i sela. Ta dinamika podrazumeva, odnosno tiče se transformacije prostora i njegove rezidencijalne, rekreativne i produktivne upotrebe, iskustava i percepcije uključenih aktera, njihovog odnosa sa prirodnim okruženjem, kulturnim nasleđem, ekološkim izazovima, ali i upravljanjem." [3]

U Republici Srbiji, Prema Zakonu o planiranju i izgradnji (Sl. Glasnik RS br. 72/2009, 81/2009 (ispravka), 64/2010 (US), 24/2011) „grad" je definisan kao „naselje koje je kao grad utvrđeno zakonom" dok su ruralna područja Srbije definisana kao „naselje u kojem se stanovništvo pretežno bavi poljoprivredom, a nije sedište opštine" [12]. Statistička klasifikacija naselja zasnovana je na pravnom kriterijumu određivanja gradskih naselja, dok se naselja van ove kategorije klasifikuju kao ostala i poistovećuju sa ruralnim naseljima. Definicija EU ruralna područja definiše kao područja/opštine sa gustinom naseljenosti manjom od 150 stanovnika/km^2.

Selo i ruralno različito se definišu u zavisnosti od konteksta posmatranja. Nekada je to stereotipna predstava o selu kao nedovoljno razvijenom području, nazadnom, rigidnom, a nekad kao sredina koja je zdravija, egzotičnija, sa očuvanom tradicijom, razvijenom kolektivnom svešću i lokalnim identitetom. Iako smo suočeni sa činjenicom da nam sela propadaju, sa izraženim ruralnim egzodusom, sam pojam ruralnog postaje iz dana u dan sve aktuelniji, i u naučnom i u društvenom smislu, kroz pojmove kao što su očuvanje prirode, zelena energija, novi-zdraviji koncepti ishrane itd.

Fenomenu ruralnog pristupa se kroz različite definicije koje su rezultat različitih disciplina i njihovih pristupa sociološkog, demografskog, strukturalnog, prostornog. Ovo se odnosi ne samo na različite definicije, već i na različite terminološke odrednice za isti pojam: selo, ruralno, ruralno područje, ruralni prostor, seosko naselje, seoska teritorija.



Tatjana Jovanović *je zaposlena kao Docent na Poljoprivrednom fakultetu, Univerziteta u Beogradu (Agroekonomija), gde izvodi vežbe na dva predmeta: Sociologija i Sociologija menadžmenta. Završila je sociologiju na Filozofskom fakultetu Univerziteta u Beogradu. Magistarske i doktorske studije završila je na Pravnom fakultetu Univerziteta u Beogradu. Tatjana Jovanović je učestvovala na brojnim naučnim i stručnim skupovima sa radovima i saopštenjima u zemlji i inostranstvu, samostalno i u saradnji sa drugim autorima. Član je Sociološkog društva Srbije, Srpskog udruženja sa sociologiju sela i poljoprivrede, Balkanske asocijacije za sociologiju sela i poljoprivrede i Društva agrarnih ekonomista. Oblast istraživanja su joj: opšta sociologija, sociologija sela, sociologija menadžmenta.*

2.1 TRADICIONALAN I MODERAN PRISTUP RAZVOJU RURALNIH SREDINA

2.1.1 Tehnicistički pristup

U skladu sa različitim pojmovnim određenjem ruralnog, javljaju se i različita gledišta o ovoj problematici. *Tehnicistički pristup* je jedan od najpopularnijih pristupa koji datira još od 50-tih godina prošlog veka. Ovaj pristup negira ruralni razvoj kao takav, i mnoge zemlje se oslanjaju na ovaj koncept razvoja ruralnih sredina. Suština je da se stavlja znak jednakosti između ruralnog razvoja i razvoja poljoprivrede. Odnosno, razvoj poljoprivredne proizvodnje omogućava i razvoj ruralnih sredina. Država bi trebalo sa svoje strane da inicira napredak poljoprivrednih sredina zbog proizvodnje hrane. Za ovaj pristup možemo reći da je u svojoj prirodi redukcionistički, jer svodi čitavo ruralno područje na visinu poljoprivrednih prinosa i kvalitet određenih kultura. Iako se određeni broj stanovništva uopšte ne bavi poljoprivredom, država je postavila jasne parametre razvoja koje su isključivo vezane za ovu privrednu granu [1].

Iako je u početku ova inicijativa imala pozitivne efekte, sa sve većim ukrupnjavanjem poljoprivredne proizvodnje, velika površina obradive zemlje se našla u rukama manjeg broja posednika. Paralelno sa tim procesom, sve veći broj ljudi prestao je da se bavi poljoprivredom, i počeo je da učestvuje u drugim granama privrede. Takođe, zbog slabog obraćanja pažnje na zahteve za jednakost u pristupu robi i uslugama, došlo je do sve veće segregacije stanovništva. Zatim se otvorilo pitanje ekoloških posledica zbog bavljenja tradicionalnim načinom proizvodnje. Konačno, najbitnija pojava koja je dovela u pitanje tehnicistički način razmišljanja, jeste depopulacija ruralnih sredina, nastala kao posledica sve veće urbanizacije društva. Postalo je nemoguće ostvariti socio-ekonomski napredak fokusirajući se samo na

poljoprivrednu proizvodnju. Stvorila se potreba za novim pristupom u ruralnom razvoju, a njega su prvo primenile najrazvijenije svetske ekonomije [7].

2.1.2 Princip održivog razvoja

Ideja ruralnog dovodi se u vezu sa idejom održivosti i održivog razvoja, tj. sa terminom "lokalni". Sa povećanjem broja nepoljoprivrednog stanovništava u ruralnim sredinama, kao i sve većih migracija iz ovih oblasti, postavilo se pitanje opravdanosti ekonomskog napretka kao univerzalnog principa razvoja ruralnih oblasti. Akcenat se sve više pomera ka socijalnoj dimenziji razvoja ruralnih područja. Ovakav pristup se još zove i razvoj zajednice, gde se pod njom podrazumeva grupa koja deli zajedničke interese, ciljeve i vrednosti. Dakle, u fokusu su pitanja zdravstvenog i obrazovnog sistema, sektora usluga, kao i pitanja marginalizovanih grupa [4].

Ovaj pristup je u osnovi individualistički, baziran na ideji da je svaka osoba slobodna da se bavi čime želi u svojoj sredini. Drugim rečima, pojedinac je slobodan da samostalno izabere svoj pravac razvoja. Uzimaju se u obzir okolnosti same sredine i razvoj se bazira na postulatu da kroz rast zajednice raste i sama osoba. Održivi razvoj poljoprivrednih područja predstavlja srž razvoja najrazvijenijih ekonomija, i najveće uporište ima u zemljama Zapadne Evrope [4].

U novije vreme teži se približavanju tehnicističkog i modernog pristupa ruralnom razvoju kroz koncept "*nove paradigme*" razvoja ruralnih sredina. Ovaj pristup uzima ono što je najbolje iz obe škole razvoja, naglašavajući ideju o teritorijalizaciji ruralnog razvoja. Novi koncept se ne oslanja direktno na geografske pojmove teritorije, već na potrebe i interese određenih ruralnih skupina. Tako su nastali takozvani *zeleni koridori* i područja od posebne važnosti za razvoj ruralnih sredina, uz ideju o produktivnosti i specijalizaciji poljoprivredne proizvodnje. Sve više se insistira na strogoj primeni ekoloških standarda, kao i potenciranju razvoja organske poljoprivrede, uz smanjenje državne podrške poljoprivredi u ruralnim područjima. U svakom slučaju ove mere daju rezultate u zemljama OECD i Evropske Unije, i primeri razvoja njihovih ruralnih sredinanajbolje oslikavaju uspešnost ovih politika [10].

3. KONCEPT PAMETNIH GRADOVA

U proteklim decenijama, imperativ promena izazvan tokovima globalizacije, preteranom upotrebom resursa kao i klimatskim promenama, podstakao je razvoj pametnih gradova širom sveta. U literaturi ne postoji jedinstvena definicija ovog koncepta. Pametni gradovi predstavljaju sisteme koji pružaju prihvatljive standarde života za njegove stanovnike bez narušavanja ekosistema od koga je isti zavistan [5]-[11].

U skladu sa tim, pametni grad znači jednake mogućnosti pristupa proizvodima i uslugama, efikasno korišćenje resursa, uz najmanji uticaj na životnu sredinu ali kreativnost i lepotu u arhitektonskom formiranju. Ova odrednica nas upućuje na jednu veoma važnu osobinu savremenih gradova. Oni su u funkciji održivog razvoja i zelene ekonomije. Imajući to u vidu, pametni gradovi ukazuju na kompatibilnost i neophodnost lokalne i globalne održivosti.

Održivi rast i zelena ekonomija kao takvi, predstavljaju vodeće tendencije u svetskoj privredi. Generalno, rezultati pomenutih koncepata dovode do poboljšanja ljudskog blagostanja i socijalne jednakosti dok značajno smanjuju rizike po životnu sredinu. Implementacija principa zelene ekonomije omogućava približavanje ekonomskih i ekoloških ciljeva koji su neretko bili divergentni.

Pametni gradovi imaju tri karakteristike i osobine, i to su [5]:

- Odgovorni gradovi jer podrazumevaju sistemski pristup upravljanju zajednicom koji se bazira na cirkularnim procesima balansirane upotrebe inputa i autputa.
- Gradovi koji su pogodni za život: misli se pre svega na grad sa vizijom koji koristi puni potencijal obnovljivih izvora energije i reciklaže. To su gradovi koji održivo rastu i nude visok kvalitet života za svoje stanovnike.
- Participativan grad jer kao takav se zasniva na partnerstvu svih zainteresovanih strana (stejk holdera) i dodatno podstiče razvoj manjih zajednica kao što su pametna sela.

Olga Gavrić *je zaposlena kao Asistent na Poljoprivrednom fakultetu, Univerziteta u Beogradu (Agroekonomija), gde izvodi vežbe na tri predmeta. Završila je osnovne i master studije na Ekonomskom fakultetu u Beogradu, gde je trenutno student druge godine doktorskih studija. Autor je velikog broja radova u naučnim časopisima i zbornicima. U fokusu njenog polja interesovanja su: teorisjka ekonomija, analiza konkurentnosti, ekonomika zaštite životne sredine.*



Shodno tome, pametni gradovi se moraju posmatrati u kontekstu povezanosti sa pametnim selima u ekonomskom, ekološkom i društvenom pogledu. O karakteristikama pametnih sela će biti nešto više u nastavku rada.

Pored navedenih karakteristika, pametni gradovi imaju šest elemenata koji imaju za rezultat sinergijski efekat. Akcenat je na pametnoj ekonomiji, pametnim ljudima, pametnoj vlasti, pametnoj mobilnosti, pametnoj životnoj sredini i pametnom načinu življenja [2]. Konkretno, pametni gradovi su koncipirani tako da podstiču inovativnost, produktivnost, preduzetnički duh, efikasno upravljanje resursima i energijom. Odlika održivih gradova je prethodno pomenuti visok kvalitet života za ljude, u smislu obrazovanja, zdravstvene zaštite, bezbednosti, kvaliteta stanovanja i turističke atraktivnosti. Takođe, ovi gradovi se oslanjaju na upotrebu alternativnih izvora energije kao što su sunce, vetar, voda, biomasa kojim dodatno doprinose aktivnom upravljanju resursima i očuvanju životne sredine.

Značajnu ulogu u današnjem svetu, ima razvoj informacionih tehnologija koje ujedno predstavljaju i neophodan segment pametnih gradova. Uloga istih je višestruka iz razloga što omogućavaju lakše i brže prilagođavanje izazovima koje donese kontinuelne promene, smanjuju troškove i čuvaju resursa, i doprinose pružanju gradskih usluga na nivou koji stvara veću vrednost za stanovnike.

3.1 PRIMERI DOBRE PRAKSE PAMETNIH GRADOVA U SVETU I U SRBIJI

U globalnoj ekonomiji postoje mnogobrojni primeri pametnih gradova i sela. Generalno, održivi koncept gradova i sela je karakterističan za privrede visokog stepena razvoja kao što su zemlje Evropske Unije, Japan i drugi. Upravo, analiza primera uspešne prakse navedenog koncepta ima za cilj sagledavanje ukupnih prednosti i nedostataka gradova, kao i načina na koji razvoj održivih urbanih područja podstiče razvoj pametnih ruralnih oblasti. Sa druge strane, vrlo interesantan je i drugi ugao gledanja a to je da li pametna sela mogu da podstaknu pojavu pametnih gradova (dvosmerna veza). U privredi Srbije, gotovo da i ne postoje pametni gradovi. Imajući to u vidu, rezultati navedene analize istraživanja ovog rada mogu da budu potencijalne smernice za razvoj istih.

Jedan od najpoznatijih i najuspešnijih primera pametnog grada je Hamarbi Sjostadt [5] u Švedskoj. Hamarbi se nalazi u neposrednoj blizini Stokholma na obali istoimenog jezera. Grad je koncipiran tako da su svi stambeni i poslovni objekti izgrađeni u skladu sa visokim kriterijumima očuvanja životne sredine i energetske efikasnosti. Prvobitna ideja ovog pametnog grada je bila težnja za urbanom održivošću u smislu ponovnog korišćenja industrijskog zemljišta, obezbeđivanju novih oblika javnog prevoza kako bi se smanjila upotreba automobila, racionalnije upotrebe energije i reciklaže resursa i komunalnog otpada. U Hamarbiju postoji i inovativan vid gradskog prevoza u vidu metroa na vodi. Takođe, svi stanovi u ovom gradiću troše duplo manje vode u poređenju sa ostalim švedskim naseljima. Dalje, u gradu je izgrađeno lokalno postrojenje za prečišćavanje otpadnih voda koje osim čiste vode daje i značajnu količinu prirodnog gasa koji se koristi za zagrevanje stanova. Svi ovi faktori uspeha su uticali da Hamarbi postane veoma atraktivna lokacija za investiranje ali i na razvijanje tzv. „modela Hamarbi“ koji se uspešno može implementirati u drugim Švedskim gradovima kao što je Stokholm. Hamarbi Sjostadt je inzvaredan primer kako urbani razvoj može biti u skladu sa principima životne sredine.

Pored Švedske, i Japan ide u korak sa dominantnim trendovima u oblasti ekološke zaštite. Naime, u Japanu postoji tendencija za izgradnju pametnih zajednica koje predstavljaju novu generaciju socijalnih sistema. Tokom 2010. godine osnovan je Japanski savez pametnih zajednica s ciljem da pospeši i produbi saradnju tri neraskidive karike kao što su životna sredina, energija i društvo kao takvo. Uopšte, društvo ima velike benefite od pametnih zajednica gledano kroz smanjenje emisije CO_2, veću upotrebu obnovljivih izvora energije, smanjenje troškova neobnovljivih resursa s ciljem stabilnog snadbevanja energijom, stvaranjem zajednice otpornom na prirodne katastrofe i rastom standarda u krajnjoj instanci. U skladu sa tim, razvijena su tri eko-grada: Fujusawa SST, Toyota i Kitakyushu.

Jedna od glavnih inicijativa i doprinosa Japana u očuvanju globalne životne sredine je u koncipiranju opšteg modela pametnog grada koji se može „izvoziti“. Drugim rečima, kao dobar primer iz prakse implementirati u drugim zemljama.

Imajući u vidu aktuelnost i značaj zelene ekonomije, pored pojave novih pametnih gradova, i postojeće svetske prestonice nastoje da unaprede funkcionisanje u smeru održivosti i dovoljnosti. Tako na primer, u Parizu je predstvaljen projekat „Pariz 2050 - pametan grad“. Ovaj projekat predviđa izgradnju osam multifunkcionalnih futurističkih nebodera koji će biti strateški raspoređeni po gradu i svojom vezom omogućiti održivi razvoj francuske prestonice. Svi soliteri pored arhitektonske estetike će savršeno biti uklopljeni postojeću urabinističku sliku grada. Plan predviđa korišćenje inovativnih materijala u izgradnji koji će omogućiti na primer sakupljanje sunčeve toplote koja se dalje koristi za proizvodnju električne energije. Takođe, budući stanari pametnih zgrada imaće na raspolaganju sisteme za reciklažu, za pročišćavanje vazduha i sakupljanje kišnice. I sama gradnja i izgled nebodera će biti u zelenom maniru - površine zgrade će biti ukrašene zelenim površinama i vrtovima.

Poslednji, ali ne i najmanje važan primer buduće dobre prakse je planirana izgradnja pametnog kvarta u Beogradu. Kvart bi trebalo da se nalazi u širem centru grada i pokrivao bi zonu zgrada tehničkih fakulteta[373] kao i stambene blokove koji se nalaze u kraju. Izgradnja pametnog kvarta je deo projekta UNDP-a (*United nations Development Programme)* koji ima za cilj smanjenje negativnih efekata globalnog zagrevanja kao i održivo upravljanje resursima. Shodno tome, osnovna ideja projekta da Beograd postane zelenija i energetski efikasnija prestonica. Pametni

[373] Misli se na zgrade Građevinskog/Arhitektonskog/Elektrotehničkog, Tehnološko-metalurškog i Mašinskog fakulteta

kvart podrazumeva veću upotrebu obnovljivih izvora energije (u vidu solarnih panela), racionalnije korišćenje toplotne i električne energije, smanjenje emisije GHG gasova i ostalih zagađujućih čestica, širenje štedljive ulične rasvete kao i opšte poboljšanje uslova života stanovnika. Ono što je posebno interesantno je da će se budući pametni kvart nalaziti u neposrednoj blizini javnog solarnog punjača[374] za mobilne telefone-*Strawberry drva* koji predstavlja patent koji Beograđani uveliko koriste. Navedene inicijative nastoje da budući razvoj Beograda bude u smeru održivosti, dovoljnosti i zaštite životne sredine.

4. KONCEPT PAMETNIH SELA

Projekat Pametno selo je relativno nov koncept u okviru kreiranja politike EU. Naime, u Briselu je na seminaru evropskog Ministarstva poljoprivrede, predstavljen projekt pametnih sela.[375] Ne postoji univerzalna i jednobrazna definicija pametnog sela. U pokušaju definisanja ovog koncepta možemo reći da se on odnosi na ruralna područja i zajednice koje se nadovezuju na postojeće snage i imovinu, kao i na razvijanje novih mogućnosti. Koncept Pametna sela obuhvata ljudska naselja u ruralnim područjima, kao i oblasti u bližoj okolini koje dele iste regionalne karakteristike i specifičnosti.

Karakteristike koncepta pametno selo se mogu svesti na sledeće:
- tradicionalne mreže i usluge zamenjuju se digitalnim,
- bolja upotreba znanja u korist građana i preduzeća koja deluju u ovim oblastima,
- bolji kvalitet života i veći životni standard,
- bolje korišćenje resursa,
- manji uticaj na životnu sredinu,
- nove mogućnosti za ruralne proizvode[376].

Koncept Pametno selo je teritorijalno osetljiv pojam. On u sebe uključuje, s jedne strane, potrebe i potencijale odgovarajuće teritorije, a s druge strane, adekvatnu strategiju koja je u skladu sa postojećim i novim strategijama. Možemo reći da je tehnologija, investicije i ljudski kapital, ključni moment za formiranje i egzistenciju koncepta pametno selo.

Projekat Pametno selo trebalo bi da se usredsredi na ovladavanje veštinama e-opismenjavanja, pristup e-zdravstvu i drugim osnovnim uslugama, ali i implementaciji inovativnih rešenja za ekološke probleme, promociju lokalnih proizvoda, razvijanje, turizma i kulturnih aktivnosti u ruralnim sredinama.

4.1 STUDIJE SLUČAJA ILI PRIMERI DOBRE PRAKSE PAMETNIH SELA U EVROPI I U SRBIJI

Budući da je koncept pametnih sela relativno nov u teorijskom i praktičnom smislu, trudili smo se da koncipiramo modele najbolje prakse u Evropi i u Srbiji. U tom smislu, zajednička karakteristika svih ovih modela bez obzira na ruralne različitosti je njihova samoodrživost, inovativna rešenja i adekvatna strategija.

[374] Solarni punjač su projektovali i razvili studenti Elektrotehničkog fakulteta - Tim Strawberry energy tokom 2011. godine (izvor: www.senergy.rs)
[375] O konceptu Pametna sela više videti u Časopisu Maslinar broj 50, godina 2018, izvor: www.maslinar.eu.
[376] Izvor: www.maslinar.eu

4.1.1 Pilot projekat "digitalna sela" u Nemačkoj

Ovaj pilot projekat pokazuje kako digitalizacija otvara nove mogućnosti za ruralna područja. Projekat je pokrenulo Ministarstvo Unutrašnjih poslova i sportske Rhineland-Palatinate i IESE u Nemačkoj za period od četiri godine (2015-2019.). Ukupan budžet za ovaj projekat iznosi 4,5 miliona evra. Cilj je da se poboljša kvalitet života u ruralnim područjima pomoću digitalne usluge. Pošto se nemačka sela i ruralna područja, suočavaju sa efektima demografskih promena i ruralne depopulacije namera je bila afirmisati koncept koji će oživeti sela i ruralna područja istovremeno zadržavajući ih atraktivnim za njihove stanovnike, posebno mlade.

Osim ovog projekta oni razvijaju i pilot projekat StuDi, koji se bavi praćenjem zdravlja građana, lokalnom onlajn pijacom (BestellBar) i DorfNews, kao i lokalnim portalom za vesti.

Sličnosti radi, na ovom mestu značajno je pomenuti i prvu digitalnu farmu koja je otvorena u Srbiji, marta 2018. godine, u selu Krivaja, opština Bačka Topola. Prva farma ove vrste u regionu omogućava uključivanje inovativnih tehnologija u stvarnom proizvodnom okruženju čime poljoprivrednici bivaju upoznati sa najnovijim tehnološkim dostignućima i njihovim mogućnostima. Na taj način projekat digitalna farma omogućava praćenje stanja useva i planiranje poljoprivrednih aktivnosti preko mobilnog telefona ili računara, a na osnovu podataka sa satelita, dronova, robota, različitih senzora i meteo stanica.

4.1.2 Turistvandi i Rozali model u Mađarskoj.

Ova dva primera pametnih sela, koja su se istakla po svojoj samoodrživosti, pripadaju najnerazvijenijim okruzima Mađarske.

Turistvandi je malo selo sa oko 750 stanovnika na Severoistoku Mađarske, u okrugu Šabolš-Šatmar-Bereg. Od kraja devedesetih godina prošlog veka razvijala se strategija sagledavanja materijalnih i nematerijalnih kapaciteta koje selo poseduje u cilju dugoročnog socio-ekonomskog programa razvoja sela. Cilj je bio da se pokaže da selo može biti živo, samoodrživo naselje sa mogućnošću za razvoj, a da u svojoj prirodi ostane ruralno. Prvi korak je učiniti da selo postane samodovoljno u proizvodnji hrane. Uz vlasništvo stanovnika od 1.400 hektara i zajednice od 5 hektara otvorila se mogućnost apliciranja za sredstva u nekoliko poljoprivrednih razvojnih programa za dugoročnu samoodrživu proizvodnju. To je dovelo do samoodržive ekonomske baze za određene nezaposlene porodice.[377]

Na primer, u selu je uspešno započeta intenzivna proizvodnja krastavaca u staklenicima i uzgajalištima. Po ovom programu opštinska uprava je pokrivala kompletne troškove, a ukupni prihodi su deljeni po pola između porodica proizvođača i opštinske uprave što je obezbedilo pouzdane i stabilne prihode za 15 do 20 porodica u letnjem periodu. Ekonomska samoodrživost je osnova opstanka sela i njegovog daljeg razvoja. Ali bez solidarnosti, poverenja i socijalne integracije (što čini vezivno tkivo zajednice) ekonomski momenat bi vremenom gubio na značaju. Takođe je ustanovljen „Model ruralnog dvorišta" u kojem seoski stanovnici (novi poljoprivrednici) mogu naučiti i uvežbati se u obrađivanju svojih poseda. Zahvaljujući uspešnom apliciranju stanovnika sela Turisvandi, obnovljen je poznati seoski mlin kao turistička atrakcija, koja je doprinela razvoju seoskog turizma, sa oko 750 lepo opremljenih gostinskih soba. [6]

[377] Više videti u Orban, A. (2017) Building smart communities in Hungarian social ecnomy, Community development Journal, Vol 52, No 4, pp. 668-684.

Rozali – slično kao i prethodno selo – je malo naselje sa oko 800 stanovnika sa dugom istorijom koje se nalazi u Šabolš-Šatmar-Bereg okrugu, nedaleko od Rumunsko Ukrajinske granice.

1992. godine, selo je apliciralo za program „Društvenog zemljišta“ sa mogućnošću stvaranja samoodrživog modela. Rozali je dobro opremljeno selo neophodnom poljoprivrednom mehanizacijom, uključujući traktore i kombajne, koji su stajali na raspolaganju članovima sela. Selo takođe ima i farmu svinja sa sopstvenom klanicom koja obezbeđuje kako sveže meso tako i mesne prerađevine kako za njihove stanovnike, tako i za lokalno stanovništvo. Oni su takođe oformili i farme za gajenje krastavaca – u okviru programa „Društvenog zemljišta“ – uglavnom za romske porodice. Socijalni programi realizovani su kroz inicijativu povlašćenog ogreva, koji se značajno proširio u periodu od 2007. do 2012. godine sa 82 tone na 400 tona drvenog ogreva. Na taj način istovremeno se razvio i program zaštite životne sredine, jer je smanjio nelegalnu seču u obližnjim šumama, a time i degradaciju šumskog potencijala i zemljišta. Seoska uprava je nedavno pokrenula i program alternativne energije iz bio-mase: u voćnjacima se skupljaju grančice, zatim se baliraju i onda se koriste kao gorivo u državnim institucijama. [6]

Aktivnosti seoske uprave i njenih stanovnika nastavljaju se i kroz nedavno završenu tržišno baziranu sušaru za proizvodnju zdrave hrane kao i „društvenu prodavnicu“ u kojoj stanovnici sela mogu da kupe lokalno proizvedene osnovne životne namirnice.

U obrazovnom smislu razvijen je obrazovni centar „Niotok“, gde članovi lokalne zajednice mogu da unapređuju svoja znanja i veštine uz pomoć obučenih profesionalnih predavača, kao i „Telehaz“ informativni centar u kojem stanovnici koji nemaju kompjutere i pristup Internetu mogu da koriste računare potpuno besplatno.

Ne zaostaje se ni na očuvanju tradicije i kulturnog života sela, o čemu svedoče i raznovrsne kulturne manifestacije, kao što je „Letnji Rozali građanski program“ tokom kojeg svako – ko želi da učini nešto za selo – može da učestvuje kroz kulturne događaje – npr. narodne igre i pesme. [6]

4.1.3 Selo Seča Reka –Republika Srbija

Selo Seča Reka pripada opštini Kosjerić, zlatiborskom okrugu i u svojoj osnovi je brdsko-planinskog tipa. Klimatske i terenske osobine uslovile su da je osnovna delatnost njenih stanovnika i pre i sad poljoprivreda. Ranije je akcenat bio na stočarskoj proizvodnji, dok su voćarske kulture značajnije zastupljene tek u 19. veku. Činioci koji su Seču reku učinili održivom zajednicom su:

- uređena putna mreža,
- uređena vodovodna mreža,
- uređena električna mreža,
- telekomunikacije. [9]

Izgradnja infrastrukture u selu finansirana je specifičnim modelom odnosno participacijom zainteresovanih stanovnika i lokalne samouprave (opština Kosjerić), u odnosu 50:50. Ekonomska samoodrživost sela zasnovana je na unapređenju poljoprivrede, pre svega, intenziviranju voćarske proizvodnje, malina i kupina, i njihovih novih sorti. To je dovelo do proizvodnje malina od oko 3.000 tona godišnje.

Drugi oblici samoodrživosti i organizovanosti ovog sela su i podizanje 4 hladnjače, unapređenje proizvodnje zdrave hrane i negovanje duhovnog i kulturnog nasleđa: održavanje „krajputaša“,

stare crkve Brvnare iz 1812. godine, zgrada osnovne škole i razvoj seoskog turizma kroz manifestaciju „Čobanski dani“. [378]Svi ovi navedeni činioci koji su selo Seča Reka učinili pametnim selom su ostvareni isključivo mogućnostima i potencijalima (prirodnim i ljudskim kapitalom), pri čemu je država mnogo više odmagala nego pomagala ovaj razvoj.

5. ZAKLJUČAK

Promena paradigme savremenih privreda sa fokusom na očuvanje životne sredine, energetsku efikasnost i održivost, podstakla je razvoj pametnih gradova i pametnih sela širom sveta. Pomenuti koncepti su veoma značajni jer su u funkciji zelene ekonomije i održivog razvoja kao dominantnih trendova globalne ekonomije.

Pojava pametnih gradova i sela doprineo je razvoju novog promišljanja postojećeg konteksta urbano-ruralno. Naime, jedan od ciljeva ovog rada je bio da ukaže da ranija stroga dihotomija na gradske i seoske oblasti, je zamenjena „pametnim“ konceptom koji briše pomenute granice i posmatra ih kao komplementarne celine.

Iskustvo razvijenih privreda (Austrija, Nemačka, Mađarska, Švedska, itd) je pokazalo da pametni gradovi podstiču nastanak pametnih sela. S tim u vezi, analiza našeg rada je pokazala da navedena veza nije jednosmernog već dvosmernog karaktera. Drugim rečima, i pametna sela u nekoj privredi mogu da doprinesu razvoju pametnih gradova. Na primer, u Srbiji postoji pametno selo Seča Reka, kao i prva digitalna farma u selu Krivaja, (opština Bačka Topola) sa tendencijom razvoja gradova koji će biti u skladu sa očuvanjem životne sredine. Poseban istraživački izazov se ogledao u tome, da li se primeri dobre prakse razvijenih privreda mogu implementirati u Srbiji, i biti dobra smernica za širenje pametnih gradova i sela.

Aktuelnost koncepta, kao i važnost izučavanja pametnih gradova i sela proističe iz nekoliko činjenica. Razvoj istih ne samo što omogućava inovativan pristup u upravljanju ograničenim resursima i energijom, on približava socio-ekonomske i ekološke ciljeve koji su neretko bili dijametralno različiti. Takođe, pametne i savremene koncepcije gradova i sela nisu isključivo samo lokalnog značaja, već imaju mnogo širi domet. U skladu sa tom konstatacijom je i čuvena krilatica: *Misli lokalno, deluj globalno!*. Naime, pojava novih urbanih i ruralnih formi u kontekstu održivosti ne samo da poboljšava kvalitet života svojih stanovnika po raznim parametrima, već ostvaruje globalne efekte u smislu da podstiče proizvodnju lokalnih proizvođača, čime se stvaraju preduslovi za rast izvoza i bruto domaćeg proizvoda u krajnjoj instanci. Sinergijski efekti sela i gradova u vidu približavanja socio-ekonomskih i ekoloških ciljeva dovode do ekonomskog rasta i prosperiteta. Shodno tome, analiza održivosti i dovoljnosti iz vizure gradova i sela je od esencijalnog značaja imajući u vidu da su isti značajni deo ekonomije bazirane na znanju.

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RAČUN S PROLAZNIM STAVKAMA IZDAN OD STRANE KUPCA TOPLINSKE ENERGIJE KRAJNJIM KUPCIMA U SAMOSTALNOM TOPLINSKOM SUSTAVU

INVOICE WITH A PASS-THROUGH ITEMS ISSUED BY THE BUYER OF THERMAL ENERGY TO THE END CUSTOMER IN THE STANDALONE HEATING SYSTEM

Drago Francišković[379]

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Sažetak: *U radu je prikazan problem koji se javlja pri kreiranju računa od strane kupca toplinske energije u samostalnom toplinskom sustavu. Račun se ispostavlja krajnjim kupcima za isporučenu toplinsku energiju u kućanstvima. Pokazano je kako kupac toplinske energije površno interpretira Zakon o porezu na dodanu vrijednost i ne razumije zakonom određeni odnos između njega i krajnjih kupaca. Taj odnos se svodi na to da on što god kupuje i radi vezano za samostalni toplinski sustav u vlasništvu krajnjih kupaca to radi u ime i za račun tih krajnjih kupaca a ne u svoje vlastito ime i za svoj račun. Posljedica tog nerazumijevanja je da kupac toplinske energije stavke računa za toplinsku energiju ne uzima kao prolazne stavke ponašajući se kao da on prodaje toplinsku energiju a ne da je u svemu samo posrednik. Posljedično tome, konačan iznos na računu je isti kao prije 1. siječnja 2017., tj. kao da se PDV na električnu energiju tog datuma nije smanjio s 25% na 13%, čime su krajnji kupci financijski zakinuti.*

Ključne riječi: *račun, prolazne stavke, PDV, u ime i za račun, kupac toplinske energije, krajnji kupac*

Abstract: *The paper presents the problem of creating a customer's bill for heat energy in an independent heating system. An invoice is issued to end customers of thermal energy in households. It has been shown that the buyer of thermal energy is superficially interpreting the Value Added Tax Act and does not understand the legally determined relationship it has with the end customers. That relationship should be based on the fact that no matter what the buyer of thermal energy is doing, purchasing gas or electricity for or taking care about standalone heating system, it is doing it on behalf and for the account of the end customers who are the owners of this heating system. The consequence is that the buyer of thermal energy the items of the thermal energy does not take as a pass-through items, acting as he is selling heat energy rather than being merely an intermediary. So the final amount on the bill is the same as the VAT on electricity has not declined from 25% to 13%, causing the end customers to be over charged.*

Key words: *invoice, pass-through item, fiscally-transparent item, VAT, on behalf and for the account of, buyer of thermal energy, end customer, final customer*

[379] Međimursko veleučilište u Čakovcu, Ulica bana J. Jelačića 22a 40000 Čakovec, Hrvatska

1. UVOD

Prema Zakonu o tržištu toplinske energije [1], koji je stupio na snagu u veljači 2013. godine, definiran je ***samostalni toplinski sustav*** ([1] čl.3. st.2. t.32.) kao toplinski sustav preko kojeg se jednoj zgradi/građevini, koja se sastoji od više samostalnih uporabnih cjelina (stanova i poslovnih prostora), isporučuje toplinska energija. Samostalni toplinski sustav sastoji se od ([1] čl.12. st.1.) kotlovnice, mjerila toplinske energije i unutarnjih instalacija, a njime, u ime i za račun suvlasnika, upravlja i održava ga pravna ili fizička osoba koju spomenuti zakon naziva ***kupac toplinske energije***.

Kupac toplinske energije također **u ime i za račun** suvlasnika zgrade, kupuje energente[380] za proizvodnju toplinske energije u samostalnom toplinskom sustavu ([1] čl.1. st.1.), isporučuje toplinsku energiju, te izdaje račun suvlasnicima, odnosno krajnjim kupcima. Zakon o tržištu toplinske energije [1] podrazumijeva da je samostalni toplinski sustav u vlasništvu suvlasnik zgrade, koje spomenuti Zakon u njihovom odnosu prema 'kupcu toplinske energije' naziva ***krajnji kupci***.

Odnos kupca toplinske energije i krajnjih kupaca određen je pravnim aktima Republike Hrvatske i *Ugovorom o potrošnji toplinske energije* kojim oni pobliže uređuju svoje međusobne odnose. Nadalje se pretpostavlja da taj ugovor ne sadrži nikakve odredbe kojima bi odnosi između kupca toplinske energije i krajnjih kupaca bili drugačiji u odnosu na ono što je određeno spomenutim zakonom [1] i ostalim pravnim aktima Republike Hrvatske.

Ključni dio odnosa krajnjih kupaca i kupca toplinske energije je da kupac toplinske energije što god kupuje i radi, to kupuje i radi u ime i za račun krajnjih kupaca, vlasnika samostalnog toplinskog sustava, dakle, nikako ne u svoje ime i za svoj račun. Za tu svoju uslugu kupac toplinske energije dobiva mjesečnu naknadu za obavljanje djelatnosti. Iznos koji je kupac toplinske energije, u ime i za račun krajnjih kupaca, platio za kupljenje ulazne energente mu se vraća preko stavki za toplinsku energiju na računima krajnjih kupaca. Način na koji se trošak za kupljenje ulazne energente i trošak za naknadu kupcu toplinske energije raspoređuje posebno za svakog krajnjeg kupca određen je *Odlukom o načinu raspodjele i obračunu troškova za isporučenu toplinsku energiju*. Tu odluku donose krajnji kupci, tj. suvlasnici toplinskog sustava a kupac toplinske energije je mora primijeniti ([2], čl.15.).

Problem načina na koji neki kupci toplinske energije formiraju mjesečni račun za krajnjeg kupca, došao je do izražaja nakon 1. siječnja 2017. godine kada je stopa PDV-a na električnu energiju smanjena s 25% na 13%. Postoje kupci toplinske energije koji račun formiraju na način da to smanjenje PDV-a na električnu energiju nije rezultiralo očekivanim smanjenjem iznosa na računu, tj. iznosi na računu su i dalje ostali isti kao da do spomenutog smanjenja PDV-a nije ni došlo.

2. FORMIRANJE RAČUNA I PRIMJER DOSADAŠNJE PRAKSE

Razmotrimo dosadašnju praksu na primjeru krajnjih kupaca koji su suvlasnici „3. šparne hiže“ u Koprivnici i pripadajućeg joj samostalnog toplinskog sustava i Koprivnica plina d.o.o., kao njihovog kupca toplinske energije. Ugovor o potrošnji toplinske energije između Koprivnice

[380] Vidi se neadekvatnost naziva 'kupac toplinske energije' jer u samostalnom toplinskom sustavu on ne kupuje toplinsku energiju nego ulazne energente za njenu proizvodnju u sustavu kojim upravlja. U direktivi 2012/27/EU [11], koja je implementirana u Zakon o tržištu toplinske energije [1], uopće se ne spominje se subjekt ‘kupac toplinske energije’ nego ‘pružatelj energetskih usluga’ kao subjekt sa sličnom ulogom.

plina d.o.o. i suvlasnika spomenute zgrade ne sadrži nikakve odredbe kojima bi njihovi odnosi bili drugačiji u odnosu na ono što je određeno Zakonom o tržištu toplinskom energijom [1] i ostalim pravnim aktima Republike Hrvatske, tj. Koprivnica plin d.o.o. kupuje ulazne energente i upravlja toplinskim sustavom u ime i za račun suvlasnika – krajnjih kupaca.

Za proizvodnju toplinske energije u samostalnom toplinskom sustavu „3. šparne hiže“ koristi se električna energija i plin koje Koprivnica plina d.o.o. kupuje u ime i za račun suvlasnika zgrade. Koprivnica plin d.o.o. je od samog početka bila u uvjerenju da oni u spomenutom samostalnom toplinskom sustavu proizvode toplinsku energiju, da su njeni vlasnici, te da je kao takvu isporučuju i prodaju suvlasnicima toplinskog sustava tj. krajnjim kupcima. Oni su se postavili kao da rade u svoje ime i za svoj račun a ne u tuđe ime i za tuđi račun, odnosno u ime i za račun krajnjih kupaca, a što zakon jasno određuje. Takav njihov stav je glavni izvor problema.

Drago Francišković



1984 - Diplomirao na Matematičkom odjelu PMF-a u Zagrebu,
- *Radi na Sveučilištu u Osijeku kao asistent. Na mnogim fakultetima*

1991 – postao magistar znanosti iz znanstvenog područja matematike na PMF-u u Zagrebu.
- *Odlazi u Kanadu gdje radi u IT industriji*

2005 - vraća se na Sveučilište u Osijeku

2009. – prelazi na Međimursko veleučilište kao viši predavač

Proizvedena toplinska energija koristi se za grijanje prostora i za zagrijavanje, odnosno pripremu potrošne tople vode (PTV). Pored toga u cijelom sustavu koristi se i prisilna ventilacija za čiji se rad i moguće dogrijavanje zraka koristi električna energija. Sve 24 stambene jedinice i poslovni prostor opremljeni su kalorimetrima kojima se mjeri potrošnja svakog stana za grijanje prostora izražena u kilovat satima i mjeračima tople vode u m^3.

Prema opisanom, račun, koji se isporučuje svakom krajnjem kupcu, sastoji se od naknade za obavljenu djelatnost i slijedećih stavki toplinske energije: grijanje prostora, priprema potrošne tople vode, ventilacija, fiksne mjesečne naknade za mjerno mjesto plina i električne energije. Ulazni troškovi za cijelu zgradu na osnovu kojih je račun napravljen su: trošak za plin, trošak za električnu energiju, trošak naknade za obavljanje djelatnosti i trošak mjesečnih fiksnih naknada za mjerno mjero plina i mjerno mjesto električne energije. Budući da se Koprivnica plin d.o.o. ponaša kao da ulazne energente kupuje u svoje ime i za svoj račun i smatra da prodaje proizvedenu i isporučenu toplinsku energiju krajnjim kupcima, oni promatraju sve ulazne troškove bez PDV-a, te na kraju obračunavaju PDV od 25% na sve stavke toplinske energije u računu kao i na stavku naknade za obavljanje djelatnosti. Posljedica toga je da su računi krajnjem kupcu ostali isti kao da do smanjenja PDV-a na električnu energiju s 25% na 13% nije došlo.

Ukupni trošak za električnu energiju treba, na neki način, podijeliti na: trošak električne energije za grijanje prostora, trošak električne energije za pripremu PTV, trošak električne energije za ventilaciju i dio troška za mjerno mjesto. Ukupni trošak za plin treba, na neki način, podijeliti na: trošak plina za zagrijavanje prostora, trošak plina za pripremu PTV i dio troška za mjerno mjesto. Zajednički troškovi električne energije raspodijeljeni su na stavke za grijanje i pripremu PTV i njihov su dio. Na opisani način dobije se ukupan trošak za: toplinsku energiju za grijanje prostora, ukupan trošak za pripremu potrošne tople vode, ukupni trošak za ventilaciju i ukupan trošak za naknade za mjerno mjesto. Dijeljenjem ukupnog troška za toplinsku energiju za grijanje prostora s ukupnim utrošenim brojem kWh toplinske energije

izmjerene na kalorimetrima svih stanova dobije se jedinična cijena za grijanje prostora izražena u kWh. Dijeljenjem ukupnog troška za pripremu, tj. zagrijavanje potrošne tople vode, s količinom potrošene tople vode izražene u litrama dobije se jedinična cijena pripreme tople vode po jednoj litri. Dijeljenjem ukupnog troška za ventilaciju s grijanom površinom svih stanova dobije se jedinična cijena ventilacije po $1m^2$ zatvorene/grijane površine stana. Dijeljenjem ukupnog troška naknade za obavljanje djelatnosti s grijanom površinom svih stanova dobije se jedinična cijena te naknade po $1m^2$. Naknada za mjerna mjesta dijeli se sa 25 (24 stambene jedinice i poslovni prostor).

Kako se ukupni trošak za električnu energiju i ukupni trošak za plin dijele, određeno je *Odlukom o načinu raspodjele i obračunu troškova za isporučenu toplinsku energiju* koju donose, i po potrebi mijenjaju, suvlasnici i sastavni je dio ugovora koji suvlasnici sklapaju s kupcem toplinske energije a koji se zove *Ugovor o potrošnji toplinske energije*.

Pogledajmo slijedeći primjer[381] koji se odnosi na troškove za jedan mjesec a u kojem je okvirno prikazan način formiranja računa kako to do sada radi Koprivnica plin d.o.o.:

Neka se od ukupne potrošene električne energije, za podno grijanje svih stanova potrošilo 73,3%, za pripremu PTV 5,4%, a za ventilaciju 21,3%. Neka se od ukupne potrošene energije iz plina, za podno grijanje svih stanova ukupno potrošeno 63,0%, a za pripremu PTV preostalih 37,0%. Neka je trošak toplinskog sustava za električnu energiju 7040 kuna, a za plin 2623 kune. Promatrajmo stan od $76m^2$ grijane površine. Neka je udio grijane površine tog stana 4,7649% (76/1595), udio potrošnje za PTV neka je 5,2647% (3,49/66,29), a udio potrošnje za grijanje 3,9496% (783/19825). Račun bi za siječanj 2017. godine, isporučen vlasniku spomenutog stana, prema tome izgledao kako je prikazano u Tablici 1..

Period obračuna: od 01.01.2017. do 31.01.2017.

Naziv zaduženja	jedinica mjere	količina	Jedinična cijena	konačni iznos
(1) Naknada za obavljane djelatnosti	m2	76,000	0,4900	37,24
(2) Energija za grijanje	kWh	783,000	0,33436	269,04
(3) Priprema tople vode	m3	3,490	20,3752	71,11
(4) Ventilacija	m2	76,000	0,9401	71,45
(5) Fiksne mjesečne naknade za m. m.	mj.	0,040*	66,3000	2,65
Ukupno konačni iznosi (1+2+3+4+5)				451,49
PDV (25%)				112,87
Ukupno zaduženje				**564,36**

* - 1 / broj stanova

Tablica 1.: Primjer krivo formiranog računa u kojem se ne uvažavaju prolazne stavke

Problem je u tome što kupac toplinske energije ne kupuje u svoje ime i za svoj račun da bi tako postupao pri formiranju računa, nego sve što kupuje i radi, to radi u ime i za račun krajnjih kupaca i sve stavke toplinske energije (stavke koje u sebi sadrže trošak plina i električne energije) u računu mora tretirati kao prolazne stavke, a što on ne čini. **Prolazne stavke** su izdacima koje je porezni obveznik platio za potrebe nekog drugog i potom od njega traži povrat plaćenog iznosa.

[381] Primjer približno predstavlja stvarni račun a razlika je vrlo mala.

3. MIŠLJENJE POREZNE UPRAVE I PRAVNE OSNOVE

Po pitanju pravnih osnova vezano uz formiranje računa za krajnjeg kupca u samostalnom toplinskom sustavu od strane kupca toplinske energije autor rada se obratio Poreznoj upravi preko njihovog web portala[382].

Na pitanje: „*Kada netko kupuje nešto u nečije ime i za nečiji račun tko je vlasnik kupljenoga?*“, Porezna uprava je odgovorila: „***Kada netko kupuje u nečije ime i za nečiji račun, taj netko je posrednik i nije vlasnik robe već onaj u čije se ime kupuje.***“. Iz odgovora nedvojbeno slijedi da su krajnji kupci vlasnici plina i električne energije koje kupac toplinske energije kupuje u njihovo ime i za njihov račun. To pokazuje neutemeljenost Koprivnice plina d.o.o. da sebe smatra vlasnikom toplinske energije koja je proizvedena u toplinskom sustavu u vlasništvu krajnjih kupaca korištenjem energenata također u vlasništvu krajnjih kupaca.

Na drugo postavljeno pitanje: „*Da li nam kupac toplinske energije mora obračunavati PDV od 25% na isporučenu toplinsku energiju (za toplu vodu i podno grijanje) ili nam treba obračunati PDV od 25% samo na svoju uslugu te nju, kao naš trošak, treba pridodati trošku za električnu energiju s PDV-om od 13% i trošku za plin s PDV-om od 25%?*“, Porezna uprava odgovara „***Kako vaš kupac toplinske energije obavlja uslugu u vaše ime i za vaš račun; radi se o prolaznim stavkama iz članka 33. stavak 3. Zakona o PDV-u i na taj dio ne obračunava se PDV-e. Vaš kupac zaračunava PDV samo na svoju uslugu po stopi od 25%.***“. U ovom odgovoru se kaže da na stavke toplinske energije kupac toplinske energije ne obračunava PDV, jer se radi o prolaznim stavkama, a PDV se obračunava samo na iznos za usluge, a to je naknada kupcu toplinske energije za obavljanje djelatnosti. Koprivnica plin d.o.o. nije htjela priznati te odgovore od strane Porezne uprave 'jer su primljeni emailom'.

Tek je deset mjeseci od uočenog problema od strane autora ovog rada, točnije u studenom 2017., Koprivnica plin d.o.o. poslao Područnom uredu Porezne upravu u Koprivnici dopis s upitom primjene stope PDV-a na isporuku toplinske energije. Područni ured se obratio Središnjem uredu Porezne uprave u Zagrebu i dobio Mišljenje koje se nalazi u prilogu na kraju rada. U tom mišljenju, od 21. studenog 2017., između ostalog, se kaže: "…*ako u konkretnom slučaju porezni obveznik Koprivnica plin d.o.o. krajnjim korisnicima obavlja isporuku toplinske energije radi se o isporuci dobara koja je oporeziva PDV-om po stopi 25%. Nadalje,* ***ako porezni obveznik Koprivnica plin d.o.o. u ime i za račun krajnjih korisnika kupuje električnu energiju te im obavlja uslugu održavanja sustava koji proizvodi toplinsku energiju i povezane usluge, ne može se smatrati da obavlja isporuku toplinske energije,*** *već u tom slučaju krajnjem korisniku zaračunava obavljene usluge po stopi 25%, međutim, u poreznu osnovicu ne uračunava iznose koje zaračuna ili primi od krajnjeg korisnika kao povrat za izdatke za nabavljenu električnu energiju koje je platio u njegovo ime i za njegov račun i koje u evidencije unosi kao prolazne stavke*.".

Dakle, isporuka toplinske energije, u promatranom slučaju, ne smatra se isporukom u smislu Zakona o PDV-u na koju se plaća PDV od 25%, već se krajnjim korisnicima (a to su krajnji kupci, suvlasnici) zaračunavaju obavljene usluge po stopi PDV-a od 25%. Jasno se kaže da se u poreznu osnovicu ne uračunava iznos koji je Koprivnica plin d.o.o. zaračunao krajnjih korisnika kao povrat za izdatke koje je platio u njihovo ime i za njihov račun. Zanimljivo je da Koprivnica plin d.o.o. ignorira i to mišljenje koje je sama tražila i koje joj je dostavljeno.

[382] http://www.porezna-uprava.hr/kontakti/Stranice/Pišite-nam.aspx

Pravna osnova je sadržana u članku 33. stavku 3. Zakona o PDV-u [4], koji glasi: "*U poreznu osnovicu ne ulaze sniženja cijena, odnosno popusti zbog prijevremenog plaćanja i popusti što se kupcu odobre u trenutku isporuke, kao ni iznosi koje porezni obveznik zaračuna ili primi od kupca kao povrat za izdatke koje je platio u njegovo ime i za njegov račun i koje u evidencije unosi kao prolazne stavke. Porezni obveznik mora imati dokaze o iznosu izdataka u vezi s prolaznim stavkama i ne može odbiti PDV ako je na njih obračunan*".

4. FORMIRANJE RAČUNA S PROLAZNIM STAVKAMA

Prema tome, budući da ulazne energente kupuje u ime i za račun krajnjih kupaca (krajnjih korisnika) kojima obavlja i uslugu održavanja sustava, Koprivnica plin d.o.o. ne smije obračunavati i naplatiti PDV na stavke toplinske energije (energija za grijanje, priprema tople vode, ventilacija i fiksne mjesečne naknade za mjerno mjesto), nego ih je trebala tretirati i u evidenciju unositi kao prolazne stavke. Dakle, pri izračunavanju jedinične cijene za te stavke trebala je uzeti trošak ulaznih energenata, plina i električne energije, s PDV-om koji je on platio u ime i za račun krajnjih kupaca, a preko računa koje dostavlja svim krajnjim kupcima, traži povrat tih iznosa. Ti iznosi su prema *Odluci o načinu raspodjele i obračunu troškova za isporučenu toplinsku energiju*, ugrađeni u stavke za toplinsku energiju. Time bi se uvažila činjenica da je PVD na plin 25%, a da je na električnu energiju smanjen s 25% na 13%, te bi se to odrazilo i na računu.

Tada bi račun za siječanj 2017. godine iz ranijeg primjera izgledao kako je prikazano u Tablici 2. Ukupan iznos bi bio manji, za 35,60 kuna ili za preko 6,3%.

Period obračuna: od 01.01.2017. do 31.01.2017.

Naziv zaduženja	jedinica mjere	količina	Jedinična cijena **	konačni iznos
(1) Naknada za obavljane djelatnosti	m2	76,000	0,4900	37,24
(2) Energija za grijanje *	kWh	783,000	0,3983	311,87
(3) Priprema tople vode *	m3	3,490	24,7808	86,48
(4) Ventilacija *	m2	76,000	1,0624	80,74
(5) Fiksne mjesečne naknade za m.m. *	mj.	0,040***	77,9190	3,12
Ukupno konačni iznosi (1+2+3+4+5)				519,45
PDV od 25% na stavku (1)				9,31
Ukupno zaduženje				**528,76**

* - prolazne stavke prema čl.3 st.3. Zakona o porezu na dodanu vrijednost. Na njih se ne obračunava PDV.
** - jedinične cijene na prolazne stavke (2, 3, 4, i 5) sadrže PDV plaćen na ulazne energente.
*** - 1 / broj stanova

Tablica 2.: Primjer ispravno formiranog računa u kojem se uvažavaju prolazne stavke

5. ZAKLJUČAK

Prema mišljenju Središnjeg ureda Porezne uprave dostava toplinske energije koju krajnjim kupcima obavlja kupac toplinske energije, koji u ime i za račun krajnjih kupaca kupuje ulazne energente te im obavlja uslugu održavanja sustava koji proizvodi toplinsku energiju i obavlja povezane usluge, ne smatra se isporukom toplinske energije, te se dakle, ne može primjenjivati dio Zakon o PDV-u ([4] članak 4.) koji govori da je predmet oporezivanja PDV-om isporuka dobara u tuzemstvu uz naknadu koju obavlja porezni obveznik. Porezna uprava smatra da u slučaju kada netko kupuje u ime i za račun nekog drugog, taj netko drugi, u čije ime i za čiji

račun se kupuje, je vlasnik kupljenog, a onaj tko kupuje je samo posrednik. Središnji ured Porezne uprave jasno kaže da ako kupac toplinske energije, kao porezni obveznik, u ime i za račun krajnjih kupaca kupuje energent za proizvodnju toplinske energije te im obavlja i usluge održavanja sustava koji proizvodi toplinsku energiju, u poreznu osnovicu ne uračunava iznose koje zaračuna krajnjem kupcu kao povrat za nabavljeni energent koje je platio u ime i za račun krajnjeg kupca, te takve iznose tretira i evidentira kao prolazne stavke. Sve je to u skladu s člankom 33., stavkom 3 Zakona o porezu na dodanu vrijednost. Ti iznosi su cijena plina i električne energije s pripadnim PDV-om. Oni su prema Odluci o načinu raspodjele i obračunu troškova za isporučenu toplinsku energiju, ugrađeni u stavke za toplinsku energiju, čiji iznosi prema tome ne ulaze u poreznu osnovicu.

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[3] *Zakon o izmjenama i dopunama Zakona o porezu na dodanu vrijednost* (NN 115/16) http://narodne-novine.nn.hr/clanci/sluzbeni/2016_12_115_2526.html

[4] *Zakon o porezu na dodanu vrijednost (pročišćen tekst)* (NN 73/13, 99/13, 148/13, 153/13, 143/14, 115/16) https://www.zakon.hr/z/186/Zakon-o-porezu-na-dodanu-vrijednost

[5] *Pravilnik o porezu na dodanu vrijednost* (NN 79/2013, 85/13-ispravak, 160/13, 35/14, 157/14, 130/15, 1/17, 41/17) https://narodne-novine.nn.hr/clanci/sluzbeni/2013_06_79_1633.html

[6] HERA – Propisi – Toplinska energija https://www.hera.hr/hr/html/propisi_tenergija.html

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Prilog: – Mišljenje Središnjeg ureda Porezne uprave Republike Hrvatske

REPUBLIKA HRVATSKA
MINISTARSTVO FINANCIJA
POREZNA UPRAVA - SREDIŠNJI URED

KLASA: 410-19/17-02/275
URBROJ: 513-07-21-01/17-3

Zagreb, 21. studenoga 2017.

POREZNA UPRAVA
PODRUČNI URED KOPRIVNICA
putem e-pošte – su_pis@porezna-uprava.hr

Predmet: Primjena stope PDV-a na isporuku toplinske energije

Veza: Vaš dopis, KLASA: 410-01/17-01/12, URBROJ: 513-07-06/17-3

Dostavili ste nam upit poreznog obveznika Koprivnica plin d.o.o. o primjeni stope PDV-a vezano uz isporuku toplinske energije. U dopisu navodite da je navedeni porezni obveznik isporučitelj toplinske energije krajnjem kupcu, konkretno stanarima zgrade te smatra da suvlasnici zgrade kao krajnji kupci ne kupuju električnu energiju, već toplinsku energiju čija se isporuka oporezuje stopom PDV-a od 25%. Nadalje, vezano uz navedeno u privitku ste dostavili dopis Ministarstva gospodarstva, poduzetništva i obrta kojim vam dostavljaju predstavku potrošača Drage Franciškovića iz Koprivnice te zahtijevaju poduzimanje mjera iz vaše nadležnosti. Navodite da je iz predstavke vidljivo neslaganje krajnjih korisnika s primjenom stope PDV-a od 25% u konkretnom slučaju, uz obrazloženje kako porezni obveznik Koprivnica plin d.o.o. obavlja usluge održavanja sustava koji proizvodi toplinsku energiju te obavlja uslugu isporuke toplinske energije do stanova. Nadalje, navodite da se u predstavci navodi kako je mišljenje Hrvatske energetske regulatorne agencije da se u navedenom slučaju primjenjuje stopa PDV-a od 13%. U vezi navedenog zatražili ste mišljenje o primjeni stope PDV-a.

Na postavljeno pitanje odgovaramo u nastavku.

Odredbama članka 7. stavka 1. propisano je da je isporuka dobara u smislu Zakona o porezu na dodanu vrijednost (Narodne novine, broj 73/13 do 115/16, u daljnjem tekstu: Zakon) prijenos prava raspolaganja materijalnom imovinom u svojstvu vlasnika. Materijalnom imovinom smatra se isporuka električne energije, plina, grijanja, hlađenja i slično.

Sukladno članku 33. Zakona, poreznom osnovicom pri isporuci dobara i usluga smatra se naknada koju čini sve ono što je isporučitelj primio ili treba primiti od kupca ili neke druge osobe za te isporuke uključujući iznose subvencija koji su izravno povezani s cijenom isporučenih dobara ili usluga. U poreznu osnovicu ne ulaze sniženja cijena, odnosno popusti zbog prijevremenog plaćanja i popusti što se kupcu odobre u trenutku isporuke, kao ni iznosi koje porezni obveznik zaračuna ili primi od kupca kao povrat za izdatke koje je platio u njegovo ime i za njegov račun i koje u evidencije unosi kao prolazne stavke. Porezni obveznik mora imati dokaze o iznosu izdataka u vezi s prolaznim stavkama i ne može odbiti PDV ako je na njih obračunan.

Prema odredbama članka 38. stavka 3. točke g) Zakona i članka 47. stavka 2. točke g) Pravilnika o porezu na dodanu vrijednost (Narodne novine, broj 79/13 do 41/17) PDV se obračunava i plaća po sniženoj stopi 13% na isporuku električne energije do drugog isporučitelja ili krajnjeg korisnika, uključujući naknade vezane uz tu isporuku.

Isporuka toplinske energije te isporuka usluga održavanja sustava koji proizvodi toplinsku energiju oporeziva je PDV-om po stopi 25%.

www.porezna-uprava.hr

Obzirom da se u upitu radi o situacijama za koje postoje ugovorni odnosi, napominjemo da se Porezna uprava ne može miješati u ugovorne odnose stranaka, već ovisno o obavljenim transakcijama utvrđuje porezne obveze poreznih obveznika.

Slijedom navedenog, ako u konkretnom slučaju porezni obveznik Koprivnica plin d.o.o. krajnjim korisnicima obavlja isporuku toplinske energije radi se o isporuci dobara koja je oporeziva PDV-om po stopi 25%. Nadalje, ako porezni obveznik Koprivnica plin d.o.o. u ime i za račun krajnjih korisnika kupuje električnu energiju te im obavlja uslugu održavanja sustava koji proizvodi toplinsku energiju i povezane usluge, ne može se smatrati da obavlja isporuku toplinske energije, već u tom slučaju krajnjem korisniku zaračunava obavljene usluge po stopi 25%, međutim, u poreznu osnovicu ne uračunava iznose koje zaračuna ili primi od krajnjeg korisnika kao povrat za izdatke za nabavljenu električnu energiju koje je platio u njegovo ime i za njegov račun i koje u evidencije unosi kao prolazne stavke.

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ARE ROBOTIC SURGICAL SYSTEMS SUSTAINABLE METHOD OF MINIMALLY INVASIVE SURGERY FOR HEALTHCARE SYSTEMS OF DEVELOPING COUNTRIES - CAN BENEFITS JUSTIFY HIGH COSTS?

Sara Gračić[383]
Zoran Ćirić[384]
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Abstract: *In 2001 first transatlantic robotic surgery on a human was successfully conducted. Since, developed countries have started implementing robotic surgical systems, providing patient/doctor benefits, but with significant costs, which focuses our research on possibility of implementing these systems in developing countries as well. Robotic surgeons help perform complex procedures with greater accuracy, flexibility and control, compared with conventional techniques. They are correlated with minimally invasive surgery due to small incisions, but can sometimes be used in open (invasive) procedures. System consists of 3 units: slave, with 3 to 4 robotic arms for surgical instruments and camera; master console, where surgeon is located and manages the arms by movement and voice and monitoring unit. Surgical robots cover diverse medical areas: general surgery, urology, gynaecology and have been in focus of studies that investigated various metrics, of which most important success and complication rates. Some measured system set-up, console and procedure time. Others calculated material and personnel costs for different procedures. A study compared prices and technical characteristics of 2 commercially available robots, da Vinci and Radius. Benefits of robotic surgery: patients have small incisions, some not even visible, postoperative recovery is faster, there is less blood loss and element of aesthetics. Doctors can easily reach different parts of the body, having a feeling they are "inside a patient", the system is ergonomically suited to support their body and learning curve is fast. However, robot is not the best alternative for gynaecological procedures - complication rate is slightly higher than with laparoscopy and it costs a lot more. Surgical robot costs a few million dollars, it has to be maintained every year, generating expenditure of hundred thousand dollars, each instrument must be changed after 10 uses, if it lasts that long, meaning another few hundred dollars per every changed instrument. Doctors have to be trained on simulators to use these systems, which generates expenditures of going to education centres. There are doctors who are refusing these technologies as well as patients. The purpose of conducting this research is to answer the main question: can developing countries implement this technology, bearing in mind patient/doctor benefits with high expenditures? After analysing benefits, risks and costs through relevant papers from scientific databases and noticing resource reallocations were made in Serbian budget, it is concluded that financial resources could be obtained for implementing this system. However, potential threat lies within rejection of new technology by patients and possibly doctors. Therefore, system implementation should be shaped in the following way: educate citizens and doctors via social media campaigns first and then conduct acquisition of the robot parallel with medical staff training. Only then implementing this expensive robot can be recommended.*

Key words: *surgical robots, costs, benefits, sustainability, process*

[383] PhD student of business informatics, Faculty of Economics, Segedinski put 9-11, 24000 Subotica, Serbia
[384] Faculty of Economics, Segedinski put 9-11, 24000 Subotica, Serbia

1. INTRODUCTION

Robotic surgical system (RS) is a self-powered, computer-controlled manipulator designed to aid in positioning and manipulating surgical instruments. It is a remote arm extension governed by surgeon's movements and enables performing more complex tasks than standard laparoscopic surgery [13]. The most noted achievement was "Lindberg", the first successful transatlantic telesurgery in 2001 [2], [3] (Appendix 1). Since then, developed countries have started implementing RS, providing patient/doctor benefits, with minimal risks and significant costs, which focuses our research on possibility of implementing RS in developing countries. The purpose of conducting it is to answer the main question: can developing countries implement this technology in a sustainable way, bearing in mind patient/doctor benefits, risks, and high expenditures? Analysis of benefits, risks and costs of RS was based on relevant papers from scientific databases (Mendeley, Google Scholar) and website of RS manufacturer Intuitive Surgicals. Resource reallocations in Serbian budget were examined to answer the question in focus of this research.

2. BENEFITS AND RISKS OF ROBOTIC SURGICAL SYSTEMS

Development of computer technology, micromechanics and data transfer have led to implementation of RS in hope of overcoming limitations of open and laparoscopic surgery (Appendix 2) [8]. RS help in performing complex procedures and are correlated with minimally invasive surgery (MIS) due to small incisions [5]. RS can be Supervisory-Controlled, Telesurgical and Shared-control [6]. It has 3 units, offers many benefits and covers diverse medical areas. Doctors achieve better patient outcomes for specific operations, have greater dexterity, accuracy, ergonomics, [13], voice command, 7 degrees instrument freedom (imitating human wrist) [17]. Patients benefit from improved outcomes, shorter hospital stays, reduced postoperative pain, lower incidence of wound infections, greatly enhanced cosmetic outcomes. Hospitals who own RS market themselves as cutting edge [13] and are prepared to absorb additional cost in order to gain bigger market share [11], because RS can attract more health consumers and generate higher incomes. Others are also following this trend [11], so if aiming higher incomes, owning a RS with highly skilled doctors with rich training and practical experience on RS will create high reputation for both and more incomes. RS have certain disadvantages: lack of tactility and force feedback, less control over patient safety and malfunction/failure can occur. It can take longer than laparoscopy, costs more than other techniques, due to fixed cost of RS - maintenance, support and equipment upgrades [13] (Appendix 3).

3. ROBOTIC SURGEONS – ACHIEVEMENTS, PROBLEMS AND SOLUTIONS IN THE SURGICAL ARENA

RS have been in focus of many studies, which have investigated benefits and risks for doctors, patients and generated expenditures. Since 2001 until 2005, 128 patients, 78 female, 50 male, mean age 52 (18–78) years have been operated with da Vinci by 6 experienced laparoscopists. 3 were trained at manufacturer's laboratory, 3 at the hospital's department. Success rate was 95%. Open conversion occurred in 4 cases - surgical problems: pulmonary lobectomy - dissection of the lower stem pulmonary artery led to major bleeding (300 ml); problems arose due to anatomical anomaly of pulmonary artery. In 1 thymectomy collateral tissue damage was made by instrument (blood loss of 90 ml). The 4th regarded a patient with neurinoma. Conversion to laparoscopy occurred in 2 cases due to technical robotic problems which did not compromise patient safety (sudden total breakdowns of the system which could not be

rebooted). Besides 2 mentioned, there was no relevant (>50 ml) bleeding in other procedures. 1 redo operation was necessary. 2 patients had lower complications without surgical re-intervention; wound infection was observed in 4 patients. 30-day mortality was 0%. Procedure length and expenditures are in Tables 1 and 2 [8].

	Time in minutes		
	Set-up	**Console**	**Total**
	connection of the components, booting surgical arm cart.	surgeon operating on the console (effective robotic act from first cut to skin closure)	
Procedure (=n)			
Cholecystectomy (29)	35	52	98
Partial fundoplication (16)	35	154	198
Colonic intervention (14)	45	178	310
Extended thymectomy (16)	40	130	150
Splenectomy (10)	35	107	147
Bariatric procedures (10)	45	137	167
Hernioplasty (7)	40	67	118
Oesophageal intervention (6)	40	117	147
Adrenalectomy (5)	40	128	181
Lower lobectomy (5)	70	270	318
Neurinomectomy (4)	30	51	65

Table 1 – Time necessary for system set-up, console procedure and total time of procedure in minutes
Source: [8]

Procedure	**Material**	**Personnel**	**Overall**
Cholecystectomy	2.308	518	2.826
Partial fundoplication	3.732	990	4.722
Extended thymectomy	2.857	704	3.561
Splenectomy	4.815	747	5.562

Table 2 – Material, personnel and total cost in euros by procedure
Source: [8]

Mechanical failures/malfunctions of da Vinci during various surgeries in 6 different departments are rare. From July 2005 to December 2008, 1797 robotic surgeries were performed using 4 da Vinci RS (1 standard from July 2005 to July 2007 and 3 S from July 2007 to December 2008). Surgeries were evaluated according to type and department. Solutions were also evaluated. Mechanical failures/malfunctions occurred in 43 cases (2.4%): 24 (1.3%) of mechanical failure/malfunction and 19 (1.1%) of instrument malfunction. Mechanical malfunction included 1 on/off failure, 5 console malfunctions, 6 robotic arm malfunctions, 2 optic system malfunctions and 10 system errors. 1 open and 2 laparoscopic conversions (3 cases; 0.17%) were performed [9].

[10] analysed malfunction of da Vinci standard 4 arms RS in a hospital in Taiwan, from December 2005 to April 2011 to provide potential solutions. 400 patients underwent robotic urological surgery by experienced laparoscopists. Procedures included radical prostatectomy (351), bilateral pelvic lymph node dissection (10), dismembered pyeloplasty (8), partial nephrectomy (16), nephroureterectomy (6) and radical (8) and partial cystectomy (1). In 14

cases (3,5%), malfunction occurred: robotic arm system and joint (11), optical system (1), power system and connector (1), endoscopic instrument (1) and software (1). 4 cases were critical failures (1%): 3 were converted to laparoscopy (0.75%); 1 was rescheduled (0.25%). 10 cases (2.5%) were recoverable failures by exchanging/adjusting the arms and joint, restarting the power, reinstallation of software, exchange of endoscopic instrument, fastening of the cables or exchange of the endoscope. 5 malfunctions (1,25%) occurred before surgery, 9 intraoperatively. Malfunction rates were divided in 4 groups (by 100 cases) historically and were 11%, 1%, 1% and 1%, with a significant decline as the case number increased. There were 5 cases of major complications (III-IV - Appendix 4). When the accumulative amount reached 200 cases, there were no more major complications. Overall complication rate was 6%.

[11] described results from researchers at Columbia University, regarding usage of da Vinci and MIS in gynaecology with focus on costs and complication rates for ovary and cyst removal. RS is not the best solution, because of higher complication rates and higher expenditures (Table 3).

	Ovary Removal	**Cyst Removal**
Average Costs		
Robotic	7.426 $	7.444 $
Laparoscopic	4.922 $	4.133 $
Complication rate		
Robotic	7,1%	3,7%
Laparoscopic	6,0%	2,7%

Table 3 – Average cost and complication rate of ovary and cyst removal by surgery type
Source: [11]

da Vinci and Radius were compared by 8 criteria (Table 4) [12].

Robotic surgeon / **Criteria**	da Vinci	Radius
1. Instrument freedom		
instrument functioning	like a human wrist - 7 degrees of freedom and 90 degrees of articulation	cannot imitate human wrist - deflectable and rotatable tip provides 7 degrees of handling freedom
instrument tip design	free	fixed
2. Tips		
instrument replacement	inter-operatively (in a few seconds)	inter-operatively (in a few seconds)
instrument number	40	4
instrument type	(suturing and dissection),	(suturing)
3. Dexterity	translates hand, wrist and finger movements into precise, real-time movements of instruments with motion filter for unintended movements due to tremor	manipulated through port axis, causing tremor at the tip end (leverage principle), thus making delicate manoeuvres difficult

4. Total size		
system size	big, bulky	smaller
set-up time	longer	shorter
instrument diameters	8 mm	5 mm
5. Tactility	lacks it (no information about consistency of tissue and sutures – surgeon has to rely on visual feedback from camera)	has it (provides tactile feedback similar to conventional endoscopic instruments)
6. Learning curve	short (natural hand-eye alignment at the console enables intuitive instrument control)	long (requires a lot of practice for acquiring skills needed to manipulate instruments with unique movements)
7. Economic aspect		
system cost	3.750.000 $	35.000 $
instrument cost	500 $	200$
8. Regulatory body approval	European CE Mark, approved for several procedures by the FDA	European CE Mark, approved in Japan, not approved by the FDA

Table 4 – Comparison of da Vinci and Radius
Source: [12]

4. CREATING FINANCIAL RESOURCES FROM THE SERBIAN BUDGET FOR IMPLEMENTATION OF A SURGICAL ROBOT

Budget analysis has revealed that financial resources for healthcare have been increased [20], [21], gamma ray has been purchased, new clinic in Niš has been opened. Despite positive reallocations of taxpayers' money, there are certain problems for this and previous years. There is also a significant amount of unpaid taxes from companies, lawyers, sport clubs. The last tax debtor list of companies, entrepreneurs and private citizens published in 2011 stated tax debt of 2 billion euros [22]. In April 2018, Serbian Tax Administration published latest tax debtor list with 389 active companies and 1647 entrepreneurs who owe significant amount of taxes measured in billions of dinars. For more details see lists in [23]. So, resources for acquiring RS can be provided. These billions are enough to purchase a RS, maintain it for years, acquire instrument replacements many times and send laparoscopic surgeons to specialized school to be educated to use RS. With better actual control of tax payments, prudent reallocation of resources to healthcare and continuous economic development will ensure sustainability of robotic surgeries in Serbia.

Sara Gračić *was born on the 11th of June 1992. She graduated from University of Novi Sad, Faculty of Economics in Subotica in 2015 at the Department of Business Informatics in the area of development of information systems. Sara received her master's degree in 2016 and her thesis was related to modernization of medical systems. Since 2016, she has been on doctoral studies at Faculty of Economics in Subotica. She is interested in exploring benefits and risks of implementing modern technologies e.g. cloud, Internet of Things, robotics in the area of healthcare.*



5. IMPLEMENTING ROBOTIC SURGEON IN A DEVELOPING COUNTRY

Dr Zoran Ćirić *has received his Ph.D. at University of Novi Sad, Faculty of Economics in Subotica, where he currently holds the position of an Associate professor at the Department of Business Informatics. He is included in realization of teaching process on undergraduate studies, master studies as well as on doctoral studies on subjects related to his field of scientific research: Management Information Systems, Project Management, Business Process, Knowledge Management.*



Implementing a RS from financial aspect in a developing country is possible. Potential threat lies within rejection of new technology by patients and possibly doctors. [13] emphasizes that **self-governance** (adoption depends on doctor's perception of a technology), **long training requirements** (learning new technologies means interrupting practice to attend training; for RS, uniform training standards among hospitals are lacking) and **lack of clear benefits** (some believe traditional practices are sufficient; e.g. in general surgery RS has not improved patient outcomes [18]) influence on acceptance of new medical technologies by doctors. Patients could reject undergoing a robotic surgery, because of fear of new and unknown, despite the benefits. This technology is very sophisticated, in experimental stage and very expensive. It is not designed for relatively easy procedures e.g. pericardiocentesis, but for complex ones with difficult maneuverability. Hospitals have taken it a step further by using RS wherever, thus generating higher expenditures [11]. So prior understanding that RS is designed for complex procedures in diverse medical areas is important. Pricy, it should be shared among different departments [8]. Implementing RS should be shaped in the following way; first, educate citizens and doctors, via social media campaigns, about positive effects of robotic surgery, how it would be incorporated in their practice and for which procedures it should be used and for which laparoscopic surgery is still a better solution; second, start the process of purchasing the RS, while simultaneously training the best laparoscopic surgeons from various departments in the company's laboratory and IRCAD/EITS. The learning curve would take effect and improve surgeons' performance by the time first patients arrived. It is important to regulate reimbursement of these procedures and ensure that RFZO will cover the expenses. These surgeries should be conducted as clinical trials, so financial resources could be obtained from various research grants. Only then can we recommend implementing this expensive technology. RS is sustainable method of MIS for developing countries, but only if used for complex procedures among various departments to share fixed costs, knowing that robotic surgery is not the best solution for e.g. ovary and cyst removal. RS bring higher costs and patient/doctor benefits. Each developing country should carefully analyse its budget, introduce RS to doctors and patients and decide whether its implementation could be done in a sustainable way.

6. CONCLUSION

Despite patient-doctor benefits, dissemination of RS could be slowed down by those for whom it was made to make procedures and recovery safer, faster and more convenient. The key to eliminate this is for patients and doctors to know these systems and realize that benefits are higher than risks and that for now certain procedures should still be done laparoscopically. Complication rates can be decreased when surgeons are well trained, due to the effect of the learning curve. Further development of technology, micromechanics, higher quality materials

will decrease RS's price, maintenance and upgrade costs, they will become more reliable, set-up time will decrease, thus enabling the RS to be used in simpler procedures, the risk of malfunctioning and failure will be rarer, the instruments will become more durable and smaller, thus reaching targeted area without damaging surrounding structures. These changes will eventually enable adoption of this technology in many developing countries in a sustainable way.

APPENDIX 1 – LINDBERG OPERATION

Lindberg operation is the first transatlantic surgical intervention performed on a human patient on September 7, 2001, with partnership of IRCAD/EITS, France Telecom, Computer Motion and a team of surgeons. The surgery was performed from a building in Manhattan, not from a hospital. Professors, dr Marescaux and dr Gagner, were in New York. Dr Leroy and dr Smith were in the operating room in the Strasbourg hospital to intervene if necessary. A 68-year-old woman, with chronic gall bladder problems, was operated under a general anaesthetic. The team performed laparoscopic cholecystectomy (removal of the gall bladder using a minimally-invasive procedure). The choice was based on the fact that minimally-invasive gall bladder removal has become a "gold standard" among the international surgical community. It is simple, yet difficult, even dangerous, thus providing an opportunity to demonstrate the possibility of sharing surgical actions in the event of complications or difficulties during the procedure. An optical link, a camera and 2 surgical instruments were inserted in the patient's stomach. The operation lasted for 45 minutes and 40 team members (doctors, France Telecom engineers and robotic system specialists from Computer Motion) were present. The patient was briefed on details of the operation. She toured IRCAD/EITS in Strasbourg, saw the robot function and understood the concept of telesurgery and its risks. The first telesurgical trial on a pig was successfully conducted in September 2000, in Strasbourg via Paris (return distance of 1,000 km), with transmission delay of about 200 milliseconds. Improvements reduced time delay to 150 milliseconds. In July 2001 several transcontinental trials between New York and Strasbourg were held, with data travelling a total route of about 15,000 kilometres. The success and reliability of these tests made it possible to begin planning an operation on a human.

With expertise in telesurgery, IRCAD (Institute for Research into Cancer of the Digestive System) and EITS (European Institute of Telesurgery) have acquired international reputation in 7 years of their creation, reflected in the number of surgeons (3000) from around the world who enrol for training by an international team of 800 experts. IRCAD-EITS ranks among the world's top surgical schools and EITS is a recognized world leader, since no other university structure of this scope exists worldwide. Telesurgery is at the training core and research work. Minimally-invasive surgery enables a surgical procedure to be performed with guidance by a camera and without opening the abdomen or thorax, which enhances procedure safety and rendering surgeon's movements more accurately. At the same time, these breakthroughs have introduced the concept of distance between a surgeon and a patient. IRCAD-EITS has focused on challenges posed by distance between a surgeon and a patient, extrapolating from the current few meters in an operating room to distances of several thousand kilometres.

To support success of this operation, France Telecom had to address many challenges: flawless service quality, totally reliable and secure, with end-to-end management; guaranteed 10 mbps bandwidth; continuous transmission delays less than 200 milliseconds (outbound and return links). It had to bring 2 continents closer at 5 levels: *surgeon's actions*, via the robot and data transmission; *voice*, using Voice-over-IP; *eyes*, using endoscopic camera and video monitor; *videoconference link* for visual coordination between the two rooms; continuous *control of data*

exchanged between two PCs at each end. Therefore, it organized multiple teams: **Large Business Division** (coordination of Operation Lindbergh and providing the MultiLAN solution for France); **Equant** (managed the international segment using the Equant ATM (Asynchronous Transfer Mode)); **Networks Division** (physical infrastructure for the network, with fibre optic links); **Transpac** (technical coordination for network operation and surveillance); **R&D** (reduced time delay for coding/decoding of the video signal. They deployed and operated service access equipment and performed end-to-end supervision of service quality and reliability by inserting test cells in the ATM frame).

Telesurgery was performed with the ZEUS RS, developed by R&D teams at Computer Motion, which introduced SOCRATES Telecollaborative System and Microwrist technology. The Zeus RS, initially developed in 1995 for endoscopic microsurgery, could be efficiently employed for general and thoracic surgery, gynaecology, and urology. It has 3 robotic arms (2 to manipulate instruments, in reaction to the surgeon's hands, and 1 voice-controlled arm controlling the endoscope), and a surgical console (where the surgeon is seated and manipulates the joysticks that control the two instruments held by the robotic arms). Each articulation on the robotic arms is equipped with a dual security system. Signals are checked more than 1,000 times per second [2].

APPENDIX 2 - TYPES OF SURGICAL PROCEDURES

Depending of the incision size and surgical equipment, surgeries can be classified as open, laparoscopic and robotic. Previously, **open surgery** was the only option for exposing and accessing soft tissues, organs and other structures, thus providing direct access to operative site with depth perception and dexterity for one/more set/s of hands. It is the only option for many procedures and certain types of patients (e.g. obese, with prior surgeries, multiple adhesions) [13]. It is very invasive, usually requires a long incision, with visible scar, causes trauma due to accessing organs, which results in more painful recovery, longer healing process, prolonged hospital stays, higher risk of infection [14], [15] and even disability and morbidity [16]. With technology development, new surgical techniques, laparoscopy and robotic surgery, have substituted (some) open (invasive) procedures [13].

Minimally invasive surgery became a milestone in operative medicine, offering patient benefits for certain procedures: reduced tissue trauma, quicker recovery, early reintegration into normal social and working processes [8], reduced postoperative pain, shorter hospital stays, fewer infections and better cosmetic outcomes [13]. However, it is limited to relatively simple procedures which have a gold standard: cholecystectomy, fundoplication, pulmonary wedge resection and all kinds of hernia repairs. More complex procedures, carried out successfully in some centres have not yet achieved general acceptance [8]. It also poses disadvantages for surgeons: limited dexterity [13]; looking at distant 2D vision monitor leads to change in normal hand-eye target axis [17] and eliminates stereoscopic depth perception [13], [17], which needs to be compensated [17]; camera is unstable [13] – vision is not under a surgeon's, but under her/his assistant's control, causing assistant's fatigue, thus leading to unsteady vision field [17]; awkward movement of instruments and scopes (e.g. fulcrum effect – reverse movements for the surgeon in laparoscopic surgery [13], [17]); poor ergonomics and miscommunication caused by the reversed image on the monitor [13]. Laparoscopy has a technically more demanding learning curve than open surgery. Instruments are rigid and provide only 4 degrees of motion. Ligation and suturing are much more complex. All these factors lead to surgeon's and assistant's fatigue [17]. Further development of computer technology, micromechanics and

data transfer have led to implementation of **robotic surgery** in hope of overcoming these limitations and becoming more forthcoming to surgeons and procedures [8].

APPENDIX 3 - ROBOTIC SURGICAL SYSTEMS

Robotic surgery is a method of surgical intervention with the help of small tools attached to robotic arms, which are coordinated by a surgeon on a computer [4]. History of RS begins with PUMA in 1985, which was used for neurosurgical biopsy. In 1987 RS was used for cholecystectomy. Imperial College developed PROBOT for prostate surgery, with imaging, simulation and on-line video monitoring and proved that a RS can be successful on soft tissue. ROBODOC made it to history in 1992, when it assisted in hip replacement procedure and was approved by FDA for orthopaedic procedures. ZEUS was used for reconnection of fallopian tubes in 1997 in Cleveland. da Vinci was used for heart bypass procedure in Leipzig in 1998. In Canada, ZEUS was used for beating heart coronary artery bypass graft [1], [6].

Robotic surgeons help in performing complex procedures with greater accuracy, flexibility and control, compared with conventional techniques. They are correlated with minimally invasive surgery due to small incisions, but can sometimes be used in traditional open (invasive) surgical procedures [5]. RS is a self-powered, computer-controlled manipulator that can be programmed to aid in positioning and manipulating surgical instruments. It acts as a remote arm extension governed by surgeon's movements and enables performing more complex tasks than standard laparoscopic surgery, achieves better patient outcomes for specific operations, offers greater dexterity, accuracy, scalable motions, camera stability, ergonomics, depth perception, better patient outcomes [13], 3D vision, motion scaling, intuitive movements, visual immersion and tremor filtration, voice command and 7 degrees of freedom thus imitating a human wrist [17]. RS lacks tactility and force feedback, surgeon has less control over patient safety, malfunction or failure can occur, it is incompatible with conventional laparoscopic instruments, has less availability of parts, sometimes requires a surgeon troubleshooting [13]. Robotic procedure can take longer than laparoscopic, because of set-up time. It costs more than other techniques, due to fixed cost of RS, maintenance, support and equipment upgrades. From reimbursement aspect, RS procedures receive the same treatment in the USA as laparoscopic from commercial health insurance and federally administered Medicare [13].

RS consists of 3 units: slave unit - arm cart, with 3 to 4 robotic arms for surgical instruments and camera; master console, where surgeon is located and manages robotic arms by movement of hands, fingers, feet and voice and monitoring unit for the rest of the surgical team. It covers diverse medical areas: general surgery, cardio-thoracic surgery, urology, gynaecology. Depending on a human surgeon's inclusion, RS are classified as:

1. Supervisory-Controlled
2. Telesurgical robots and
3. Shared-control [6].

Supervisory-Controlled RS have the highest level of autonomy. Their functioning is based on series of instructions written by a surgeon and are executed by series of precise movements which constitute surgical intervention. When working with human lives, there is no room for mistakes and these RS cannot make adjustments in real time, so surgeons have to monitor the RS and be prepared to intervene in case of deviation(s) [6]. Although highly autonomous, they are in need of human surgeons, who can adapt to unexpected situations, find and resolve problems successfully [7]. Operation begins with human planning. Since every person has unique body structure, there is no universal program for a RS to execute, so patient body

mapping is necessary. With the help of imaging methods – CT scan, MRI, ultrasonography, fluoroscopy, X-ray – an unique image of a patient's body is constructed. Sometimes, it is necessary to insert pins in the bones to mark a specific pathway a RS has to take. Registrations phase is the procedure of matching points on a patient's body to the points on the images previously created. Then navigation (surgery) begins with the perfect alignment of a patient and a RS, so that a precise set of instructions could be applied. These RS are not intelligent - they cannot make decisions and have to be instructed what to do. High precision, reduced trauma and faster recovery are reasons why this type of RS should be used. It is popular in hip and knee replacement procedures [6]. Although automated, they are still relying on human surgeons to map a patient's body, write instructions and react in case of an emergency.

Telesurgical robots are telesurgical devices - meaning a surgeon is manipulating with a robot entirely. These RS enable doctors to see better and deeper thus overriding limits set by their eyes and reach small, hardly accessible parts of human body through small incisions, as opposed to open and minimally invasive surgery [6]. RS consists of 3 units: slave - arm cart, with 3 to 4 robotic arms for surgical instruments and endoscope; master console, where surgeon is located and manages robotic arms by moving arms, fingers, feet and by voice and monitoring unit, from which the rest of the team can keep up with a procedure and intervene in case of an emergency. da Vinci, ZEUS, AESOP [6] and RAVEN are telesurgical robots.

Shared-control RS are designed to assist doctors during surgical interventions. A surgeon maneuvers the surgical instruments directly, as opposed to previous RS. Their main role is to monitor procedures through active constraint (AC) system, providing support and stability. AC procedure divides a patient's body onto regions. Each region is awarded with a single status, either safe, or close, or boundary or forbidden. E.g. orthopaedic surgical tools can make a serious damage to soft tissue. Safe region is the focus of intervention e.g. a site on a hip. Close region borders the area of soft tissue. As a surgeon approaches the soft tissue, a haptic response – force feedback – from RS indicates that she/he is getting really close to the tissue, so RS responds by pushing back against the surgeon's hand. Further closing in is registered as boundary region, from where robotic resistance becomes greater indicating the necessity to move away. If the surgeon continues, the robot locks in place, marking everything as forbidden area. RS does not know what a safe region is, unless a surgeon programmes it through planning, registration and navigation phases with a patient. [6].

APPENDIX 4 – CLAVIEN CLASSIFICATION OF SURGICAL COMPLICATIONS

According to Clavien scale, surgical complications are classified in five groups [19]:

1. **Grade I** - Any deviation from the normal postoperative course without the need for pharmacological treatment or surgical, endoscopic, and radiological interventions.
2. **Grade II** - Requiring pharmacological treatment with drug other than such allowed for Grade I complications.
3. **Grade III** - Requiring surgical, endoscopic or radiological intervention.
   - *Grade IIIa* - Intervention not under general anaesthesia.
   - *Grade IIIb* - Intervention under general anaesthesia.
4. **Grade IV** - Life-threatening complication.
   - *Grade IVa* - Single organ dysfunction.
   - *Grade IVb* – Multi organ dysfunction.
5. **Grade V** - Death of a patient.

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NUKLEARNA SIGURNOST I PROCESI GLOBALIZACIJE - STANJE U REPUBLICI SRPSKOJ

NUCLEAR SAFETY AND GLOBALIZATION PROCESS - SITUATION IN THE REPUBLIC OF SRPSKA

Miodrag N. Simović[385]
Dragan Jovašević[386]
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Apstrakt: *Savremeni tokovi globalizacije uopšte, a posebno na području Zapadnog Balkana u velikoj mjeri zavise od efikasnog funkcionisanja pravne države i vladavine prava u svakoj pojedinoj državi, odnosno efikasnog suprotstavljanja različitim oblicima i vidovima bezbjednosnih izazova. Među ovim izazovima za nacionalnu, regionalnu, pa i globalnu bezbjednost, odnosno oblicima i vidovima ugrožavanja bezbjednosti uopšte ili pojedinih njenih segmenata, posebno se izdvajaju oni koji ugrožavaju nuklearnu sigurnost. Stoga se na međunarodnom (univerzalnom i regionalnom) nivou, kao i u zakonodavstvu pojedinih država uspostavljaju efikasni pravni mehanizmi organizovanih, sistematskih, sveobuhvatnih i multisektorskih mjera, sredstava i postupaka za sprječavanje i suzbijanje različitih oblika i vidova povrede ili ugrožavanja nuklearne sigurnosti. O pravnim aspektima sprječavanja i suzbijanja krivičnih djela kojima se ugrožava nuklearna sigurnost u zakonodavstvu Republike Srpske (Bosna i Hercegovina) govori se u ovom radu.*

Ključne riječi: *nuklearna sigurnost, međunarodni standardi, globalizacija, krivična djela, krivična sankcija.*

Abstract: *Modern processes of globalization in general, especially in the Western Balkans, depend to a great extent on the efficient functioning of the rule of law and the rule of law in each individual state, i.e. the efficient fight against various forms and aspects of security challenges. Among those challenges for national, regional and global security, or the forms and aspects of endangering of security in general or in some of its segments, special attention is paid to those who endanger nuclear safety. Therefore, effective legal mechanisms for organized, systematic, comprehensive and multi-sectoral measures, means and procedures for preventing and combating various forms and aspects of violation or endangering of nuclear safety, are established at the international (universal and regional) level, as well as in the legislation of individual countries. The legal aspects of the prevention and fighting against crimes endangering nuclear safety in the lgislation of the Republika Srpska (Bosnia and Herzegovina), are discussed in this Paper.*

Key words: *nuclear safety, international standards, globalization, crimes, criminal sanction.*

[385] Ustavni sud Bosne i Hercegovine, Pravni fakultet Univerziteta u Banjoj Luci, Bosna i Hercegovina
[386] Pravni fakultet Univerziteta u Nišu, Srbija

UVOD

Osnovu sveobuhvatnog i kompleksnog sistema mjera, sredstava i postupaka koje preduzimaju nadležni državni organi, ali i organi međunarodne zajednice na suprostavljanju različitim oblicima i vidovima povrede, narušavanja ili ugrožavanja nuklearne sigurnosti predstavljaju međunarodni standardi utvrđeni u bečkoj Konvenciji o nuklearnoj sigurnosti iz 1994. godine. Naime, pojedine države ugovornice su (svjesne značaja, koji za međunarodnu zajednicu ima obezbjeđivanje sigurne, dobro pravno uređene i životnoj sredini prilagođene upotrebe nuklearne energije) potvrdile potrebu da se visok nivo nuklearne sigurnosti širom svijeta i dalje unaprjeđuje, pri čemu je za nuklearnu sigurnost odgovorna svaka pojedina država koja ima nadležnost nad nuklearnim postrojenjem (Jovašević, 2011: 67-71).

Upravo stoga, u cilju unaprjeđenja djelotvorne nuklearne sigurnosne kulture, države postaju svjesne da akcidenti na nuklearnom postrojenju u jednoj državi mogu prouzrokovati prekogranične uticaje, a na osnovu Konvencije o fizičkoj zaštiti nuklearnog materijala iz 1979. godine, Konvencije o ranom obavještavanju o nuklearnim nesrećama iz 1986. godine i Konvencije o pomoći u slučaju nuklearnih nesreća ili radiološke opasnosti iz 1986. godine, potvrđuju važnost međunarodne saradnje za jačanje nuklearne sigurnosti kroz postojeće bilateralne i multilateralne mehanizme (Petrović, Jovašević, 2010: 56-61). Tako, Bečka konvencija (Pavišić, 2006: 167-173) nameće pojedinim državama potpisnicama obavezu primjene osnovnih načela koja se odnose na sigurnost nuklearnih postrojenja, više nego što obuhvata primjenu detaljnih sigurnosnih standarda, kao i upozorava da postoje međunarodne sigurnosne smjernice koje se povremeno dopunjuju radi osavremenjavanja načina za postizanje visokog nivoa sigurnosti. Na taj način se utvrđuje potreba da se, bez odlaganja, otpočne sa pripremama međunarodne konvencije o sigurnosti u oblasti upravljanja radioaktivnim otpadom, čim postupak za razvoj sigurnosnih načela za upravljanje otpadom koji je u toku bude imao široku međunarodnu saglasnost, imajući pri tome u vidu dalji stručno-tehnički rad na sigurnosti drugih dijelova nuklearnog gorivnog ciklusa, kao i to da bi taj rad mogao vremenom da olakša razvoj postojećih i pripremu budućih međunarodnih instrumenata.

MEĐUNARODNI STANDARDI O NUKLEARNOJ SIGURNOSTI

Konvencija o nuklearnoj sigurnosti (Jovašević, Ikanović, 2016: 71-73) iz 1994. godine u članu 1 definiše sljedeće ciljeve: a) da se ostvari i širom svijeta kontinuirano sprovodi visok nivo nuklearne sigurnosti, kroz jačanje nacionalnih mjera i međunarodne saradnje, uključujući, prema potrebi, i tehničku saradnju u oblasti sigurnosti, b) da se uspostavi i kontinuirano sprovodi efikasna zaštita od mogućih radijacionih rizika u nuklearnim postrojenjima, kako bi se lica, društvo i životna sredina zaštitili od štetnih uticaja jonizujućih zračenja iz takvih postrojenja i c) sprječavanje akcidenata sa radiološkim posljedicama i ublažavanje takvih posljedica - ako bi do njih došlo. Ova konvencija se primjenjuje (u smislu člana 3) na sigurnost nuklearnih postrojenja. Kao nuklearno postrojenje se smatra bilo koja kopnena civilna nuklearna elektrana koja je pod njenom nadležnošću, uključujući one objekte za skladištenje, rukovanje i tretman radioaktivnih materijala koji se nalaze na istoj lokaciji i direktno su povezani s radom nuklearne elektrane. Takva elektrana prestaje da bude nuklearno postrojenje samo onda kada se trajno uklone svi gorivni elementi iz jezgra reaktora i izvrši njihovo sigurno skladištenje, u skladu sa odobrenim procedurama, a plan dekomisije odobri nadležno regulatorno tijelo države.

Prema odredbama ove konvencije (član 4), svaka država kao ugovorna strana se obavezuje da, u okviru svog pravnog poretka, preduzima zakonske, regulatorne, upravne i druge mjere koje

su potrebne za sprovođenje obaveza preuzetih ovom konvencijom (Pavišić, Bubalović, 2013: 93-99).Tako se države obavezuju da će preduzeti odgovarajuće korake kako bi obezbijedile da se sigurnost nuklearnih postrojenja postojećih u vrijeme kada je Konvencija stupila na snagu, ponovo provjeri - što prije je to moguće. Tamo gde je to potrebno, država će po hitnom postupku obezbijediti da se izvrše sva razložna i praktično izvodljiva unaprjeđenja, kako bi se podigao nivo sigurnosti nuklearnog postrojenja. Ako takvo poboljšanje ne može da se postigne, treba planirati prestanak rada nuklearnog postrojenja što je prije u praksi moguće. Pri određivanju kada će se prestati sa radom, može se uzeti u obzir ukupni energetski kontekst i moguće alternative, kao i društveni, ekološki i ekonomski uticaj.

Kako bi se ostvarili navedeni ciljevi i zadaci, države se obavezuju (član 7) da će utvrditi i kontinuirano održavati zakonski i regulatorni okvir kako bi uredila i kontrolisala sigurnost nuklearnih postrojenja. Taj zakonski i regulatorni okvir predviđa: a) utvrđivanje mjerodavnih nacionalnih sigurnosnih zahtjeva i propisa, b) sistem licenciranja koji se odnosi na nuklearna postrojenja i na zabranu rada nuklearnog postrojenja bez licence, c) sistem regulatorne inspekcije i procjenjivanja stanja kod nuklearnih postrojenja, kako bi se utvrdila usklađenost sa važećim propisima i uslovima za izdavanje licenci i d) sprovođenje važećih propisa i uslova za izdavanje licenci, uključujući suspenziju, izmjenu ili oduzimanje licenci (Degan, Pavišić, 2005: 213-217).

Svaka država takođe preduzima sve potrebne mjere kako bi obezbijedila da sve organizacije koje se bave djelatnostima neposredno povezanim sa nuklearnim postrojenjima utvrde takvu strategiju koja daje dužan prioritet nuklearnoj sigurnosti. Države se, dalje, u smislu člana 13 Konvencije, obavezuju da će preduzeti odgovarajuće mjere da se uspostave i primjenjuju programi za osiguranje kvaliteta, imajući u vidu da je potrebno da se pouzdano ispunjavaju posebni zahtjevi za sve aktivnosti koje su od značaja za nuklearnu sigurnost tokom cijelog životnog vijeka nuklearnog postrojenja.

U tom smislu se preduzimaju mjere koje treba da obezbijede: a) da se sveobuhvatne i sistematske procjene sigurnosti vrše prije izgradnje i puštanja u rad nuklearnog postrojenja, kao i tokom cijelog njegovog životnog vijeka. Te procjene će biti dobro dokumentovane, ažurirane na osnovu operativnog iskustva u radu postrojenja i značajnih novih informacija koje se odnose na sigurnost i pregledane u okviru nadležnosti regulatornog tijela i b) potvrdu da je obezbijeđena trajna usklađenost fizičkog stanja i rada nuklearnog postrojenja s njegovim projektom, važećim nacionalnim sigurnosnim zahtjevima, kao i ograničenjima u radu i radnim uslovima, a putem analiza, nadzora, ispitivanja i inspekcija.

Svaka je država posebno obavezana da naročito vodi računa o zaštiti od zračenja. U ostvarenju ovog zadatka države preduzimaju različite opšte i posebne mjere (član 15) kojima će obezbijediti da se izlaganje profesionalno izloženih lica i stanovništva zračenju koje emituje nuklearno postrojenje u svim radnim stanjima održava na najnižem mogućem nivou, kao i da nijedno lice ne bude izlagano dozama zračenja koje premašuju nacionalno propisane granične doze.

Pošto se radi o visokorizičkoj djelatnosti, gdje je opasnost po život i tijelo ljudi i njihovu imovinu prisutno, neposredno, stvarno i blisko, posebno se insistira na spremnosti svih društvenih subjekata za vanredne situacije (član 16). Zato, svaka država preduzima odgovarajuće mjere kako bi obezbijedila postojanje planova za djelovanje u vanrednoj radijacionoj situaciji na lokaciji i van lokacije, koji se rutinski provjeravaju za nuklearna postrojenja i obuhvataju aktivnosti koje će se izvoditi u slučaju vanredne situacije. Kod svakog

novog nuklearnog postrojenja, takvi planovi moraju da se pripreme i testiraju prije nego što postrojenje otpočne sa radom u oblasti iznad malih snaga, koje je odobrilo regulatorno tijelo.

Takođe se preduzimaju i odgovarajuće mjere kako bi svom stanovništvu i nadležnim organima država koje su u neposrednoj blizini nuklearnog postrojenja, u mjeri u kojoj postoji vjerovatnoća da će oni biti ugroženi vanrednom radijacionom situacijom, dostavila odgovarajuće informacije za planiranje i odgovor u vanrednim radijacionim situacijama. Ali, i države koje nemaju nuklearno postrojenje na sopstvenoj teritoriji će, u mjeri u kojoj postoji vjerovatnoća da će i same biti ugrožene u slučaju radiološke vanredne situacije u nuklearnom postrojenju u neposrednoj blizini, preduzeti odgovarajuće mjere za pripremu i ispitivanje planova za djelovanje u vanrednim radijacionim situacijama za svoju teritoriju koji obuhvataju aktivnosti koje bi se izvodile u slučaju takve vanredne situacije. Pri tome se posebno preduzimaju odgovarajuće procedure: a) za procjenu svih značajnih faktora koji su u vezi s lokacijom, a za koje postoji vjerovatnoća da mogu uticati na sigurnost nuklearnog postrojenja tokom njegovog planiranog životnog vijeka, b) za procjenu vjerovatnog uticaja predloženog nuklearnog postrojenja na sigurnost stanovništva, društva i životne sredine, c) za, po potrebi, ponovno procjenjivanje svih značajnih faktora navedenih u tačkama (a) i (b), da bi se obezbedila kontinuirana sigurnosna prihvatljivost nuklearnog postrojenja i d) za konsultacije s ugovornim stranama u neposrednoj blizini predloženog nuklearnog postrojenja, u mjeri u kojoj postoji vjerovatnoća da će biti ugrožene tim postrojenjem, kao i za dostavljanje, na zahtjev, neophodnih informacija tim ugovornim stranama, kako bi im se omogućilo da ocijene i naprave sopstvenu procjenu vjerovatnog sigurnosnog uticaja tog nuklearnog postrojenja na sopstvenoj teritoriji.

Poseban značaj ima i sistem mjera koje države preduzimaju sa ciljem da se obezbijedi: a) da projektovanjem i izgradnjom nuklearnog postrojenja bude predviđeno nekoliko nivoa i metoda za pouzdanu zaštitu (zaštitu po dubini) od ispuštanja radioaktivnih materijala, u cilju sprječavanja nastanka akcidenata, kao i od ublažavanja njihovih posljedica u slučaju da do njih ipak dođe, b) da projektovanjem i izgradnjom nuklearnog postrojenja budu obuhvaćene tehnologije koje su iskustveno provjerene ili potvrđene putem testiranja ili analize i c) da se projektovanjem nuklearnog postrojenja omogućava pouzdan i stabilan rad kojim se lako upravlja, imajući posebno u vidu ljudski faktor i uzajamni odnos čovjeka i mašine.

Svakako da je od najvećeg značaja za obezbjeđenje nuklearne sigurnosti svake pojedine države, regiona, pa i šire međunarodne zajednice da se obezbijedi efikasan sistem mjera koje treba da obezbijede rad nuklearnog postojenja, i to: a) da početno odobrenje za rad nuklearnog postrojenja bude zasnovano na odgovarajućoj analizi sigurnosti i programu za puštanje u rad, kojima se dokazuje da je postrojenje izgrađeno u skladu s projektom i sigurnosnim zahtjevima, b) da pogonski uslovi i ograničenja koji proističu iz analize sigurnosti, ispitivanja i radnog iskustva budu određeni i po potrebi revidirani u svrhu utvrđivanja sigurnosnih granica za rad postrojenja, c) da se rad, održavanje, inspekcija i testiranje nuklearnog postrojenja sprovode u skladu s odobrenim procedurama, d) da postoje utvrđene procedure za slučaj predviđenih događanja i za slučaj akcidenata u toku rada postrojenja, e) da potrebni inženjering i tehnička podrška za sve oblasti koje su u vezi sa sigurnošću budu na raspolaganju tokom cijelog životnog vijeka nuklearnog postrojenja, f) da nosilac odnosne licence blagovremeno izvještava regulatorno tijelo o svim događajima od značaja za sigurnost, g) da postoje utvrđeni programi za prikupljanje i analizu iskustva u radu postrojenja i da se postupa prema dobijenim rezultatima i donijetim zaključcima, kao i da se koriste postojeći mehanizmi kako bi se značajna iskustva podijelila sa međunarodnim tijelima i sa drugim operativnim organizacijama i regulatornim tijelima i h) da se generisanje radioaktivnog otpada, koji potiče od rada nuklearnog postrojenja,

vrši na najnižem praktično izvodljivom nivou za dati proces i u pogledu aktivnosti i po zapremini, kao i da se kod svakog neophodnog tretmana i skladištenja istrošenog goriva i otpada koji su neposredno vezani za rad nuklearnog postrojenja i koji su na istoj lokaciji kao i nuklearno postrojenje, u obzir uzimaju kondicioniranje i odlaganje.

Ove međunarodne standarde je prihvatila i Bosna i Hercegovina. Na osnovu toga je Republika Srpska u julu 2017. godine prilikom donošenja Krivičnog zakonika[387] (KZ) u grupi krivičnih djela protiv životne sredine predvidjela nekoliko krivičnih djela koja imaju za cilj za obezbijede pojačanu krivičnopravnu zaštitu nuklearne sigurnosti.

KRIVIČNA DJELA PROTIV ŽIVOTNE SREDINE REPUBLIKE SRPSKE

Objekt zaštite ovih krivičnih djela jeste životna sredina (Đorđević, Đorđević, 2016: 183 i 184). To je skup prirodnih i stvorenih vrijednosti čiji kompleksni međusobni odnosi čine okruženje, odnosno prostor i uslove za život ljudi. Tako određena životna sredina se uvijek određuje svojim kvalitetom. Kvalitet životne sredine je stanje životne sredine koji se iskazuje fizičkim, hemijskim, biološkim, estetskim i drugim indikatorima. U okviru ovako shvaćene životne sredine razlikuju se: prirodne vrijednosti, zaštićena prirodna dobra, javno prirodno dobro, geodiverzitet (geološka raznovrsnost), biodiverzitet (biološka raznovrsnost) i sl. Kao objekt zaštite ovih krivičnih djela može se javiti životna sredina u cijelosti ili pojedini njeni vidovi, segmenti kao što su: voda, vazduh, zemljište, flora i fauna koji su sadržani u litosferi, pedosferi, hidrosferi, atmosferi, biosferi i tehnosferi. Ovako shvaćene zaštićene vrijednosti predstavljaju predmet regulative domaćeg zakonodavstva, ali i propisa međunarodnogog karaktera.

Brojni zakonski i podzakonski propisi uređuju oblast životne sredine. Skup tih propisa čini ekološko pravo ili pravo uređenja i zaštite životne sredine. Svi domaći propisi su u skladu sa nizom međunarodnih propisa iz ove oblasti. U okviru međunarodnih propisa razlikuju se dvije vrste. To su: a) propisi univerzalnog karaktera - donijeti u okviru i pod okriljem Organizacije Ujedinjenih nacija i njenih organa i b) propisi regionalnog karaktera - donijeti od strane regionalnih organizacija kao što su: Savjet Evrope, Evropska unija i sl. (Jovašević, 2012: 178-193). Pored toga, brojne međunarodne organizacije se bave različitim pitanjima iz oblasti zaštite, unaprjeđenja i očuvanja životne sredine kao što su: Komisija UN za održivi razvoj, Program UN za životnu sredinu, Program UN za razvoj, Svjetska meteorološka organizacija i dr.

Životna sredina (u cijelosti ili njeni segmenti) se štiti od svih oblika zagađenja koje predstavlja unošenje zagađujućih materija ili energije u životnu sredinu izazvano ljudskim djelatnostima ili prirodnim procesima, koje ima ili može da ima štetne posljedice na kvalitet životne sredine i zdravlje ljudi. Od pojma zagađenja razlikuje se pojam degradacije životne sredine. To je proces narušavanja kvaliteta životne sredine koji nastaje prirodnom ili ljudskom aktivnošću ili je posljedica nepreduzimanja mjera radi otklanjanja uzroka narušavanja kvaliteta ili štete po životnu sredinu, prirodne ili radom stvorene vrijednosti.

Inače, u pravnoj teoriji ima i takvih shvatanja koja objekt zaštite ovih krivičnih djela određuju kao pravo na zdravu životnu sredinu, kao jedno od osnovnih, prirodnih, univerzalnih ljudskih prava. Na posredan način kao objekt zaštite ovih krivičnih djela se javlja i zdravlje ljudi, i to zdravlje individualno neodređenog broja ljudi. Zdravlje predstavlja psihofizičko stanje čovjeka kod koga postoji harmonična funkcija svih organa i procesa koji ga čine sposobnim za normalan

[387] „Službeni glasnik Republike Srpske“ broj 64/17.

život, rad i društvenu produktivnost. Tehničko-tehnološki razvoj i uopšte civilizacijski napredak, uz industrijalizaciju i upotrebu ogromnih, različitih i često opasnih izvora energije, sirovina i opasnih uređaja dovodi do ugrožavanja života i zdravlja svih ljudi koji se nađu na određenom prostoru, odnosno u zoni dejstva ekspanzivne ekološke opasnosti.

Ova krivična djela su najčešće određena blanketnom dispozicijom (Mrvić Petrović, 2005: 287-289). To znači da njihovu radnju izvršenja predstavlja svaka djelatnost činjenja ili nečinjenja kojom se odstupa od ekoloških propisa, kojima se, dakle, krše propisi iz oblasti ekološkog (kao posebne grane upravnog) prava. To znači da je za upotpunjavanje sadržine i obilježja bića ovih krivičnih djela potrebno izvršiti analizu drugih vankrivičnih pravnih propisa kako bi se saznalo koja su ponašanja dopuštena, a koja zabranjena.

Od krivičnih dela protiv životne sredine treba razlikovati ekološke delikte ili ekološku delinkvenciju. Pod ovim se pojmom podrazumijeva sveukupnost ljudskih ponašanja kojima se povrjeđuju ili ugrožavaju društvene vrijednosti koje određuju uslove za očuvanje, unapređenje i zaštitu životne i radne sredine čovjeka. Ovako shvaćena ekološka delinkvencija je samo dio ukupne delinkvencije sa kojom se društvo - država suočava u određenom vremenskom periodu. U okviru ekoloških delikata razlikuju se: a) ekološka krivična djela i b) ekološki prekršaji.

U okviru ekoloških krivičnih djela razlikuju se (Kokolj, Jovašević, 2011: 334-336): a) prava ili čista ekološka krivična djela (ekološka krivična dela u užem smislu) - krivična djela koja su sistematizovana u KZ, u grupi krivičnih djela protiv životne sredine i b) neprava ili relativna ekološka krivična djela (ekološka krivična djela u širem smislu) - krivična djela koja su predviđena u drugim grupama krivičnih djela u okviru KZ ili u sporednom, dopunskom ili pomoćnom krivičnom zakonodavstvu. Ona su na posredan način upravljena protiv životne sredine, ali se uz ovu vrijednost kao pretežan, primaran ili prevalentan objekt zaštite javljaju druge društvene vrijednosti prema čijem značaju su upravo ova djela i sistematizovana u druge grupe krivičnih djela kao što su npr. djela protiv zdravlja ljudi, djela protiv opšte sigurnosti ljudi ili imovine i dr.

Posljedica krivičnih dela iz ove glave je dvojako određena kao: a) ugrožavanje životne sredine i b) ugrožavanje zdravlja ljudi (Jovašević, Ikanović, 2102a: 223-225). Ta opasnost je kod nekih krivičnih djela apstraktna, a kod drugih djela konkretna. Konkretna, neposredna, bliska, stvarna opasnost je opasnost koja je stvarno, neposredno nastupila za život, tjelesni integritet i zdravlje drugog lica, odnosno za životnu sredinu. To znači da je mogućnost povrede ovih dobara bila izvjesna, ali ipak nije nastupila u konkretnom slučaju. Ova opasnost je elemenat bića krivičnog djela i mora biti dokazana u krivičnom postupku u konkretnom slučaju.

Apstraktna ili opšta opasnost je opasnost koja je mogla da nastupi prema zaštićenom dobru usljed preduzete radnje izvršenja, ali nije nastupila u konkretnom slučaju. Preduzimanjem radnje izvršenja smatra se da je posljedica u vidu apstraktne opasnosti za zaštićeno dobro i nastupila. Ona nije elemenat bića krivičnog djela, pa se ne mora dokazivati njeno nastupanje. Za postojanje djela sa apstraktnom opasnošću dovoljno je preduzimanje radnje izvršenja, jer se smatra da je time i prouzrokovana apstraktna opasnost. Neka krivična djela iz ove glave imaju posljedicu u vidu povrede zaštićenog dobra: zagađenje životne sredine u cijelosti ili njenih pojedinih dijelova - vazduha, vode ili zemljišta, uništenje životinjskog ili biljnog svijeta, uginuće većeg broja životinja ili riba, uginuće životinja ili druga znatna šteta.

Veći broj ovih krivičnih djela može da izvrši svako lice, a samo kod nekih od njih kao učinilac može da se javi određeno lice - službeno ili odgovorno lice. U pogledu krivice, ova se djela mogu izvršiti sa umišljajem ili iz nehata (Petrović, Jovašević, 2005: 213-215).

ZAGAĐIVANJE ŽIVOTNE SREDINE OTPADNIM MATERIJAMA

Prvo krivično delo koje u Republici Srpskoj štiti životnu sredinu i nuklearnu sigurnost je predviđeno u članu 371 KZ pod nazivom „Zagađivanje životne sredine otpadnim materijama“. Ovo djelo se sastoji u preradi, odlaganju, odbacivanju, sakupljanju, skladištenju, uvozu, izvozu ili prevozu suprotno propisima otpada, nuklearnog materijala, druge radioaktivne supstance ili opasne materije ili u posredovanju u preduzimanju navedenih radnji ili u postupanju na način koji može trajnije ili u znatnoj mjeri ugroziti kvalitet vazduha, zemljišta, vode ili šume ili koje može ugroziti biljke ili životinje u znatnoj mjeri ili na širem području ili koje može ugroziti život ili zdravlje ljudi (Jovašević, 2011a: 389-391).

Objekt zaštite je životna sredina, a objekt napada je višestruko određen kao: a) otpad, b) nuklearni materijal, c) druge radioaktivne supstance i d) opasne materije.

Radnja izvršenja je višestruko alternativno određena kao: a) prerada - prepravka, prepravljanje predmeta, b) odlaganje - odvoženje, udaljavanje sa mjesta na kome se predmet nalazio, c) odbacivanje - ostavljanje predmeta na nekom skrivenom mjestu, d) sakupljanje - pribavljanje predmetana bilo koji način, e) skladištenje - neposredna ili posredna faktička, državinska vlast, f) uvoz - unošenje predmeta u zemlju, g) izvoz - iznošenje predmeta iz zemlje, h) prevoz - prenošenje predmeta bilo kojim prevoznim sredstvom u suvozemnom, vodenom ili vazdušnom saobraćaju, i) posredovanju - pomaganje, olakašavnje da se preduzme neka od navedenih radnji gdje pomaganje nije oblik

MIODRAG SIMOVIĆ
Sudija



Rođen je u Foči. Pravni fakultet je završio u Novom Sadu kao jedan od najboljih studenata. Na postdiplomskom studiju krivičnopravnog smjera u Novom Sadu 1981. godine stekao je zvanje magistra, a na istom fakultetu je odbranio doktorsku disertaciju 1985. godine. Nakon završenog studija radio je u Ministarstvu unutrašnjih poslova SRBiH i Ministarstvu pravosuđa i uprave SRBiH. Od 30. januara 1991. do 25. oktobra 1993. godine obavljao je funkciju potpredsjednika Vlade SRBiH i Republike BiH. Za sudiju Ustavnog suda Republike Srpske izabran je 24. decembra 1998. godine i na toj funkciji je ostao do 13. maja 2003. godine, kada je izabran za sudiju Ustavnog suda BiH. Na funkciju potpredsjednika Ustavnog suda Bosne i Hercegovine izabran je krajem maja 2003, a reizabran u maju 2006. godine. Dužnost predsjednika Ustavnog suda Bosne i Hercegovine obavljao je od 30. maja 2009. godine do 26. maja 2012. godine, kada je ponovo izabran za potpredsjednika Suda. Redovni je profesor Pravnog fakulteta u Banjoj Luci, Pravnog fakulteta u Istočnom Sarajevu i Pravnog fakulteta u Bihaću na predmetu Krivično procesno pravo. Dopisni je član Akademije nauka i umjetnosti Bosne i Hercegovine i član Predsjedništva Akademije, te predsjednik Odbora za pravne nauke Odjeljenja društvenih nauka Akademije. Inozemni je član Ruske akademije prirodnih nauka. Član je Predsjedništva Udruženja pravnika Republike Srpske i član redakcije šest časopisa. Uz to, urednik je časopisa „Izbor sudske prakse“ iz Beograda za BiH. Naučnoj i stručnoj javnosti prezentirao je više od 400 radova. Objavio je više knjiga, između ostalih: Krivično procesno pravo Republike Srpske (dva izdanja), Banja Luka, 1997. i 1998; Krivično procesno pravo, Istočno Sarajevo, 2001; Krivični postupci u Bosni i Hercegovini, Banja Luka, 2003; Krivični postupci u Bosni i Hercegovini - zbirka krivičnih procesnih zakona BiH sa uvodnim komentarom i registrom pojmova, Sarajevo, 2004; Praktični komentar Zakona o krivičnom postupku Republike Srpske, Banja Luka, 2005; Krivično procesno pravo - posebni dio, Banja Luka, 2006; Međunarodno krivično pravo, Banja Luka, 2007; Krivično procesno pravo, Banja Luka, 2009; Komentar Zakona o zaštiti i postupanju sa djecom i maloljetnicima u krivičnom postupku, Banja Luka, 2010; Viktimologija, Bihać, 2011; Maloljetničko krivično pravo, Banja Luka, 2013; Krivično procesno pravo - uvod i opšti dio, Bihać, 2013. i Izvršno krivično pravo, Pravni fakultet Istočno Sarajevo, 2014. godine.

saučesništva, već samostalna radnja izvršenja i j) postupanje na drugi način - preduzimanje bilo koje protivpravne djelatnosti.

Za postojanje djela je potrebno da se radnja izvršenja preduzima: a) na poseban način - suprotno propisima što ukazuje na blanketni karakter djela, b) u odnosu na poseban predmet - otpad, nuklearni materijal, druge radioaktivne supstance i opasne materije i c) tako da nastupi posljedica u vidu ugrožavanja: 1) kvaliteta vazduha, zemljišta, vode ili šume: trajnije (za duže vrijeme) ili u znatnoj mjeri (u većem obimu), 2) biljke ili životinje u znatnoj mjeri ili na širem području i 3) života ili zdravlja ljudi.
Izvršilac djela može da bude svako lice, a u pogledu krivice moguć je umišljaj i nehat.
Za umišljajno izvršenje djela je propisana kazna zatvora od jedne do pet godina, a za nehatno djelo kazna zatvora od šest mjeseci do tri godine.

Djelo ima dva teža oblika ispoljavanja (Jovašević, 2017: 278-281).
Prvi teži oblik djela za koji je propisana kazna zatvora od dvije do osam godina čini lice koje zloupotrebom svog službenog položaja ili ovlašćenja odobri suprotno propisima vršenje sljedećih radnji: preradu, odlaganje, odbacivanje, sakupljanje, skladištenje, uvoz, izvoz ili prevoz otpada, nuklearnog materijala, druge radioaktivne supstance ili opasne materije ili posredovanje u preduzimanju navedenih radnji ili postupanje na drugi način. Ovdje je pomaganje u vidu omogućavanja, olakšavanja samostalna radnja izvršenja, a ne oblik saučesništva koju preduzima: a) određeno lice i b) na određeni način - zloupotrebom službenog položaja ili ovlašćenja.

Drugi teži oblik djela postoji ako je usljed preduzete radnje izvršenja nastupila teška posljedica u vidu povrede: a) uništenje životinjskog ili biljnog svijeta velikih razmjera, b) zagađenje životne sredine u toj mjeri da je time stvorena opasnost za život ili zdravlje ljudi. Za umišljajno izvršenje osnovnog djela sa težom posljedicom propisana je kazna zatvora od dvije do deset godina, a za nehatno djelo kazna zatvora od jedne do pet godina.

UGROŽAVANJE ŽIVOTNE SREDINE NEPROPISNIM GRAĐENJEM OBJEKATA I POSTROJENJA

U članu 373 KZ je predviđena krivična odgovornost za krivično djelo pod nazivom „Ugrožavanje životne sredine nepropisnim građenjem objekata i postojenja“. Budući da se radnja izvršenja ovog dela može odnositi i na nuklearno postojenje, i ovim djelom se ugrožava nuklearna sigurnost.

Djelo se sastoji u izgradnji, stavljanju u pogon ili upravljanju postrojenjem u kome se odvijaju opasni postupci u kome se čuvaju ili koriste opasne supstance ili sredstva za njihovo spravljanje suprotno propisima čime se može u znatnoj mjeri ugroziti kvalitet vazduha, zemljišta ili voda ili u znatnoj mjeri ili na širem prostoru ugroziti životinje ili biljke ili se može ugroziti život ili zdravlje ljudi (Simović, Simović, Todorović, 2015: 123-124).

Objekt zaštite je životna sredina, a objekt napada su postojenja: a) u kojima se odvijaju opasni postupci i b) u kojima se čuvaju ili koriste opasne supstance ili sredstva za njihovo spravljanje. Radnja izvršenja je trojako alternativno određena kao (Babić, Marković, 2007: 345-346): a) izgradnja - izvođenje građevinskih radova na novom ili prepravljanje postojećeg objekta, b) stavljanje u pogon - početak rada i c) upravljanje - koordinisanje i rukovođenje radom objekta. Za postojanje djela je bitno da se radnja izvršenja preduzima: a) u odnosu na određeni predmet - postrojenje u kome se odvijaju opasni postupci, u kome se čuvaju ili koriste opasne supstance

ili sredstva za njihovo spravljanje, b) na određeni način - suprotno propisima, što ukazuje na blanketni karakter djela i c) tako na da nastupi posljedica ugrožavanja u vidu: 1) ugrožavanja kvaliteta vazduha, zemljišta ili voda u znatnoj (većoj) mjeri, 2) ugrožavanja životinja ili biljaka u znatnoj mjeri ili na širem prostoru i 3) ugrožavanja života ili zdravlja ljudi (Jovašević, Mitrović, Ikanović, 2017: 313-322).

Izvršilac djela može da bude svako lice, a u pogledu krivice moguć je umišljaj ili nehat.
Za umišljajno izvršenje djela je propisana kazna zatvora od jedne do pet godina, a za nehatno djelo kazna zatvora od šest mjeseci do tri godine.
Teži oblik djela za koji je propisana kazna zatvora od dvije do osam godina postoji: a) ako učinilac ima posebno svojstvo - službeno ili odgovorno lice, b) preduzme radnju dozvoljavanja (omogućavanja, pomaganja) izgradnje, stavljanja u pogon ili upravljanja takvim objektima i postrojenjima i c) na određeni način - suprotno propisima.

UGROŽAVANJE OZONSKOG OMOTAČA

U članu 380 KZ propisano je specifično krivično djelo pod nazivom „Ugrožavanje ozonskog omotača“. Djelo se sastoji u proizvodnji, uvozu, izvozu, stavljanju u promet ili korišćenju suprotno propisima supstanci koje oštećuju ozonski omotač (Petrović, Jovašević, Ferhatović, 2016: 395-402).

Objekt zaštite je ozonski omotač kao važan deo atmosfere. Objekt napada su supstance koje oštećuju ozonski omotač u čvrstom, tečnom ili gasovitom stanju.
Radnja izvršenja je višestruko alternativno određena kao (Pavišić, Grozdanić, Veić, 2007: 592-596): a) proizvodnja, b) uvoz, c) izvoz, d) stavljanje u promet i e) korišćenje. Za postojanje dela je potrebno da se radnja izvršenja preduzima: a) na određeni način - suprotno propisima i b) u odnosu na određene predmete - supstance koje oštećuju ozonski omotač.
Izvršilac djela može da bude svako lice, a u pogledu krivice moguć je umišljaj ili nehat. Za umišljajno djelo je propisana kazna zatvora od šest mjeseci do tri godine, a za nehatno djelo kazna zatvora do dvije godine.

NEIZVRŠENJE ODLUKE O MJERAMA ZAŠTITE ŽIVOTNE SREDINE

„Neizvršenje odluke o mjerama zaštite životne sredine uopšte“, pa i od nuklearne opasnosti je predviđeno kao krivično djelo u članu 386 KZ. Djelo se sastoji u nepostupanju po odluci nadležnog organa o preduzimanju mjera zaštite životne sredine od strane službenog ili odgovornog lica **(**Selinšek, 2007: 424-427).

Objekt zaštite je životna sredina.
Radnja izvršenja je određena kao nepostupanje (Turković *et al*., 2013: 267-271). To mogu biti različite djelatnosti: a) činjenja kojima se postupa protivno donijetoj odluci i b) propuštanja da se postupi po donijetoj odluci uopšte, u određenom roku, na određenom mjestu ili u pogledu određenih mjera. Za postojanje djela je potrebno: a) da postoji odluka nadležnog organa o preduzimanju određenih mjera zaštite životne sredine, b) da je takva odluka konačna i pravnosnažna, dakle, podobna za izvršenje, c) da učinilac djela zna, da je svjestan postojanja takve odluke, d) da je učinilac djela objektivno u stanju, u mogućnosti da primijenu donijetu odluku i e) da učinilac djela bez opravdanih razloga ne postupa po donijetoj odluci.

Izvršilac djela može da bude samo određeno lice - službeno ili odgovorno lice u čiji opis poslova i zadataka spada primjena mjera za zaštitu životne sredine uopšte ili pojedinih vidova životne sredine (vode, vazduha ili zemljišta). U pogledu krivice potreban je umišljaj.

Za ovo je djelo propisana kazna zatvora od šest mjeseci do tri godine. Pri izricanju uslovne osudu učiniocu sud može odrediti obavezu da u određenom roku preduzme mjere koje je nadležni organ odredio.

UNOŠENJE OPASNIH MATERIJA U REPUBLIKU SRPSKU

Krivično djelo iz člana 387 KZ pod nazivom „Unošenje opasnih materija u Republiku Srpsku“ se sastoji u unošenju u Republiku Srpsku radioaktivne ili druge materije ili otpadaka koji su štetni za život ili zdravlje ljudi suprotno propisima. Ovo je poslednje ekološko krivično djelo kojim se u Republici Srpskoj pruža krivičnopravna zaštita nuklearnoj sigurnosti (Lazarević, Vučković, Vučković, 2004: 737-744).

Objekt zaštite je životna sredina, a objekt napada je alternativno određen kao: a) radioaktivne materije, b) druge materije i c) otpaci koji su štetni za život ili zdravlje ljudi.

Radnja izvršenja (Simić, Trešnjev, 2010: 187-191) je određena kao unošenje u Republiku Srpsku. To je djelatnost kojom se iz inostranstva, neposredno ili posredno, bilo kojim prevoznim sredstvom, unose, uvoze ili primaju određeni predmeti. Za postojanje djela je potrebno da se radnja izvršenja preduzima: a) u odnosu na određene predmete - radioaktivne ili druge materije ili otpatke koji su štetni za život ili zdravlje ljudi, b) na određenom mjestu - na teritoriji Republike Srpske i c) na određeni način - suprotno propisima, što ukazuje na blanketni karakter djela.

Izvršilac djela može da bude svako lice, a u pogledu krivice potreban je umišljaj.
Za ovo je djelo propisana kazna zatvora od jedne do pet godina.
Teži oblik djela (Jovašević, Mitrović, Ikanović, 2017a: 549-561) za koji je propisana kazna zatvora od dvije do osam godina postoji ako: a) učinilac zloupotrebom svog položaja ili ovlašćenja, b) na određeni način - suprotno propisima i c) preduzme radnju omogućavanja, olakšavanja, pomaganja drugome da u Republiku Srpsku unese radioaktivne ili druge materije ili otpatke koji su štetni za život ili zdravlje ljudi. Ovdje je radnja izvršenja određena kao omogućavanje. To je pomaganje koje ovdje nije oblik saučesništva, već je samostalna radnja izvršenja. Ona se sastoji u stvaranju mogućnosti, uslova i pretpostavki da drugo (fizičko ili pravno) lice unese na teritoriju Republike Srpske radioaktivne ili druge materije ili otpatke, i to na poseban način - zloupotrebom svog položaja ili ovlašćenja.

ZAKLJUČAK

Usvajanjem Konvencije o nuklearnoj sigurnosti 1994. godine utvrđen je sistem međunarodnih standarda koji se odnose na mjere za izgradnju, stavljanje u pogon i neposredan rad nuklearnih postrojenja, bilo da se ona nalaze u državi potpisnici ove konvencije ili u njenom okruženju. U cilju unaprjeđenja djelotvorne nuklearne sigurnosne kulture, države postaju svjesne da akcidenti na nuklearnom postrojenju u jednoj državi mogu prouzrokovati prekogranične uticaje i potvrđuju važnost međunarodne saradnje za jačanje nuklearne sigurnosti kroz postojeće bilateralne i multilateralne mehanizme.

U Republici Srpskoj je poslije usvajanja KZ iz jula 2017. godine stvoren efikasan sistem krivičnopravne zaštite nuklearne sigurnosti. U tom cilju je propisano više krivičnih djela, sa različitim oblicima i vidovima ispoljavanja, različitim djelatnostima činjenja ili nečinjenja, različim objektima napada (gramatički i napadni objekat), te različitim svojstvima učinilaca ovih djela. Za ova krivična djela KZ propisuje sistem krivične odgovornosti (umišljaj ili nehat), odnosno stroge kazne, bilo da se radi o fizičkim ili pravnim licima kao njihovim učiniocima.

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FOREIGN DIRECT INVESTMENTS – THE MAIN FACTORS IN THE CATCHING-UP PROCESS OF EASTERN-EUROPEAN COUNTRIES

Robert Csoma[388]

DOI: https://doi.org/10.31410/EMAN.2018.932

Abstract: *After their transformation into market economies at the end of the 1980s, due to the inflow of foreign direct investment Eastern European countries started a catching-up process to close their development gap with the more developed Western-European countries. The convergence process was significantly advanced when these countries joined the EU, as the advantages of the single market attracted even more capital into the region. Paradoxically, gaining full access to the funds of cohesion policy did not result in accelerated convergence. On the contrary, its rate remained moderate even after the 2007-2009 crisis. The present article examines the situation due to which cohesion policy can take credit for the achievements of the convergence process, even though its contribution to the developments is questionable.*
Using the method of time series analysis, the article also shows that the expansive regulatory system that enables the utilization of EU subsidies cannot reproduce the returns that are naturally achieved with private investments. Furthermore, nor it is able to sufficiently elicit the positive external effects which, in the event of market failures, could justify the disbursement of subsidies. The article also discusses that the dependence of the Eastern European member states' economic growth on subsidy payments varies. Moreover, it states that the disbursing institutions are also operating with different levels of efficiency.

Key words: *Foreign direct investment, Cohesion policy, Catching-up process, Eastern-European countries*

Csoma Róbert



Born : 15.10.1960. Szolnok, Hungary

1985: Masters degree in Economics, Corvinus University of Economics, Budapest, Hungary
1987-2007: macroeconomic analyst and program planner in:
- the National Planning Office
- the Ministry of Finance
- the Prime Minister's Office
- the National Development Agency
2008 - 2010: Head of back office, Garantiqa Pont Consultancy Ltd.

Educational activities:
2011-: Teacher of Finance, Budapest University of Economics
2011- PhD Studies in the Doctoral School of Economics of the University Szeged, Hungary.

[388] Budapest University of Economics, 1055 Budapest, Markó u. 29-31, Hungary

FOREIGN DIRECT INVESTMENTS AND INTERNATIONAL TRADE IN SERVICES IN POLAND, CZECH REPUBLIC AND HUNGARY

Elżbieta Bombińska[389]

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Abstract :

***Purpose**: Services sector is the main area of foreign direct investment (FDI) inflows both worldwide and with regards to specific countries. The dominance of this sector in the structure of FDI flows brings about a question concerning the effect of these investments on the international trade in services of the host countries. This paper is an attempt to find an answer to the above question illustrated with the example of Poland, Czech Republic and Hungary - the countries, which are the main recipients of FDI in Central Europe.*

The majority of research concerning international trade in services of Poland, Czech Republic and Hungary is based on the statistics of the balance of payments – on the data presented in the current account as Services. This means that most of the analyses omit completely the trade volume provided in a form of commercial presence (GATS-3), connected with the flows of FDI located in service branches. The article is an attempt to evaluate all the main modes of service supply as listed by GATS, trying to present the comprehensive picture of services exchange of the studied counties.

***Design/methodology/approach**: In the research the analytical-descriptive method was employed. The paper has been divided into two parts: theoretical and empirical one. In the first of them, the overview of the main problems undertaken in the literature concerning the effect of FDI on the international trade in services was made. The empirical part focusses on the analysis of the statistical data illustrating the volume of trade in services of the studied countries executed as the commercial presence on foreign markets and as cross-border supplies.*

***Findings**: Providing services with commercial presence (GATS-3 mode), which is a consequence of the flow of FDI, so far has played a marginal role in the exports of Polish, Czech and Hungarian enterprises. At the same time, this type of services has been dominating as a form of trade expansion of the service enterprises in the markets of the studied countries. After the inclusion of the GATS-3 mode in the study, it turns out that all the studied countries are characterised with a deficit of the service exchange which contradicts the conclusions*

***Elżbieta Bombińska, Ph.D.,** is an assistant professor at the Department of Foreign Trade of the Faculty of Economics and International Relations at the Cracov University of Economics, Poland. She has carried out research on topics such as international trade in services, foreign direct investment, international competetiveness. She is member of the editorial board of "Przedsiębiorczość Międzynarodowa" ("International Entrepreneurship Bi-Annual") published by Cracow University of Economics. She is also coeditor of the monographs "Foreign Direct Investments and the Competetiveness of Export of Poland" (in Polish) and "International trade in the Period of the Economic Crisis – Implications for Poland"(in Polish). She has presented papers at several conferences.*



[389] Cracow University of Economics, Faculty of Economics and International Relations, ul. Rakowicka 27, 31-510 Kraków, Poland

concerning their trade balances based on the analysis of the statistics of the balance of payments.

Research/practical implications: *The different types of internationalization strategies used by service enterprises from Poland, Czech Republic and Hungary, as opposed to the service enterprises of the highly developed countries, indicates that the governments of the studied countries should prioritise cross-border supplies in shaping their trade agreements and supporting the export of the homegrown service enterprises. In the further studies the analysis of the branch structure of the services trade of the studied countries with special consideration of specific GATS modes should be carried out.*

Key words: *foreign direct investments, international trade, services, Poland, Czech Republic, Hungary*

DETERMINANTS OF FOREIGN DIRECT INVESTMENTS IN MACEDONIA

Leona Mileva[390]

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ABSTRACT: *Many developing countries, including Macedonia, have been struggling for decades and trying to achieve higher economic growth, lower unemployment rate, and better competition. In this context, promoting Foreign Direct Investments (FDI) is the main instrument for overtaking the barriers that the country faces. FDI's increase productivity, innovation transfer, technological knowledge and in the same time decreasing the unemployment rate of the host country. Currently, in Macedonia there are many FDI's, operating in fourteen technical industrial development zones. The users are given a range of benefits in different forms; tax and customs exemptions, direct state aid for construction of facilities, as well as assistance in the part of salaries for the employees. Thus, Macedonia is a more competitive investment destination in the region.*

This research aim to investigate the effects and role of FDI for Macedonian economy. In particular, it is expected to enlighten the costs and benefits driven by the FDI in Macedonia, and the impact that FDI have over the Macedonian economy. This will stimulate further creation of public policies.

Moreover, this research will be investigated using the dataset for Macedonian FDI in a period 2010-2017, actually the quantitative method from secondary data will be used.

The analysis would give better picture for FDI in Macedonia and their direction, as well the indication of whether something is changing and improving though the time in terms of FDI. Additionally, whether Macedonia is getting more benefit than cost from the FDI would also be analyzed through this data. The analysis on FDI in Macedonia would be done based on an established model. There are large numbers of variables or determinants that can be used in order to explain FDI. The model that will be used in the research project links developments in market size, inflation, labor cost, country openness, political risk, infrastructure and tax with the FDI in Macedonia.

We intend to reveal whether the government policies aiming to attract FDI, provide sufficient benefits rather than costs in terms of employment, export, economic growth or taxes, in the same time analysing the main determinants of FDI in the country. Usually, projects related to government policy issues as well projects related to the budgetary resources spending are facing obstacles.

The findings are expected to provide relevant information for the institutions in Macedonia as well for the policy makers. It can be said that the FDI's influence the country Gross Domestic Product only in the period when they are invested and have no influence in the period afterwards.

Key words: *FDI, Macedonia, costs, benefits, growth*

Leona Mileva *enrolled in PhD program at University American College Skopje. She has earned her MS degree in the field of international management from International University of Monaco.*



She has been involved in a number of research projects and conferences.

Her research interests include foreign direct investments, labor market and human capital.

[390] University American College Skopje, Treta Makedonska Brigada nr. 60, Macedonia

CREDIBILITY OF SERBIAN BANKING SECTOR FROM THE ASPECT OF FOREIGN DIRECT INVESTMENTS

VladimirMirković[391]
Marija Vujičić[392]
Jelena Lukić[393]
DOI: https://doi.org/10.31410/EMAN.2018.936

Abstract: *Economic science recognizes foreign direct investments (FDIs) as considered as source of economic growth and development as well as a factor of increasing GDP, increasing employment rate and factor of creation confidence in institutions of certain country. Credibility of the country leads to their increased engagement into international flows and better competitiveness level. Majority of transition economies, such as Serbia, were focused on FDIs attraction, whilst banking sector was marked as one to the most propulsive targets for entrance. Removing of entrance barriers on Serbian banking market as well as conducted several regulatory changes in accordance with European Union legislative were critical milestones in the process of attracting FDIs in Serbian banking sector, which currently operates under above-average performance in comparison with neighboring countries. This paper analyzes the structure of FDIs in Serbian banking sector, by granulation on greenfield and brownfield investments and pinpoint on major movements and perspectives of development.*

Key words: *foreign direct investments, greenfield, brownfield, Serbian banking sector, transition economies.*



Vladimir Mirković, MSc
Graduated from the Faculty of Economics, University of Belgrade in 2004. He earned his title of MSc in economics defending the thesis "Market risks management analysis in banking sector of Serbia" in 2010. He started his professional career as the financial analyst in broker-dealer companies Sinteza Invest Group and First Global Brokers in Belgrade. For previous 12 years, Vladimir is working in Serbian banking sector. From July 2007 till August 2013 he worked in Risk Management Division at Eurobank a.d Belgrade as: Credit Risk Officer and Market Risk Officer. After that, from August 2013 to July 2015 he worked as Senior officer in Market and Operational Risk Division in Sberbank a.d. Belgrade. From July 2015 till nowadays, Vladimir is working in Off-site Banking Supervision Department in National bank of Serbia on the position of Senior Banking Analyst. Vladimir Mirković is the member of Economists Association of Belgrade since 2012 and the active participant of numerous domestic and international scientific conferences; author and co-author of more than 40 bibliographical units.

[391] Economists Association of Belgrade, Belgrade, Serbia
[392] Economists Association of Belgrade, Belgrade, Serbia
[393] Modern Business School, Belgrade, Serbia

Marija Vujičić, MSc



Graduated from the Faculty of Economics, University of Belgrade in 2004 and earned her title of MSc in economics defending the thesis "Operational risk in microfinance institutions" in 2010. At the same faculty, she worked as a teaching assistant, subject "International Economics" from 2004 to 2005. She started her professional career in banking sector in 2005 in Finance Division in foreign owned bank in Serbia. She was responsible for business planning and financial analysis for nine years, after which she moved to Risk Management department with main responsibilities for capital management and financial risks. Since 2016 Marija is working in Off-site Banking Supervision Department in National bank of Serbia as Senior Supervisor. She is the member of Economists Association of Belgrade since 2012 and author and co-author of several bibliographical units.

Jelena Lukić, PhD



Graduated from the Faculty of Economics, University of Belgrade in 2011. At the same faculty, she earned the title PhD in 2017 defending the thesis "The impact of Big Data technologies on competitive advantage of companies". She started professional career in 2011 as Business Analyst and later as Project Manager in small private ICT firm located in Belgrade, Serbia.
Since 2017 Jelena is an Assistant Professor at Modern Business School in Belgrade. She is the author or co-author of several scientific research papers published in relevant national journals of international importance, mainly in the field of information and communication technologies and organizational design. Her major research areas are: Organizational Design, Organizational Behaviour, Soft Skills, Information and Communication Technologies and Big Data.

RELATIONSHIP BETWEEN CORRUPTION AND FDI INFLOW: A CAUSALITY TEST

Abdelhamid A. Mahboub[394]
Hatem Hassan Garamon[395]
DOI: https://doi.org/10.31410/EMAN.2018.938

Abstract: *This research paper aims at (1) testing the direction of causality between corruption and the inflow of foreign direct investment FDI, and (2) estimating the strength (magnitude) of the relation between the two variables. The researchers could not find in the literature an agreement on either the direction or on the strength of such a relationship. In order to test the research hypothesis, a sample of 37 countries is used, 19 OECD (developed) countries and 18 developing countries. The countries in each of these two groups were chosen by picking the ones with the highest GDP growth rates over the past three years. A time series data set (2006 – 2015) for each of the selected countries has been used. After performing the stationarity test and the required transformation, the Granger causality test has found that causality took one direction from corruption to FDI inflow. Then, the regression of FDI inflow on corruption (and other control variables), has shown the following results:*

1. *In each of the groups; developed (OECD) and developing countries, the effect of corruption on FDI inflow was negative and very significant.*
2. *The strength (magnitude) of this effect was higher in case of OECD countries than in the case of developing countries.*
3. *Despite this weakness of the effect in developing countries, it continued to be a negative effect. The hypothesis of "greasing the wheels of business", which was reported in literature review, does not seem to be supported in this research. There is not enough empirical support for the claim that corruption can grease the business wheels and thus can increase the inflow of the foreign direct investment.*

Key words: *corruption, FDI inflow, causality test*

Abdelhamid Abdelatif Mahboub

***Current Position**: Chairperson (Head of Department), Department of Finance, College of Business Administration (CBA), University of Business and Technology (UBT), Saudi Arabia (KSA).*

MEMBERSHIP of SCINTIFIC SOCIETIES:
1. Member of the Editorial Board of the Journal of Business Science and Management, USA, 07/05/2016 – now.
2. Egyptian Academy of Scientific Research and Technology (ASRT), the Economic Council – Egypt.
3. Egyptian Association for Political Economy, Legislation and Statistics.
4. Egyptian Supreme Council for Universities, Sector Committee for Economic and Political Studies.

[394] Professor of Economics, College of Business Administration (CBA), University of Business and Technology (UBT), Jeddah, KSA (Saudi Arabia)
[395] Assistant Professor of Marketing, College of Business Administration (CBA), University of Business and Technology (UBT), Jeddah, KSA (Saudi Arabia)

FIELDS of INTEREST for TEACHING:
1) Development Economics, International Economics, Managerial Economics (graduate level), Macroeconomics and Microeconomics. In these areas, he is willing and able to teach undergraduate as well as graduate levels.
2) Besides, he has several opportunities to teach undergraduate courses in Econometrics, Managerial Economics, Mathematical Economics, and History of Economic Thoughts.

FIELDS of INTEREST for RESEARCH:
Development Economics, Economic Growth, Macroeconomic Policies (especially related to Less Developed Countries), and International Economics.

TEACHING and ACADEMIC WORK EXPERIENCE
In Saudi Arabia 2008- now:
In Egypt 1991- 2008
In Saudi Arabia 1986–1991
In USA 1979 – 1986

VARIOUS LEGAL ASPECTS OF THE STATE CONTROL IN THE RUSSIAN LAW REVIEWS

Anzhelika Sakhipgareeva[396]
DOI: https://doi.org/10.31410/EMAN.2018.940

Abstract: *State control is the term that is being often used in the context of governmental administration methods. In the majority of cases, the control process is initiated by a state body or a public structure for the implementation of the relevant management function. Established by law or by other regulatory legal act governmental control contains of control procedures reflecting the specifics of the controlled object and the subject of control activities (for example, parliamentary control, financial control, state human rights control, etc.).*
The legal result of control process is the final document containing proposals for improving management performance activities, elimination of identified deficiencies.

***Anzhelika Sakhipgareeva** is a PhD student at Kutafin Moscow State Law University (MSAL). Anzhelika is participating and arbitrating Willem C. Vis International Commercial Arbitration Moot and Jessop Competition; interested in International Law and Administrative Law issues, speaks 4 languages. Currently works and teaches at University.*



Thus, Professor Osipova defines state control as an organizational and legal way to ensure legitimacy and discipline in the field of administrative management with the following classification based on various aspects.

1. Depending on the scope:

- *General control-covering all activities (integrated inspection);*
- *Special control - carried out on a specific issue (verification of the execution of this instruction, order).*

2. Subject to the time of implementation state control could be distinguished by:

- *preliminary control(before action);*
- *Current control (executing actions) ;*
- *follow-up control (after action).*

Depending on the methods of carrying out control checks a distinction is made between: document control, report control, complaints and inquiries control, direct control in the form of planned and unplanned continuous or targeted (on certain issues) control checks.
At the same time, it is necessary to distinguish two different terms that could seem to have the same meaning: "type of control" and "form of control". There is a number of the most common forms of control which is being contained to all or at least to many of control types such as: report consideration on the results of controlled activities for a certain period of time or on a specific issue; target control checks on complaints, messages of mass media, reference of various judicial and investigative law enforcement agencies; audits of financial and economic activity; comprehensive target inspection of activity for the certain period of time.
Types of state control can be classified depending on the bodies that exercise it. Alongside with the internal control there are several types of supra-departmental public control exercised by bodies of representative, executive and judicial state power. In the view of N. I. Matuzov, the

[396] *PhD Student, Kutafin Moscow State Law University (MSAL), Russia*

representative (legislative) state control of Federal level authorities is exercised by deputies of the Federal Assembly and the bodies formed by it-first of all by the Accounts Chamber of the Russian Federation and the Ombudsman for Human Rights in the Russian Federation.
The Ombudsman for Human Rights in the Russian Federation shall consider complaints against decisions or actions (inaction) of state bodies, local self-government bodies, officials, state servants, if earlier, the Complainant appealed against these decisions or actions (inaction) in court or administrative procedure, but do not agree with the decisions taken on his complaint.
When carrying out a check on complaint, the Human Rights Ombudsman has the right to conduct, independently or jointly with the competent state bodies, officials and civil servants, activities check of state bodies, local self-government bodies and officials.
Summing up, it can be noted that the internal control is carried out exclusively by the forces and by means of the state administration, higher Executive bodies of its system. The scope of this type of control is limited exclusively to the relevant industry or public administration.

Key words: *legal aspects, state control, Russian law, review*

LIBERALISATION, REAL WAGES AND JOBLESS GROWTH: GENERAL EQUILIBRIUM SYNTHESIS

Soumyatanu Mukherjee[397]
DOI: https://doi.org/10.31410/EMAN.2018.942

Abstract: *This presentation enlightens different channels through which liberalised trade policies can have differential impact on the organisation of production in different sectors that subsequently seep into the relatively larger share of the workforce, employed in the agricultural or non-agricultural informal sectors with wage earnings below or just above the poverty line. In terms of general equilibrium models of production and trade, this presentation brings together salient features of a developing dual South Asian economy like India, such as the dualism observed in domestic factor markets and co-existence of internationally non-traded goods, within the realm of general equilibrium framework that captures structural features of trade and production patterns for a typical developing country (DC hereafter) like India.*
First, I aim to explain why a DC like India may experience a jobless growth in the organised sectors during liberalised regime within the framework of a three- sector mobile capital version of Harris-Todaro (HT hereafter) type general equilibrium model describing rural-urban migration with agricultural dualism and a non-traded intermediate input. Main findings support the fact that as a consequence of different trade reform policies, organised sectors have experienced increased competition from foreign markets which has forced them to relax labour laws, with the freedom to switch towards relatively capital-intensive techniques of production, resulting in retrenchment of relatively less productive workers and ending up with jobless pattern of growth in these organised urban sectors during the liberalised regime. These results

Dr. SOUMYATANU MUKHERJEE



CURRENT POSITION & AFFILIATIONS
Assistant Professor (Lecturer), Economics Area, Indian Institute of Management (IIM) Kozhikode.
External Research Fellow:

- *the Centre for Research in Economic Development and International Trade (CREDIT), University of Nottingham (UK);*
- *the Centre for Research on Globalisation and Economic Policy (GEP), University of Nottingham (UK).*

EDUCATIONAL BACKGROUND

- *Ph.D. International Economics, University of Nottingham (UK), 2012 – 2016, with distinction in compulsory PhD coursework on Economics (74.5% marks).*
- *M.Sc. (Master of Science) in Economics, University of Calcutta, 2009 – 2011: ranked second with distinction from the university, obtaining 75.5% marks.*
- *B.Sc. (Hons) in Economics, University of Calcutta, 2006 – 2009.*
- *Higher Secondary (10+2) Examination: 84.9% marks;*
- *Secondary (10-level) Examination: 89.13% marks (topper from the school).*

GRANTS & AWARDS

- *09/2012 – 09/2015: Economic & Social Research Council (UK) Doctoral Scholarship (+3): for maintenance.*
- *09/2012 – 05/2016: Vice-Chancellor's Research Excellence Award (University of Nottingham): for fees.*
- *January 2012: "AACUED – TECHNO INDIA ACADEMIC EXCELLENCE" - Award for the excellent result in M.Sc. Economics from University of Calcutta.*

[397]Assistant Professor, Economics Area, Indian Institute of Management Kozhikode (IIM-K) & External Fellow, CREDIT & GEP, University of Nottingham (UK).

are particularly interesting for their contradiction to the predictions of the standard HT model. 2

Then I explore a controversial policy debate in DCs including India, concerning acquisition of agricultural land to set up Special Economic Zones (SEZs) in order to promote industrialisation. This essay critically analyses the implications of this policy, using a three-sector HT type general equilibrium model with the SEZ sector characterised with increasing returns to scale (IRS) sector, having an imperfectly competitive market. It is found that following an inflow of foreign capital due to the government policy of easing the entry criteria for FDI, the industry expands through spillover effects and in turn, the agricultural sector may expand for a sufficiently higher degree of scale economies in the SEZ sector through the general equilibrium implication on resource reallocation. The magnitude of urban unemployment may fall, albeit the workers in general will be worse-off due to reduction in the wage income. National income of the economy may increase and export by the SEZ sector may rise simultaneously, given a negligible income-elasticity of demand for the SEZ-good. These results are particularly interesting for their stark contradiction with the standard general equilibrium models of production and trade developed yet in this context and their policy implications.

Next, by utilising a four-sector general equilibrium framework with segmented labour and capital markets (domestic), I demonstrate that factor-specific technological progress only in the capital-intensive segment of the urban formal sectors may affect the urban informal workers adversely, while a technological progress (trade-induced) in the vertically integrated skill-intensive formal sector benefits them. The quantitative analysis demonstrates that when both of the formal sectors undergo capital-using technological progress, urban informal wage may improve, provided the vertically integrated formal sector could save more on the capital cost of production compared to the relatively capital-intensive formal sector and capital flows to the informal sectors. This helps understand trends in urban poverty given the strong association between urban informal wage and the degree of urban poverty.

Next, I develop a multi-sector full-employment general equilibrium model with internationally non-traded goods and international fragmentation in skill-intensive production, to understand the mechanism how trade-induced productivity improvement in the skill-intensive sector gets channelized to the informal sector(s) (in terms of real wages and employment conditions) through the existence of finished non-tradable and the 3 corresponding domestic demand-supply forces. The underlying developing economy is characterised by dual unskilled labour market with unionised formal and non-unionised informal sectors, consistent with the empirical literature on developing economies like India. Numerical analysis has also been performed to simulate how the changes in elasticities of factor substitution in production of different sectors account for the movement in informal wage and therefore the movement in skilled–unskilled wage gap. This essay challenges the view that the relative wage-inequality in a DC like India with rigid organised sector labour market has unequivocally been governed only by the increase in the skilled wages. An extension with involuntary unemployment of skilled labour using the 'fair wage hypothesis' has also been presented that effectively demonstrates the robustness of the results obtained under the full-employment model.

This presentation delivers tractable theoretical models and plausible predictions at hand that should rejuvenate empirical testability of liberalisation-structural change-welfare (in terms of wage-employment conditions) nexus. What have been identified here are the avenues through which trade can impact on real informal wage with dual labour market. One crucial channel is, of course, existence of internationally non-traded goods.

Although I have assumed competition (perfect competition and monopolistic competition, where the latter has been assumed in Chapter 4 within the SEZ- sector) in product markets, rather than more realistic assumptions of oligopoly and strategic behaviour, the general equilibrium models of trade and production presented in this presentation have been able to

incorporate the salient features of a developing dual economy like India including large agricultural and non-agricultural informal sector(s), dualistic factor markets and non-traded activities in tractable manner.

DISCLAIMER: This presentation is a summary of my research during 2012-2016 as a Doctoral student in the University of Nottingham (UK) and subsequent published articles of mine in various academic journals (viz., Journal of Economic Integration, International Review of Economics & Finance) and book chapter (Chapter 10) in: D. Chakraborty and J. Mukherjee (eds.) Trade, Investment and Economic Development in Asia: Empirical and Policy Issues: Routledge.

Key words*: liberalisation, real wages, jobless growth, equilibrium synthesis*

REFLECTIONS ON EU-RUSSIA TRADE RELATIONS

Vito Bobek[398]
DOI: https://doi.org/10.31410/EMAN.2018.945

Abstract: *The purpose of this paper is to prove that the EU and Russia have a strong and interdependent trade relationship. The EU is Russia's main trading partner and investor and Russia is the second largest export destination. The European commerce is increasingly present in Russia, despite problems with custom procedures, cumbersome bureaucracy and trade barriers. We have focused on the fact that the large volume of trade between the two sides should not be taken as evidence of such close economic ties. In truth, the lion's share of Russia's export to Europe is energy and the oil and gas pipelines that carry that trade are inherited from the Soviet Union. There is not a significant flow of direct investment in either direction. Main benefit of the paper is to present how the WTO accession of Russia represents a milestone in EU-Russia trade and investment relations, so the EU's first priority in its trade policy towards Russia has been achieved. In this paper, we will firstly present how the European Commission should focus the attention on custom practices, non-tariff barriers, and intellectual property, as these showed to be the main challenges for the European commerce. In this context it must be emphasised, that Russia's Accession to the WTO is crucial for the increase of the bilateral relations right up to a successful conclusion of a bilateral Free Trade Agreement. Secondly, we will present what consequences of 'Customs Union – Eurasian Union' for EU – Russia Trade Relations could be expected. Thirdly, we will analyse EU-Russia bilateral trade relations. The main framework for the EU-Russia trade relationship for the last more than ten years has been The Partnership and Cooperation Agreement (PCA), which regulated the economic and political relations between the EU countries and Russia. Currently a new agreement is being thrashed out to put into place bilateral trade and investment rules between the EU and Russia for the coming years based on a more stable and predictable time in Russian relations. It will be termed the Partnership for Modernisation (P4M) and will aim to boost cooperation between EU states and Russia. The P4M launched by Russia and the European Union (EU) in 2010 was expected to promote reform and give renewed momentum to their relationship, develop cooperation on trade, economy and energy security, to support*



Prof. Vito Bobek *currently works as a professor of international management at DOBA Faculty of Applied Business and Social Studies, at the University of applied sciences FH Joanneum (Graz, Austria) and at the University of Maribor (Slovenia). Since 2017 he acts also as Vice-President for Global Operation at global platform for protection and communication of intellectual property Save-Ideas.com©. Other positions: Manager and owner of Palemid LLC, Member of supervisory board at KBM Infond, Regional editor for Central and Eastern Europe at "European Journal of International Management", Member of editorial board at "International Journal of Trade and Global Markets", Member of editorial board at "Imago Europae" (Florence, Italy)", Member of editorial board at "International Journal of Diplomacy and Economy".*
Research interests: International Business, Strategic Management, Regional Economic Integration, Cross-Cultural Management and Management of Cities and Regions.

[398] DOBA Faculty of Applied Business and Social Studies, Prešernova 1, 2000 Maribor, Slovenia; University of Applied Sciences FH Joanneum Graz, Eggenberger Allee 11, 8020 Graz, Austria

growth and contribute to the global economic recovery. Four years and seven summits after its birth the P4M is established as an institution with a capacity for coordination and governance of priorities and interests, a catalysing effect for advancing investment and a potential to contribute to building the Common Spaces (CSs). As the main method, a case study analysis of biletaral relations will be implemented. We will also use the method of collecting data and information, questioning and recording, descriptive method and deductive method.

Key words: *EU-Russia trade relationship, WTO accession of Russia, 'Customs Union – Eurasian Union*

THE LINKAGE BETWEEN INFLATION AND UNEMPLOYMENT: A VECM STUDY

Alperen AGCA[399]
Ismail CAKMAK[400]
DOI: https://doi.org/10.31410/EMAN.2018.947

Abstract: *It has been a controversial study area whether there is a relationship between inflation and unemployment or not since Okun's (1971) and Friedman's (1977) ideas about them. From this aspect, this paper tries to analyze the mentioned topic with respect to short term and long term base. To do that Turkey's CPI and unemployment rate has been handled for the time period between 2005 and 2017, monthly. After finding the variables stationary in their first difference, it has been found that co-integration exists between the series. As a result of VECM estimation, it's understood that there is actually a long term effect of unemployment to inflation. However, the opposite relationship could not be found. Apart from that, there is no short term relationship among the variables.*

Key words: *inflation, unemployment, VECM, co-integration*

Alperen AĞCA
Research Assistant (PhD Student)
Osmaniye Korkut Ata University Department of Economics
Karacaoglan Campus 80000
Osmaniye / TURKEY



İsmail ÇAKMAK
Research Assistant (PhD Student)
Hacettepe University Department of Economics
Beytepe Campus 06800
Cankaya / Ankara / TURKEY



[399] Osmaniye Korkut Ata University, Department of Economics, Karacaoglan Campus, Osmaniye, Turkey
[400] Hacettepe University Department of Economics, Beytepe Campus, Ankara, Turkey

SOLUTIONS TO COMPENSATE THE EFFECTS OF LABOR MOBILITY IN THE FIELD OF INDUSTRIAL ENTERPRISES IN ROMANIA

Catalin Gheorghe[401]

DOI: https://doi.org/10.31410/EMAN.2018.948

Abstract: *Emigration among young people has consequences on the economic environment. Internal mobility generates imbalances in the potential of human resources. International mobility leads to the reduction of national and regional labor potential and the accentuation of deficits in certain areas of activity. Output flows of human resources show a better level of competence in areas required on the future labor market. In addition, there has been an increase in international mobility in recent years. To all these challenges coming from the human resources area, Romanian businesses need to find solutions, to ensure growth or, in some cases, the downfall. The prospects for their development are based on the balanced and correlated use of the human factor and capital. The general context, the determination of the labour mobility consequences on the industrial enterprises and the identification of the solutions they can take, at different times, are the subject of the research.*



Gheorghe Catalin *was born in Sinaia, Romania, in 1971. He graduated Faculty of Technological Engineering, Transilvania University of Brasov in 1995. Five years later he graduated at Bucharest University of Economic Studies, Finance, Insurance, Banking and Stock Exchange Faculty. In 2006 he was awarded with Phd in Industrial Management by Transilvania University of Brasov, Faculty of Technological Engineering.*

Now, he is lecturer at Faculty of Technological Engineering and Industrial Management, Department of Engineering and Industrial Management.

His research interest include finance analysis, financial management and capital market. Over 20 years experience in teaching and more than 80 published scientific papers, textbooks, books.

Key words: *labor mobility, consequences, solutions, industrial enterprises*

[401] Transilvania University of Brasov, Department of Engineering and Industrial Management, 29 Eroilor Street, Brasov, Romania

CONSEQUENCES OF UNEMPLOYMENT: AN INTERVIEW STUDY OF YOUNG PEOPLE IN BULGARIA[402]

Veneta Krasteva[403]

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***Abstract**: The report explores the consequences of prolonged unemployment from a subjective point of view. The analysis is based on information obtained from in-depth interviews with people from three age groups – those born in 1990-95, in 1970-75, and in 1950-55 – who have entered the labour market in periods with high levels of unemployment in Bulgaria. By conducting thematic analysis of the life-course narratives we examine respondent`s perspectives as to how the unemployment or job insecurity early in the career have impacted on their lives. The consequences pointed out by young people include material deprivation, limited access to health services, low self-esteem, interruption of social contacts, postponement of creating a family and living in a home of one's own, loss of hope for a better future. Along with the negative consequences, some positive ones were also identified, such as young people's enhanced motivation to deal with the arising difficulties and their striving for personal development.*

Key words: *early-career unemployment, job insecurity, consequences, young people, Bulgaria*

Veneta Krasteva



Bachelor and a master degree, both in sociology, from the University of Sofia. Her PhD degree (2009) in sociology is from the Institute of Sociology at Bulgarian Academy of Sciences. Since 2010 she is a chief assistant professor at the Institute for the Study of Societies and Knowledge (ISSK), department "Public Policies and Social Changes". Since then she has taken part as researcher in various projects that explore themes like: youth in transition countries (2014-2015); new forms of inequality (2011-2014); European practices for inclusion in the development of social services in Metropolitan Municipality (2010-2011), opportunities for a fuller and more effective use of EU funds (2012-2014), etc. Currently Mmember of the Bulgarian teams part of the Horizon 2020 projects: „Negotiating early job-insecurity and labour market exclusion in Europe" (NEGOTIATE) and "Social Exclusion of Youth in Europe: Cumulative Disadvantage, Coping Strategies, Effective Policies and Transfer" (EXCEPT). Member of COST Action 16232 - European Energy Poverty: Agenda Co-Creation and Knowledge Innovation (2017-2021).

[402] The author`s participation in EMAN 2018 Conference is part of research project № 17-174/03.08.2017: "Specificities of Youth Employment in Bulgaria" financed by Bulgarian Academy of Sciences Program supporting young scientists and PhD students.

[403] Institute for the Study of Societies and Knowledge at Bulgarian Academy of Science, Sofia, Bulgaria

THE IMPACT OF INFLATION AND OPERATING CYCLE ON THE CORPORATE CASH HOLDINGS IN SOUTH-EAST EUROPE

Aleksandar Naumoski[404]
Péter Juhász[405]
DOI: https://doi.org/10.31410/EMAN.2018.950

Abstract: *This paper investigates the determinants of corporate cash holdings for a sample of 868 firms from ten South-East European countries (Bosnia and Herzegovina, Bulgaria, Montenegro, Croatia, Greece, Romania, Macedonia, Slovenia, Serbia and Turkey). More specifically, we investigate the influence of the inflation and the corporate operating cycle on the corporate cash holdings. Using company financial data and the country CPI for the period 2006-2015, we apply a balanced panel regression model involving the yearly change of the cash ratio as a dependent variable, and country CPI, operating cycle and other firm-specific control variables as explanatory variables.*
Results confirm that inflation rate and operating cycle have both strong influence on the change of corporate cash holdings also in the region. The relationship of the change in cash and the inflation is non-linear and best described by a U-shaped curve. That means that corporate cash holding decreases as the level of inflation increases to a critical point but beyond that the cash holding starts to increase. At the same time, we identified a straight linear relationship between the change in cash holdings and the length of the operating cycle. Also, we found that the change in the corporate cash holdings is positively related to the size of the company, the operating cash flow and the capital expenditures. In addition, it is inversely associated with both the change of the net working capital and the change of short and long-term debt.



Aleksandar Naumoski, PhD *is Assistant Professor in Finance, teaching the courses Financial Management and Risk Management at the Faculty of Economics - Skopje, Ss. Cyril and Methodius University in Skopje. He received his PhD in Finance from the Ss. Cyril and Methodius University in Skopje, Faculty of Economics in 2013. He also earned his M.Sc in Monetary Economics, Finance and Banking and B.Sc. in Financial management from the same University. In the spring semester of 2009, he was as a visiting scholar at the George Washington University, School of Business - Washington DC under the Junior Faculty Development Program.*
In 2005 he worked for the National Bank of the Republic of Macedonia in the Banking Supervision and Banking Regulation departments.
He works for the Center of Excellence in Finance from Ljubljana, Slovenia as a trainer in the PACT and TIAPS Certification programs in Macedonia under the curriculum developed by CIPFA. He provides lectures in Financial Management, Financial Accounting and Public Sector Accounting and Financial Reporting.
Specialties: His scientific and research work is focused in the sphere of finance and investments, particularly in the equity risk premium, risk management, financial engineering, investments, financial management.

Key words: *CPI, liquidity, working capital, panel regression*

[404] Ss. Cyril and Methodius University in Skopje, Faculty of Economics, Skopje, Republic of Macedonia
[405] Corvinus University of Budapest, Corvinus Business School, Budapest, Hungary

***Péter Juhász, PhD, CFA**, is an associate professor at the Department of Finance of the Corvinus University of Budapest. He received his MSc in Economics and PhD in Business Administration from the same university, and his primary research fields include business valuation, financial modelling, corporate finance, enterprise risk management, and business performance analysis. He is CFA charterholder and serves as a board member and secretary of the CFA Society Hungary for almost a decade. Beside of his research and teaching activity, he also regularly acts as a consultant for SMEs and trainer of various finance related courses both in the CEE region and the Middle East.*



THE PRIVATE DEMAND FOR INNOVATION: THE CASE OF EX - YU COUNTRIES

Slagjana Stojanovska[406]
Violeta Madzova[407]
Biljana Gjozinska[408]
DOI: https://doi.org/10.31410/EMAN.2018.952

Abstract: *In the era of high sophisticated technology, the innovation is recognised as a key driver towards better national competitiveness and economic growth, creating opportunities for better employment and better responding to global social challenges.At the company level however, innovation improves efficiency, boosts company productivity and provides numerous benefits to the consumers. Being identified as a key variable for the importance of demand for innovation, buyer sophistication signals the ability of buyers to select products and services based on performance rather than price. Furthermore, the companies witnessing more sophisticated domestic market are likely to sell products with higher quality and to better understand the customers' needs and how they perceive the value of the product.*
This paper aims to provide a comparative analysis of private demand for innovation in selected ex- YU countries using the two key indicators: "buyer sophistication" and "sales of new-to-market and new-to-firm product innovations for the period 2011-2016. Although sharing the same socio-political and historical background, the analysis of these selected countries show significant descrepancies among their business leaders' assesemnts about the level of ther customer demand for inivation and business sophistication.

Slagjana Stojanovska



Professor and scientist, who during 35-years career has worked in several companies, including ten years as a consultant in management consulting firm, where her knowledge and experience in the business sector incorporated in the preparation and implementation of numerous national and international projects.
For the past 10 years, she has developed her academic career and currently she is full time employed Professor at the Faculty of business economy (FBE) and Associate professor at the Institute for Business Economics (IBE) in Skopje.
She has participated at many international scientific conferences and she is the author of over 30 scientific papers in the field of competitiveness, economics, sustanability development, innovativeness and marketing.

Key words: *private demand, buyer sophistication, innovations, value, sales*

Резиме: *Во ерата на високо софистицирана технологија, иновацијата е препознаена како клучен двигател за подобра национална конкурентност и економски раст, создавајќи можности за подобро вработување и подобро прифаќање на глобалните општествени предизвици. На ниво на компаниите, иновацијата ја подобрува ефикасноста и обезбедува бројни поволности за потрошувачите. Софистицираноста на купувачите, како клучна варијабла за приватната побарувачка на иновации ја*

[406] Integrated Business Faculty, bul. 3-ta Makedonska brigade, 66A - , Skopje, Macedonia
[407] International Balkan University, str. Samoilova 10, Skopje 1000, Macedonia
[408] Integrated Business Faculty, bul. 3-ta Makedonska brigade, 66A - 1, Skopje, Macedonia

означува способноста на купувачите да избираат производи и услуги базирани на перформанси, а не на цена. Поради тоа, компаниите кои работат на пософистициран домашен пазар најверојатно ќе продаваат производи со повисок квалитет и подобро ќе ги разбираат потребите на потрошувачите и тоа како тие го вреднуваат производот. Целта на овој труд е да обезбеди компаративна анализа на приватната побарувачка за иновации во селектирани земји во поранешна Југославија, за периодот од 2011 до 2016, користејќи двата индикатори: "софистицираност на купувачите" и "продажба на нови иновативни производи како ново-на-пазарот и ново-за-фирмата. Иако избраните земји споделуваат исто социо-политичко и историско минато, ализата покажува значителна разлика помеѓу нивните бизнис лидери во однос нивната проценка софистицираноста на нивните купувачи и реалната побарувачка за нови производи.

Клучни зборови: *приватна побарувачка, софистицираност,иновации,вредност*

Assoc. Prof. ***Violeta Madzova*** *has more than 30 years working experience in both, public and business administration, while recent 10 years has been developing her academic career in few Universities and academic institutions in Republic of Macedonia.*



Currently she is full time employed Associate professor at the Faculty of economics and administrative sciences within "International Balkan University"-Skopje and her major courses are in the field of economics and finance.

She has participated at many international scientific conferences and she is the author of over 50 scientific papers, books and textbooks in the field of finance and economics.

During her career she has also taken several high level management positions,, such as State Secretary in the Ministry of Economy of Republic of Macedonia, Deputy Director at the Bank rehabilitation Agency of the Republic of Macedonia, Bank Department Director, as well as many leading and senior expert positions in international projects in the country and abroad.

Biljana Gjozinska *earned her PhD title in December 2012, at the Faculty of Law "Iustinianus Primus" at the University Ss. "Cyril and Methodius" – Skopje, in the field of International Law. Gjozinska has years of experience working in higher education and judiciary sector.*



She has worked at the Integrated Business Faculty since November, 2011. For 5 years, Gjozinska performed duties as Secretary of the Faculty. She lectures the courses Business Law, Tax Law and tax management, and is part from the teaching staff of the course Integrated Business Curriculum. In 2013 she was elected as a docent at the Integrated Business Institute. Within her scientific work, she has participated in several international research projects. Also, she is an author of a number of scientific papers and is referee in international scientific journal. Gjozinska is Editorial Board member in Journal of Sustanable Development.

As Director of the Integrated Business Faculty, she has been elected in 2017 and as a member of Bord of the Director of insurance company Albsig –Skopje she has been elected in 2018.

Her main scientific interest is in the area of Business Law and European Union Law.

THE ROLE OF SOCIAL CAPITAL ON TRANSITION TO EMPLOYMENT

Matejka Letnar[409]
Klemen Širok[410]
DOI: https://doi.org/10.31410/EMAN.2018.954

Abstract: *Employability is a dynamic process. Constant changes in the world of work and occupations require increasing adaptability of an individual, since there are more and more factors that an individual must recognize and exploit for the realization of his/her career opportunities. Career development is a lifelong process of creating and exploiting contacts for the purpose of better employment opportunities both in the sphere of work and learning. To maintain employability and to utilize faster transitions into employment, it is necessary to possess the knowledge and the access to the recruitment channels. Since the boundaries between private and working life are getting increasingly blurred, the utilization of information and job opportunities gained through use of social contacts is gaining importance.*

Social capital encompasses resources, knowledge and information that are available only within the network of relationships [1]. Since realization of personal goals and interests is above all related to a conscious motivation of an individual, each tie is not equally effective and useful. Above all, the weakness of the social network represents an obstacle in maintaining employability. Thus, in particular, the different levels of connections reflect a different role in the speed of transition to employment as well as in attaining other benefits during the course of a career.

The purpose of the research is to identify the role of social capital in the transition to employment of unemployed persons registered at the Employment Service of Slovenia (ESS). First, we plan to measure the level of social capital in the sample of unemployed persons. Next, we will check in three six

Matejka Letnar *graduated in 2013 at University of Primorska, Faculty of management, Department of Management. She continued her studies on the same faculty. She is currenty a student of Master degree, department of Management.*



Klemen Širok*, PhD, is assistant professor, lecturing Human resource management, Sociology of work, Organizational behaviour, Employee resourcing and career management and Business communication. He also thought courses on Quality management in education, Labour market and Management of cross-cultural differences. In the past 6 years, Klemen also accumulated more than 250 hours teaching in Finland and Austria. His research interests include evaluation studies within area of labour market, quality assurance in education and innovation management.*

From 2006 Klemen participated or managed 17 national or international projects and carried out 7 labour market / social policy evaluation projects, where Klemen took role of independent evaluator and/or researcher for various EU companies. Project tasks included leading the research team, directing the research and data analysis (both qualitative and quantitative), and drafting the final report.



[409] Faculty of Management, University of Primorska, Cankarjeva 5, Koper, Slovenia
[410] Faculty of Management, University of Primorska, Cankarjeva 5, Koper, Slovenia

months time points the outflow of these persons from the register of unemployed. With the analysis, we will examine the differences in the speed of transition from unemployment to employment depending on level of social capital development. We will also examine differences according to different levels of ties that are identified as different forms of social capital. These are strong bonding ties of family and friendship ties, weak bridging ties, with people of varied opportunities features and expand access to different sources and vertical ties, which form different power relations arising from the position of power in different social strata. We will also separately observe the dimensions of social capital according to the structure, which includes the size and diversity of the social network and the quality, which contains trust, norms and reciprocity. Applying the propensity score matching analysis we will statistically observe and control the influence of other variables, which also affect the speed of the transition into employment. In this respect we plan to consider personal (age, gender, degree) and demographic (place of residence) variables as well as variables that affect the career development of the individual (years of service, duration of unemployment).
On the basis of the empirical findings, as well as other relevant empirical research, a set of guidelines for unemployment counselors will be outlined aiming to exploit the growing importance of the role of social capital in the transition into employment. Above all, the purpose of study is to highlight which aspects of social capital should be strengthenedaccording to different groups of unemployed and to adapt the ESS tools and measures accordingly.

Key words: *Social capital, social ties, employment, employability.*

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HUMAN AND SOCIAL CAPITAL AS FACTORS OF INEQUALITIES IN ECONOMIC DEVELOPMENT OF EU COUNTRIES

Iwona Skrodzka[411]

DOI: https://doi.org/10.31410/EMAN.2018.956

Abstract: *The importance of human and social capital in the processes of growth and economic development has been broadly discussed in the literature. There are many theoretical models of economic growth considering human or social capital. However, there is still a shortage of empirical studies concerning the dependencies between these phenomena. The purpose of this study is to examine the role which human and social capital play in the processes of economic development in the EU countries. Empirical analysis concerns the year 2015. Owing to the fact that neither of these categories is measurable, the research uses the the soft modelling method. It allows users to examine links between variables which are not directly observable (latent variables). The conducted research has demonstrated that human capital as well as social capital had statistically significant, positive impact on the economic development of the EU countries. The obtained results also made it possible to create the rankings of the examined countries according to their stocks of human and social capital and the level of economic development.*

Iwona Skrodzka *is Assistant Professor at the Faculty of Economics and Management at the University of Bialystok. She is a member of Department of Econometrics and Statistics where she is teaching the courses of mathematics, statistics, econometrics and mathematical economics. She has more than 12 years of teaching experience of Polish and European students. She is author and co-author of 24 publications in Polish and foreign scientific journals and was an active participant of more than 20 national and international conferences. She is engaged in the issues of application of multivariate analysis methods to study unobservable phenomena. She coordinated four research grants for young scientists in the field of human capital, intellectual capital and smart growth. She participated in many various scientific and didactic projects financed from the European Union and was awarded many times by the Rector of University of Bialystok for scientific and didactic activities.*



Key words: *Human capital, social capital, economic development, soft modelling, European Union*

[411] University of Bialystok, Warszawska 63, Bialystok, Poland

DETERMINANTS OF SAVINGS: THE CASE OF DEVELOPED AND DEVELOPING COUNTRIES

Ömer Akkuş[412]
Atakan Durmaz[413]
Fatih Okur[414]
DOI: https://doi.org/10.31410/EMAN.2018.957

Abstract: *Over the past 25 years, saving rates have significantly affected development levels of countries especially in both developed and developing countries. This study is based on Loayza et al. (2000) and aims to find out determinants of savings by employing panel data econometric methods, annual data of 1990-2015 period for developed and developing countries. According to model results, there is a strong and negative relationship between public savings and private savings and results also indicate that public savings have a crowding out effect on private savings. GDP per capita, one of the most important determinants of savings, has a statistically significant and positive relationship with private savings. Although term of trade has a positive impact on private savings, there is a significant and negative relationship between private savings and the ratio of M2 to GDP as an indicator of financial depth. Moreover, results indicate that savings with precautionary motive increase when uncertainty in inflation is high. As a result, the policy supporting growth of GDP per capita and term of trade might increase savings while limiting credit usage in order to slow the decline in private savings could be used as a crucial policy tool.*

Key words: *Savings, Private savings, Public savings, Panel data*

Ömer Akkuş *has bachelor degree from Anadolu University, Turkey, in the field of Economics, Faculty of Economics and Administrative Sciences. He worked as a research assistant at Anadolu University for 4 years. He got his PhD from Anadolu University, in the field of Economics. Now, He works as an Assistant Professor at Gümüşhane University, Turkey.*



Atakan DURMAZ *has bachelor degree from Eskişehir Osmangazi University, Turkey, in the field of Economics, Faculty of Economics and Administrative Sciences. He worked as a research assistant at Bayburt University for 7 years. He got his PhD from Karadeniz Technical University, in the field of Economics. Now, He works as an Asisst. Prof. at Bayburt University, Turkey.*



Fatih Okur *was born on November 14, 1987. He holds Ph.D. degree in economics (2018) from Hacettepe University, Department of Economics. Currently he is employed at Bayburt University Department of Economics as PhD Research Assistant. His main research interests are shadow banking, monetary transmission mechanism, economic growth and development.*



[412] Gümüşhane University, Department of Economics, Turkey
[413] Bayburt University, Department of Economics, Turkey
[414] Bayburt University, Department of Economics, Turkey

REDUCING REGIONAL DISPARITIES IN THE IMPACT OF DEVELOPING CLUSTERS

Dana Jašková[415]

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Abstract: *The issue of regional development aimed to reducing regional disparities is a current topic in the whole of the European Union. Socio-economic analysis of the region is starting activity in determining the development strategy of the region. In the analysis of regional development will use a variety of concepts and methods. Regional development concepts are always confronted with convergence or divergence. The main aim of this paper is to access the level of regional disparities in the Slovak Republic with a focus on the role of cluster in regional development. The analysis is carried out using the beta and sigma convergence of statistical data classified in the cross-sectional structure.*



Dana Jašková *graduated from Comenius University in Bratislava on the Faculty of Mathematics, Physics and Computer Science. Doctoral studies have completed in Geometry and Topology. She currently works at the Faculty of Social and Economic Relations, Alexander Dubček University of Trenčín, as an Assistant Professor. Professionally dedicated to applied statistics in economics and regional analyses. She is the author of several scientific articles in national and international conferences.*

Key words: *Region, Regional disparities, Beta convergence*

[415] Faculty of Social and Economic Relations, Alexander Dubček University of Trenčín, Študentská 3, 911 50 Trenčín, Slovakia

THE EFFECTS OF INTERNATIONAL JOINT VENTURES ON LOCAL PARTNERS

Ali SAYILIR[416]

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Abstract: *This study figures out possible avenues for joint ventures between international partners and local partners. I argue that success in IJVs requires social relations between partners if intention of partners is not sucking out partners' abilities. With good social relationship, likelihood of success in IJVs increases. A mediocre relationship increases possibility of failure in IJVs and a hostile relationship leads to termination of IJV.*

Key words: *Social relationship in International Joint Ventures*

Ali SAYILIR
Associate Professor of Management (Department Head), Business Department, Faculty of Administrative Sciences and Economics, Muş Alparslan University, Turkey



EDUCATION
Type of Degree: PhD
Time Awarded: 14 September 2000
Awarding Institution: Social Science Institute, Dokuz Eylul University, Turkey
Subject: Organizational Learning in International Joint Ventures

Type of Degree: MBA
Time Awarded: 10 May 1996
Awarding Institution: Graduate School, Texas A&M University-Kingsville, USA
Subject: Business Administration

Type of Degree: Bachelor
Time Awarded: 12 July 1989
Awarding Institution: Faculty of Business Administration and Economics, Ankara University, Turkey
Subject: Business Administration

INTERESTS:
-Playing tennis, football, and swimming
-Fallowing business news, technical and scientific developments

[416] Muş Alparslan University, Muş/Turkey

ANALYSIS OF THE PUBLIC PRO-ENVIRONMENTAL ACTIVITIES FOR PROMOTING THE CONCEPT OF CIRCULAR ECONOMY

Aneta Vasiljevic-Shikaleska[417]
Goran Trpovski[418]
Biljana Gjozinska[419]
DOI: https://doi.org/10.31410/EMAN.2018.960

Abstract: *The aim of the paper was to investigate the public performance on waste minimization and energy efficiency as one of the essential components of the "circular economy in practice" concept. For that purpose a Survey was conducted by distributing questionnaires randomly among the residents of Skopje (R. Macedonia). Descriptive statistical analysis was used to summarize collected data. The results indicate that the public awareness about the effects arising from the human activities which at most influence the climate changes nowadays is on a satisfactory level. In that direction, the residents of Skopje hold a positive attitude towards saving the energy in their households by utilizing electrical equipment which is energy efficient and saving the energy wherever possible. But, on the other hand, they do not practice selection of the waste, nor recycling and reusing of the materials (36 % and 63% of the respondents do not select the waste or recycle/reuse the materials at all).*
It was also observed that the performances of the public concerning the waste minimization and energy efficiency are affected by the age and level of education of the respondents.
Taking all together, although the environmental awareness of the public is on a satisfactory level, the practice level is still moderate and more intensive activities have to be undertaken to induce the public to act in a more pro-environmental way.



Aneta Vasiljevic-Sikaleska *earned her PhD in the field of engineering sciences at the University Ss. "Cyril and Methodius" – Skopje. She teaches Mathematics and Statistics for business at the Integrated Business Faculty and Applied research methods, Energy efficiency and Renewable Energy resources at the Integrated Business Faculty. Vasiljevic-Sikaleska is a project coordinator of two Erasmus + projects for Strategic partnership for higher education and has a great research experience in the field of education and implementation of innovative learning and teaching practices in higher education institutions. She is alo interested in environment and issues related to environmenatal protection. Her main areas of interest are environment, sustainable development, advanced materials and circular economy.*
Vasiljevic-Shikaleska is author of many scientific papers, referee in journals with impact factor and currently she is Editor in Chief of the Journal of Sustainable Development.

Key words: *pro-environmental activities, waste minimization, energy efficiency, circular economy*

[417] Integrated Business Institute, Boul. 3ta Makedonska Brigada, 66A, 1000 Skopje, R. Macedonia
[418] Integrated Business Institute, Boul. 3ta Makedonska Brigada, 66A, 1000 Skopje, R. Macedonia
[419] Integrated Business Institute, Boul. 3ta Makedonska Brigada, 66A, 1000 Skopje, R. Macedonia



Goran Trpovski *graduated at the Integrated Business Faculty and was awarded as the best student of the generation.*
Currently Trpovski is a postgraduate at the Integrated Business Institute at the department of Environmental Economics. His main area of interest are the Energy Efficiency and Renewable Energy Sources.



Biljana Gjozinska *earned her PhD title in December 2012, at the Faculty of Law "Iustinianus Primus" at the University Ss. "Cyril and Methodius" – Skopje, in the field of International Law. Gjozinska has years of experience working in higher education and judiciary sector.She has worked at the Integrated Business Faculty since November, 2011. For 5 years, Gjozinska performed duties as Secretary of the Faculty. She lectures the courses Business Law, Tax Law and tax management, and is part from the teaching staff of the course Integrated Business Curriculum. In 2013 she was elected as a docent at the Integrated Business Institute. Within her scientific work, she has participated in several international research projects. Also, she is an author of a number of scientific papers and is referee in international scientific journal. Gjozinska is Editorial Board member in Journal of Sustanable Development.*
As Director of the Integrated Business Faculty, she has been elected in 2017 and as a member of Board of the Directors of insurance company Albsig –Skopje she has been elected in 2018.
Her main scientific interest is in the area of Business Law and European Union Law

ROMANIAN MILLENNIAL BUSINESS LEADERS: A HEALTHY SOURCE OF REVITALIZATION OF THE ROMANIAN ECONOMY

Marius Calin BENEA[420]

DOI: https://doi.org/10.31410/EMAN.2018.962

Abstract: *Leaders have one thing in common: a mystical aura, something that seems to ensure their success in life and in business. What, however, is behind mysticism and legends?*
We are tempted to think of a leader, implicitly, as a successful man. How do you measure success? How do leaders achieve success, what habits have, what values, how are they like humans?
The purpose of this article is to present relevant studies on the current state of the millennium business leaders.

Key words: *millennial business leaders, revitalization, economy, Romania*

[420] „Politehnica" University Timișoara, Faculty of Engineering Hunedoara, str. Revoluției, Nr.5, Hunedoara, Romania

LIBERALIZATION OF INTERNATIONAL TRADE IN GOODS AND SERVICES

Zrinka Lacković Vincek[421]
Vlatka Bilas[422]
Ivana Dvorski Lacković[423]
DOI: https://doi.org/10.31410/EMAN.2018.963

Abstract: *This paper analyses the liberalization of international trade in goods and services where the basic aim of the paper is to determine the role and significance of the General Agreement on Tariffs and Trade, the Uruguay Round of Multilateral Trade Negotiations, the General Agreement on Trade in Services, the Agreement on Trade-Related Aspects of Intellectual Property Rights and the role and significance of the World Trade Organization, in order to explain the effect of international trade liberalization on the good and services sector. The paper establishes that the trend in regional integration is becoming prominent throughout the world, primarily due to the slow development of negotiations in the Doha Round concerning integrational processes in Europe and North America. Expenses associated with a possible unsuccessful outcome of the negotiations in the Doha Round are expected to be significant and may lead to missed opportunities for trade and development, increased protectionism and loss of confidence in the trade system, all of which risks a slow weakening of the multilateral trade system over the long term. The potential failure in negotiations would be a significant loss for both developed and less developed countries.*

Dr. sc. ***Zrinka Lacković Vincek***
Poslijedoktorandica/viša asistentica, zaposlena na Fakultetu organizacije i informatike u Varaždinu na Katedri za gospodarstvo, gdje aktivno sudjeluje u izvođenju seminarske nastave na preddiplomskom i diplomskom studiju te predavanja na stručnom studiju iz sljedećih kolegija: Poslovna ekonomija, Logistika, Transport i špedicija, Vanjskotrgovinsko poslovanje, Međunarodno poslovanje, Međunarodna trgovina i Ekonomija za poduzetnike. Poslijediplomski sveučilišni (doktorski) studij poslovne ekonomije završila je u ožujku 2017. godine na Ekonomskom fakultetu u Zagrebu. Sudjelovala je na znanstvenim konferencijama i stručnim skupovima u zemlji i inozemstvu. Autorica je nekoliko znanstvenih i stručnih radova.



Key words: *liberalization, international trade, goods, services*

[421] University of Zagreb, Faculty of Organization and Informatics, Pavlinska 2, 42 000 Varaždin, Croatia
[422] University of Zagreb, Faculty of Economics and Business, Trg J. F. Kennedyja 6, 10 000 Zagreb, Croatia
[423] University of Zagreb, Faculty of Organization and Informatics, Pavlinska 2, 42 000 Varaždin, Croatia

Prof. dr. sc. ***Vlatka Bilas***



Redovita profesorica, zaposlena na Ekonomskom fakultetu u Zagrebu na Katedri za Međunarodnu ekonomiju, gdje predaje na kolegijima Međunarodna ekonomija, Regionalne ekonomske integracije, International Economics i Regional Economic Integrations.
Uz navedeno, vanjski je suradnik na Zavodu za elektroničke sustave i obradu informacija na Fakultetu elektrotehnike i računarstva u Zagrebu, gdje predaje na kolegiju Poduzetništvo i izvoz u visokim tehnologijama.
Autorica je velikog broja knjiga, znanstvenih i stručnih radova te je bila mentorica na nekoliko doktorskih disertacija i magistarskih radova.

***Ivana Dvorski Lacković**, dipl. oec.*



Asistentica, zaposlena na Fakultetu organizacije i informatike u Varaždinu na Katedri za gospodarstvo, gdje aktivno sudjeluje u izvođenju seminarske nastave na preddiplomskom i diplomskom studiju iz sljedećih kolegija: Poslovna ekonomija, Logistika i Ekonomija za poduzetnike. Autorica je nekoliko znanstvenih radova iz područja ekonomije i informacijskih znanosti (objavljenih u zbornicima radova u Management, Knowledge and Learning International Conference, Uporabna informatika, Information and Knowledge Systems, International Conference on New media and Interactivity), od kojih je za jednog dobila nagradu Best paper award. Sudjelovala je na radionicama i edukacijama iz područja pranja novca, compliance culture, informacijskih sigurnosti, upravljanju operativnim rizikom i rizikom informacijskog sustava. Aktivno se koristi engleskim, njemačkim i francuskim jezikom, u govoru i pismu te pasivno talijanskim jezikom. Kandidatkinja je prevoditelj volonter na TED Talks Amara.org platformi za engleski jezik.

COMPARATIVE ADVANTAGES OF BULGARIAN PRODUCTION AND EXPORTS

Vera Pirimova[424]

DOI: https://doi.org/10.31410/EMAN.2018.965

Abstract: *The present study focuses on the analysis of the competitiveness and the comparative advantages of Bulgarian production and exports. It is structured in two parts. The first part summarizes the positions of Bulgaria in the index of global competitiveness and the more important criteria related to foreign trade. In the second part some theoretical concepts for comparative competitive advantages are systematized. Out of them the indices of B. Belasa and M. Amir have been chosen and calculated and on this basis the conclusions about the comparative advantages and disadvantages of the Bulgarian production and export of certain commodities and commodity groups, manifested in 2012-2016, are drawn. Stepping on these conclusions the possibilities for expanding or restricting the export of specific commodity groups and for increasing the competitiveness of the Bulgarian economy are systematized. In this research mathematical and statistical methods are applied, mostly the index method, along with methods of analysis and synthesis.*

Key words: *comparative advantages, exports and foreign trade, competitiveness*

Pirimova Vera, Assoc. Prof. PhD
Work experience:
Since 2012 – Member of the Economic and Social Council of Bulgaria, Head of the Commission for International Cooperation and Economic Integration of the ESC of Bulgaria
2007 – 2011 - General Secretary of UNWE for the ECTS
2006 – 2015 - Head of Centre for Students and Teachers Mobility at UNWE
2005 – 2015 - Institutional Erasmus coordinator of UNWE
2005-2006 – Head of Centre for Professional Training, Institute for Postgraduate Studies at UNWE
Since 2002 – Associate Professor, Department of Economics, UNWE
2001 – 2012 - Vice Head of the Department of Economics, UNWE
1988-2001 – Assistant Professor, UNWE



Main activities and responsibilities:
Member of Working Group No 31 in the Europe 2020 strategy with advisory functions, determined by order of the Minister of finance No: 3MF-716/03.08.2016,
Member of the General Assembly of UNWE,
Member of the Faculty Council, Faculty of General Economics, UNWE
2011 – 2015 - Member of the Commission of UNWE for recognition of acquired higher education and training periods completed in foreign universities
Since 2011 - Consultant to the Council for academic recognition, the National Centre for information and documentation
2008 – 2015 - Coordinator of UNWE on the financial mechanism of the European economic area and the Norwegian financial mechanism
2007 – 2011 - Member of the University Commission for the recognition and transfer of credits, UNWE.
Lecturer in Micro- and Macroeconomics, Economic Growth, Applied Microeconomics. Participant in more than 50 national and international scientific research projects and conferences. Author of more than 120 publications: books, papers, articles, textbooks and study guides in Bulgarian, English and German, in the field of economic growth mostly.

[424] University of National and World Economy (UNWE), Sofia, Bulgaria

PROPOSED INDEX CALCULATION FOR ECONOMICS RANKING

Necati Alp ERILLI[425]

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Abstract: *Index; is a display in which more than one variable is included and is used to measure the proportional variation of the movements of these variables. Indices are useful because they allow summarization and comparison by making the data simple. In this study; a new index calculation has been proposed with the help Fuzzy Clustering method. Calculation of Index prepared with 10 index values used in the literature. The indices are; Open Market, Budget Transparency, European 2020-Competitiveness, Economic Freedom (by Heritage Foundation), Economic Freedom (by Fraser Institute), Depth of credit information, Financial Stability, Trade Facilitation, Financial Inovation and Global competition. FCM Calculations are made with Matlab.2016 and other calculations are made with Microsoft Excel.2017 programmes.*

There are variables which have different numbers and structures used in each index calculation. These variables have different weights within themselves. In this study, weights were calculated for the new index value which will be created by using the sequences created because of these indices. The weights of each index value obtained by the Fuzzy Clustering Analysis are multiplied by the index values to create a new index order.

European countries were re-ordered under the title "Economy". It can interpret this new index order as a general summation of all other orders. Thus, the order of the countries under different subject headings will be calculated together with the orders in a specific area (economy, law etc.).

Key words: *Index Calculation, FCM, Economics*

Necati Alp ERILLI

PhD., Associate Professor at Cumhuriyet University, Faculty of Economic and Administrative Sciences, Department of Econometrics, Sivas, Turkey. He studied Postgraduate at Econometrics, MSc and PhD. at Statistics. His studies are about Fuzzy Clustering Analysis, Non-Parametric Regression Analysis and Multivariate Statistics. He also interests on chess and mathematical games.



Selected Papers:

*Alakuş K. and **Erilli N.A**., 2016. Parameter and confidence interval estimation of the extended exponential distribution from right censored survival time data. International Journal of Sciences & Applied Research, 3(3), 2016; 51-59.*

***Erilli N.A**., 2015. Socioeconomic Development Index Ranking Calculations of Cities with fuzzy Clustering Method: Case of Turkey. Theoretical and Applied Economics, Volume XXII, No. 1(602), p. 233-244.*

***Erilli N.A**., 2014. Classification of district TR72 towns with fuzzy clustering analysis using Socio-economic data. Journal of Social and Economics Researchs, number: 10:2, pp. 33-45.*

***Erilli et all**., 2011. Determining the Most Proper Number of Cluster in Fuzzy Clustering by Artificial Neural Networks. Expert Systems with Applications, 38, 2248-2252.*

***Erilli et all**., 2011. Fuzzy Time Series Forecasting Method Based on Gustafson–Kessel Fuzzy Clustering. Expert Systems with Applications, 38, 10355-10357.*

[425] Cumhuriyet University, Dept. of Econometrics, Sivas-Turkey

OVERVIEW OF SELECTED BANKRUPTCY PREDICTION MODELS APPLIED IN V4 COUNTRIES

Pavol Kral[426]
Lucia Svabova[427]
Marek Durica[428]
DOI: https://doi.org/10.31410/EMAN.2018.967

Abstract: *Bankruptcy prediction models are often an applied tool for detecting unfavourable development of the financial situation of the company. The prediction of financial health of business entities is the most important information because of dynamic development of the business environment. Many prediction models are known nowadays. They are different by their reliability (predictive ability), the composition of used variables, trade union orientation, the degree of consideration of domestic market conditions etc. It is clear from this that it is not possible to create a universal, unified prediction model that would be able reliably and with sufficient time to indicate unfavourable company financial development leading to bankruptcy applied in all sectors or regions. Introductory part of contribution is devoted to the literature review of issues and the definitions of the concept of bankruptcy based on the so-called non-prosperity indicators (profit, total liquidity and equity/liabilities ratio), that take into account the current legislation of this issue in the Slovak republic. Then the contribution discusses the role and significance of prediction models in corporate practice, compares the advantages and disadvantages of models containing accounting and market indicators. The authors also devoted the space to identifying restrictions on the usability of known foreign bankruptcy models in economic conditions of V4 countries and to define a set of the most frequently applied models taking into account specific economics conditions in these countries.*

Key words: *Bankruptcy Prediction Models, Financial Health, V4, financial ratios*

doc. Ing. Pavol Král', PhD.



He works as teacher at the Department of Economics of Faculty of Operation and Economics of Transport and Communication of University of Žilina. He provides teaching of subjects: Project Management, Marketing, and Strategic Marketing. His scientific-research, teaching and publication activities are focused on the area of economics and management of the company with emphasis on the marketing management and planning, tools, methods and techniques of project management and management of project portfolio, evaluation of economic and non-economics aspects of public and private projects, etc.

He presents the results of his scientific-research activities in scientific studies, domestic and foreign journals, proceedings of international scientific conferences.

He has 14 contributions and 45 citations indexed in WoS. The value of his current Hirsch h-index is 2.

[426] University of Žiline, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitná 8215/1, 010 26 Žilina, Slovak Republic
[427] University of Žiline, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitná 8215/1, 010 26 Žilina, Slovak Republic
[428] University of Žiline, Faculty of Operation and Economics of Transport and Communications, Department of Quantitative Methods and Economic Informatics, Univerzitná 8215/1, 010 26 Žilina, Slovak Republic

RNDr. Lucia Švábová, PhD.



Is a university teacher at the Department of Economics, the Faculty of Operation and Economics of Transport and Communications at the University of Žilina. She deals with the application of quantitative methods in different areas. She focuses her attention on selected problems in the Financial and Actuarial Mathematics. She uses selected numerical methods to rate exotic types of financial derivatives and to optimize the hedging strategies for trading with financial derivatives. She also specialises in the application of inductive statistical methods, hypothesis testing, the estimation of parameters, as well as the creation of multivariate regression models, logistic models and the application of other multivariate statistical methods. She has been a member of several research teams in different projects, e.g. the post of a statistical expert in on-going ESF project, which focuses on the counterfactual impact assessment of selected instruments of active labour market policy of the Slovak Republic.

RNDr. Marek Ďurica, PhD.



Is a university teacher at the Department of Quantitative Methods and Economic Informatics at the Faculty of Operation and Economics of Transport and Communications at the University of Žilina. In the scientific profiling he dedicates to the development and application of quantitative methods in different areas, but in economic sciences the most. In financial mathematics he deals with identification and analysis of parameters influencing the creation of an optimal risk-hedging derivative portfolios as well as applying different numerical methods to price special types of derivatives. He applies various univariate methods of mathematical statistics (particularly parameters estimating, hypothesis testing, etc.) and also multivariate statistical methods (particularly the creation of multivariate regression models, logistic models, etc.) in different fields, e.g. within the ESF project counterfactual impact evaluation of selected measures of active labor market of the Slovak Republic.

MDA FINANCIAL DISTRESS PREDICTION MODEL FOR SELECTED BALKAN COUNTRIES

Marek Durica[429]
Peter Adamko[430]
Katarina Valaskova[431]
DOI: https://doi.org/10.31410/EMAN.2018.969

Abstract: *The issue of company financial distress and the early prediction of potential bankruptcy is one of the most discussed issues of economists around the world in recent decades. The most widely used method to create these models is Multidimensional Discrimination Analysis from the first attempts in the 1960s to the present. In the paper we present prediction model for some emerging market countries in Balkan region created using a Multidimensional Discriminant Analysis method based on real data from the financial statements obtained from Amadeus - A database of comparable financial information for public and private companies across Europe. Our database contains data more than 200 000 companies and about 25 predictors. Using this model, it is possible to predict the financial difficulties of companies one year in advance.*

Key words: *Prediction model, Financial distress, Multidimensional Discrimination Analysis, Prediction ability.*



Ing. Katarina Valaskova, PhD. *works as a university pedagogue at the Department of Economics, Faculty of Operation and Economics of Transport and Communications, University of Žilina in Žilina. The main scopes of her pedagogic and research activities are quantitative methods in financial management of companies, micro and macroeconomics, consumer policy issues. She has been involved in solving various research tasks related to the mentioned topics and the results have been published in many national and international publications. She has been a member of a research team of various projects, e.g. VEGA 1/0357/11 Research of Fuzzy-stochastic Approach and Corporate Metrics Application as Tools of Business Risks Quantification and Diversification, VEGA 1/0656/14 Research of Possibilities of Credit Default Models Application in Conditions of the SR as a Tool for Objective Quantification of Businesses Credit Risks. She is an author/ a co-author of 60 papers published in domestic or foreign journals, proceeding books of domestic or foreign conferences, 12 of them is in the database of WoS, 2 of them in Scopus (H-index 10). The author has more than 30 responses to her publications. She is an advanced user of English language, report number 7/20Av, 2008 (level C1-C2) and certificate number 0012302458 (University of Cambridge, FCE).*

[429] University of Zilina, Faculty of Operation and Economics of Transport and Communications, Department of Quantitative Methods and Economic Informatics, Univerzitna 1, 010 26 Zilina, Slovak Republic
[430] University of Zilina, Faculty of Operation and Economics of Transport and Communications, Department of Quantitative Methods and Economic Informatics, Univerzitna 1, 010 26 Zilina, Slovak Republic
[431] University of Zilina, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitna 1, 010 26 Zilina, Slovak Republic

NON-FINANCIAL BACKGROUND OF FINANCIAL PERFORMANCE – EVIDENCES FROM EASTERN EUROPE

Gyorgy Andor[432]
Tamas Toth[433]
DOI: https://doi.org/10.31410/EMAN.2018.970

Abstract: *The research is about the relationship between progress in financial performance and firm characteristics – applied capital budgeting methods, presence of a code of ethics, firm size, extent of management ownership and presence of western management culture – of Central and Eastern European firms. Data of 218 non-listed companies are used from a survey in 2006 which focused on the capital budgeting practices and other firm characteristics of firms. The most important financial indicators are followed up reflecting these firms' financial progresses – sales, profit before tax, net income, earnings before interest and taxes, total assets, equity, debt, return on equity, return on assets and number of employees – from 2005 to 2012. Companies that do not use any kind of formal capital budgeting technique have significantly worse financial performance on average, while companies using the discounted cash flow (DCF) methods have the highest performance indicators. No significant difference in financial progresses between firms using only the accounting based (AB) or the DCF methods are found. Companies where DCF methods are frequently used, and simultaneously there is a code of ethics achieve the best financial performance. Our results provide a strong support for the theory of business ethics. Presence of a code of ethics seems to be a strong separation parameter: companies with code of ethics over-perform companies without it.*

Key words: *capital budgeting practice; code of ethics; size effect; management ownership; operation efficiency; financial performance; Central and Eastern Europe*

[432] Eotvos Lorand University, Budapest, Hungary, 1053 Egyetem tér 1–3. Budapest, Hungary
[433] Eotvos Lorand University, Budapest, Hungary, 1053 Egyetem tér 1–3. Budapest, Hungary

ACCOUNTING PRACTICE IN AUSTRIA: THE ENTRY OF ROUTINE ACCOUNTING TRANSACTIONS

Stefan O. Grbenic[434]

DOI: https://doi.org/10.31410/EMAN.2018.971

Abstract: *In accordance with the Austrian GAAP regulations, there are several methods available for certain routine accounting transactions to enter the books. To handle this accounting transactions, the accountant must choose among the different methods of entry.*
This paper presents the results of a study conducted in October 2017 in Austria. In order to avoid possible distortions, the survey was divided into two groups, the first group consisting of accountants working directly in the accounting departments of companies and the second group consisting of tax consultants and certified public accountants. In total, 231 companies and 242 tax consultants/certified public accountants were examined. The group of companies has been further divided according to different legal forms, company sizes and industries.
The routine accounting transactions examined are the cash discount (received and granted), deposits (received and granted), costs of freight in, purchases of goods/merchandise/materials, private parts of expenditures, foreign currencies, transactions between cash and bank accounts, depreciation, low-value assets as well as provisions.
In addition to the presentation of the 2017 results, this paper also compares the actual results with the results of a similar survey conducted in 2010. The comparison shows, that the methods used mostly remained unchanged. This can also be viewed as a proof of the reliability of the results.

Key words: *Accounting Practice, Austria, routine accounting transactions*

***Stefan O. Grbenic**, Ph.D. is an Assistant Professor at the Institute of Business Economics and Industrial Sociology and head of the Working Group "Management Control, Accounting and Finance" at Graz University of Technology, Austria.*



His main research interest is in the field of Business Valuation with focus on the Market Approach. He published several scientific papers in international and national journals within his field of research, participated in scientific international conferences serving in several functions (scientific committee, chair, participant etc.) and is engaged as a reviewer for different scientific journals.

[434] Institute of Business Economics and Industrial Sociology, Department of Management Control, Accounting and Finance, Graz University of Technology, Austria

THE SOCIAL RESPONSIBILITY ACCOUNTING IN THE MIXED AND FOREIGN CHAMBERS OF COMMERCE IN ITALY

Nadia Oliva[435]
Ubaldo Comite[436]
DOI: https://doi.org/10.31410/EMAN.2018.972

Abstract: *In Italy, many Chambers of Commerce are testing, particularly in the last years, new forms of accounting of their results. Among these, the social accountability report represents an innovative tool intended to guarantee compliance with the principles of accountability and social control. The social accountability report, in detail, is a non-accounting tool meant to spread a systemic and structured vision of the activities carried out and their social impacts. Moreover, the intensification of the foreign trade, both inside the European Union and outside it, has induced the Italian Government to recognize new forms of Chambers of commerce, named as Mixed and Foreign Chambers of Commerce in Italy, with the specific aim to facilitate and sustain the entry of Italian firms within the foreign markets by several partnerships, targeted agreements and joint projects. Differently from the Italian Chambers of Commerce, however, the Mixed and Foreign Chambers of Commerce in Italy do not furnish own social reports. This lack can be explained, among other things, by the difficulty of integrating various international standards of social reporting. The aim of the work is to cover this gap offering a specific standard social accountability report for the Mixed and Foreign Chambers of Commerce in Italy that is a result of the adaptation and reasoned integration of the contents of the social accountability reports produced by the Chambers of Commerce so far.*

Key words: *social responsibility, social accountability report, public administration, chambers of commerce, mixed and foreign chambers of commerce in Italy.*

Nadia Oliva



She was born in Benevento, Italy, May 26, 1982. She has a degree in Economics 2006) at the University of Sannio, Benevento (Italy), and earned her Ph.D. in Planning and control at the University of Florence, Italy, in 2010. Currently she is a professor of Business Administration at the Faculty of Economy, University Giustino Fortunato (Benevento – Italy). Her Research interests are: Management control, Non profit Organizations and Accounting, Social Reporting and Corporate social Responsibility
Key words areas specialization: balance sheet, accountancy, social reporting, corporate social responsibility.

Ubaldo Comite



He was born in Cosenza, Italy, June 14 1971. He has a degree in Law (1994) and Economics (1996) at the University of Messina (Italy), and earned his Ph.D. in Public Administration at the University of Calabria, Rende (Cs) Italy, in 2005. Currently he is a professor of Budget and Business Organization at the Faculty of Economy, Department of Business Sciences, University of Calabria. Furthermore he is a professor of Business Administration and Health Management at the Faculty of Economy, University Giustino Fortunato (Benevento – Italy). His Research interests are: Private and Public Management, Non profit Organizations and Accounting, Helath Management.
Key words areas specialization: management, public administration, accountancy, health.

[435] Telematic University Giustino Fortunato, Via Raffaele Delcogliano, 12, 82100 Benevento BN, Italy
[436] Telematic University Giustino Fortunato, Via Raffaele Delcogliano, 12, 82100 Benevento BN, Italy

CSR REPORTING AS A PRODUCT OF SOCIAL ACCOUNTING

Grażyna Michalczuk[437]
Urszula Konarzewska[438]
DOI: https://doi.org/10.31410/EMAN.2018.973

Abstract: *The development of the concept of corporate social responsibility has become the new and* extremely important *challenge for accounting. It is necessary that its methods and solutions allow for reflect newer and newer information needs. Because of its systemic character, accounting has to evolve to be able to constitute a basic information system. The development of social accounting is a welcome direction in this regard. It aims to identify, measure and present the social and environmental issues related to the functioning of company.*
The CSR report is a tool for providing information related to corporate social responsibility. It shows the influence of company's activity on various group of stakeholders, by ensuring detailed data about management regarding aspects such as ethics, ecology, diversity in the workplace and *community involvement. Instead of preparing corporate social responsibility reports some companies publish integrated reports which present in one document both financial and social issues in a holistic manner.*
The aim of the article is to present the problem of CSR reporting within the context of social accounting. The main subject of researches is the evaluation of trends associated with the publishing social reports in the national and international context *as well as an analysis of the content of reports dealing with corporate social responsibility prepared by selected companies* operating in Poland. *The article is based on the analysis of Polish and English literature, selected studies and databases connected with the practice of CSR reporting as well as the reports prepared by companies covered by the survey.*
Results of the research lead to the conclusion that social reporting is a rapidly growing field in both national and international context. This is reflected by the number of reports dealing with corporate social responsibility submitted by companies to a databases connected with the practice of Corporate Social Responsibility reporting. However, the analysis of the content of

Grażyna Michalczuk



The author is an Associate Professor, Vice Dean for Development and Head of the Department of Finance, Accounting and Computer Science at the Faculty of Economics and Management, University of Bialystok. To date she has authored or co-authored over 130 peer-reviewed publications. She specializes in accounting and corporate finance with particular emphasis on enterprise's value, intellectual capital, non-financial and integrated reporting.

Urszula Konarzewska, MA



The author is a Research and teaching assistant in the Department of Finance, Accounting and Computer Science at the Faculty of Economics and Management, University of Bialystok. Her main research interest is related with corporate social responsibility, social accounting, non-financial and integrated reporting.

[437] Faculty of Economics and Management, University of Bialystok, ul. Warszawska 63, 15-062 Białystok, Poland
[438] Faculty of Economics and Management, University of Bialystok, ul. Warszawska 63, 15-062 Białystok, Poland

this type of reports showed that comparison of data contained within documents prepared by individual companies may pose a problem.

Key words: *social accounting, CSR reporting, integrated reporting*

BITCOIN, A STORE OF VALUE OR A DARK WALLET

Ledina Karteri [439]

DOI: https://doi.org/10.31410/EMAN.2018.975

Abstract: *Bitcoin definition means that funds are not tied to real-world entities but rather to bitcoin addresses. Owners of bitcoin addresses are not plainly identified, but all transactions on the blockchain are public. In addition, transactions can be linked to individuals and companies through "idioms of use" and corroborating public transaction data with known information on owners of certain addresses. Additionally, bitcoin exchanges, where bitcoins are traded for traditional currencies, may be required by law to collect personal information. To heighten financial privacy, a new bitcoin address can be generated for each transaction. The use of bitcoin by criminals has attracted the attention of financial regulators, legislative bodies, law enforcement, and the media. Several news outlets have asserted that the popularity of bitcoins hinges on the ability to use them to purchase illegal goods and illegal activity drive interest in bitcoin. Another argued topic is that Bitcoin has been criticized for the amounts of electricity consumed by mining. Because Bitcoins have three useful qualities in a currency economists define money as a store of value, a medium of exchange, and a unit of account and agree that bitcoin has some way to go to meet all these criteria. It does best as a medium of exchange; as of February 2015 the number of merchants accepting bitcoin had passed 100,000. As of March 2014, the bitcoin market suffered from volatility, limiting the ability of bitcoin to act as a stable store of value, and retailers accepting bitcoin use other currencies as their principal unit of account.*

PhD (Candidate) ***Ledina Karteri***
Position held in EUT: Lecturer, Department of Informatics, Maths and Statistics, Faculty of Economic and Information Technology, Europian University of Tirana.



She has experience for several years in teaching in the university courses like: Precision Electronics, Communications Engineering, Introduction to Informatics, Information Theory and Codes, Fiber Optic, Electronic for Telekom, Processing Digital Images, and assistants for the courses Operating Systems, Automatic Control, Telecommunications, Advanced Telecommunication systems, Multimedia, Programming Techniques and Languages, Real-time Operating Systems, Automation, Basics of Computing, Introduction to Informatics, Computer Architecture.
She has published scientific articles in scientific journals in Albania and abroad and referred to the national and international scientific conferences.
She served as Electronic and Telecommunication Engineer in the data transfer system in the offices counters and various subsidiaries of the General Directorate of the "Albanian Post". She has been an assistant in the department of data, support for Finance 5, Universal Desk, IPS, etc. She works in higher education as a lector.

Key words: *cryptocurrency, payment system, blockchain.*

[439] European University of Tirana, Albania

INTANGIBLE ASSETS – PROTECTION ON BLOCKCHAIN AND PROCESS OF INITIAL COIN OFFERING

Tatjana Horvat[440]

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***Abstract**: The purpose of this paper is to provide guidance to companies seeking to protect intellectual property (IP) on Blockchain technology and seeking to access investor's funds like venture capital with benefits of Initial Coin Offering process (ICO). IP is the main part of intangible assets in a sense of traditional accounting standards. We will provide a theoretical and traditional view of intangible assets in connection with IP in a modern Blockchain technology and ICO process. As the main method for gathering primary information in the research part, the paper uses a case study analysis, focused on the so-called Save Ideas concept. Based on the case study we will test findings and solutions from theoretical part on a selected case.*

After the first copyright statute, (the 'British Copyright Statute of Anne' passed in 1710), the Save Ideas concept, providing a free full global IP protection and communication service, is thus the major breakthrough in the IP legislation since. The Save Ideas concept is unique in combining Blockchain protection through smart contracts, and with creation of smart wallet, a key element of ICO. The Save Ideas concept is introducing Blockchain technology for double protection of IP, one with the Time stamp certificate and another one on the Blockchain. Once Blockchain protection is introduced (it is for free), it is upgraded by ICO which is, besides being based on Blockchain, used by startups to bypass the rigorous and regulated capital-raising process required by venture capitalists or banks.

Aimed benefits of this paper are, firstly to present how companies profit from an active crowd that comes up with a high number of diverse ideas, direct communication and interaction, getting feedback, having a market check, and get venture capital/equity. Secondly, the paper assess the current venture capital market and compare it with ICO. We believe that the global ICO movement is a consequence of the fact that the VC and angels' markets are still undeveloped and rather unattainable in most of the emerging economies.

Main findings of the paper are that Blockchain technology is a new way for protecting IP, IP on Save Ideas platform with Blockchain background is legal, original and unchangeable. Protecting IP on Blockchain is a business model that creates value by facilitating exchanges between several interdependent groups, e.g. creators of ideas, interested customers, promoters



***Tatjana Horvat** is Assistant Professor of Accounting and Auditing at Faculty of Management, University of Primorska. She is Certified Internal Auditor for Public Sector (licenced by Slovenian Ministry of Finance) and Certified Internal Auditor for Private Sector and Certified Accountant (licenced by The Slovenian Institute of Auditors). At Ministry of Justice RS she is a member of commission for court expert and judicial appraiser for economy/finance area. She is an expert for internal auditing, accounting and reporting, public finance, financial planning and public internal financial control; for companies and public institutions. Many years she is the president of jury for Best annual report and Best CFO. At the The National School of Leadership in Education she is inolved in Project of European Social Funds (ESS) for effective leadership in schools and kindergartens.*

[440] Faculty of Management, University of Primorska Slovenia, Cankarjeva 5, 6000 Koper, Slovenia

and investors. Main result of studying ICO process is that ICO is sort of private placement process which need qualitative business model, legal definition, qualitative white paper and cooperation with developers' companies and marketing. Our results could be used as a guidance for fast and free protection of IP on Blockchain technology which is crucial part of research, development, innovation and growth of the company and also for preparation on key elements of ICO.

Key words: *Intangible assets, blockchain, intellectual property protection, initial coin offering, Save Ideas platform.*

TECHNICAL ANALYSIS INVESTMENT IN RIPPLE XRP DIGITAL CURRENCY

Luka M. Filipović[441]
Borjana B. Mirjanić
Branko Ž. Ljutić
DOI: https://doi.org/10.31410/EMAN.2018.978

Abstract: *The subject of the research in this paper is empirical testing of the possibility of applying the technical analysis of investments in securities on the example of Ripple company. Ripple XRP is the currency used in the payment network for all transactions, reducing the time needed, as well as the money for cross-border payments. The aim of this research is to find an optimal method that will improve the efficiency of the tested concrete examples of the possibilities of improving the effective portfolio management made of Ripple XRP digital currency, with a special focus on the optimal choice of methods of technical analysis. Technical analysis studies historical and actual data on both prices and the extent of trading with the intention of predicting activities in the financial market in the future. Historical data on price movements are the basis of this analysis and the most frequently used data of technical analysis. The methodology used in the research includes methods of analysis, synthesis, research and inductive-deductive techniques, as well as econometric statistical methods. Due to the large number of information that can be obtained using all these methods and techniques, the paper will present the most optimal combination of various graphic interpretations of historical technical analysis courses that will be in the function of efficient management of this digital currency. The analysis period is one year, from April 2017 to March 2018 with a special focus on the last six months, from October 2017 to March 2018. The results of the research will be useful to the academic community for further research in the field of technical analysis of digital currencies, as well as institutional and individual investors in the function of creating certain instruments that are focused on effective trading with this currency.*

Luka M. Filipović
Currently Employed in EuroAudit doo, company for Audit, Accounting and Financial consulting. He is student of the final year of doctoral studies. From 2001 to 2002, he was employed in AiM Invest as a contributor to the analysis of the domestic capital market. From 2002 to 2007, he was employed in Asimex doo, as the associate in bookkeeping. From 2007 to 2012 he was employed in the international association for the numbering of articles by EAN symbolization "GS1 Serbia" in the position of the secretary of the team support. From 2012 until 2017 he has been employed in Belgrade Business School as an assistant for the subject of financial markets. He has published several papers in domestic and international journals and participated at many scientific and business conferences. The scientific fields of research are Accounting, Audit, Enterprise Risk Management, Financial Risk Management, Portfolio optimization. He speaks English and German languages.

Key words: *Financial Market, Technical Analysis, Trading, Ripple XRP, Digital Currencies*

[441] EuroAudit Ltd. Enterprise for Audit, Accounting, Financial and Tax Consulting, Blvd. despota Stefana 12, 11000 Belgrade, Serbia

Borjana B. Mirjanić
Currently a college professor at Belgrade Business School – Higher Education Institution for Applied Studies, teaches Financial markets and Stock exchanges. She has a Ph.D in Finance, thesis: Performance Management of Equity Portfolio in Specific Conditions of Emerging Financial Markets - Case of Belgrade Stock Exchange. She is the author and co-author of a large number of papers published in many scientific and professional journals, as well as book – tutorial Financial markets. The scientific fields of research are Financial Management, Financial Risk Management, Investments, Emerging capital markets and Portfolio optimization. She speaks English and French languages.

Branko Ž. Ljutić
Certified auditor, member of the Institute of Certified Accountants of Montenegro – ICAM, Podgorica, and member of the Association of Accountants and Auditors of Serbia, Belgrade, Serbia; Doctor of Science (PhD), Master of Science, Bachelor of Economics (Finance and Accounting). Senior Audit Partner: Montenegro Audit, Podgorica, Montenegro, since 2015. Full professor of finance and business finance, University of Belgrade, Serbia, since 2001; full professor of management and marketing, John Neisbitt University, Belgrade, Serbia, since 2008; Professor of Finance and Banking, University of Novi Sad, Serbia, since 2011. Visiting professor in MBA studies (forensic accounting, auditing), Zagreb School of Economics and Management since 2007. Previous professional engagements in the field of auditing includes: Confida-Finodit, Belgrade Serbia; Director and Partner: International Consulting Center Accounting, Auditing and Tax - ICCAT, Belgrade, Serbia; Richard and Partners, Podgorica, Montenegro. He has participated in the creation of a number federal laws in the field of finance, banking, SME business sector, stock exchanges, accounting and auditing, in ex-Yugoslavia and in Serbia. Writer of several books (scientific monographs, textbooks) and published reviewed papers; organizer and instructor at commercial training programs (auditing, accounting, management). Instructor in Accounting and Auditing at ICAM, Podgorica,; International and Regional Financial Reporting and Auditing Instructor, CFRR, World Bank, Vienna, Austria since 2015. He was a member and president of several corporate management and supervisory boards (PKB Corporation, Belgrade, Lenex Group, Belgrade, Commercial-Commercial Bank, Belgrade, Cobest-Invest, Mladenovac, Investbiro, Belgrade. (macro and micro economics, marketing, International Financial Reporting Standards), the leading author of the first English-Serbian Dictionary of Accounting, and is or was a member of the editorial board of several scientific and research journal publishers.

STRATEGIC DECISION MAKING IN TIMES OF ECONOMIC DEPRESSION

Yasin Galip Gencer[442]
Ulas Akkucuk[443]
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Abstract: *This study aims to propose the best decision making strategies for managers in times of economic depression. The economy of human needs; consists of trade, production, consumption, distribution, exports and imports. It is a branch of science that deals with the formation and distribution of personal and institutional wealth. It is the name given to the consumption of economic institutions, goods and services. Natural resources within this economy are labor and capital. The economic crisis may occur in many forms including a decline in consumer demand and firms' investments, high unemployment, low production levels, low incomes and consequently a fall in living standards. Such economic crisis is often accompanied by uncertainties in financial markets and the fall in stock prices and the fall in the value of domestic currency relative to foreign currencies. These crisis form economic recessions and when these recession periods last more than several years it is called an economic depression. The biggest role in crisis management falls to the leaders in depression periods. Every movement of them, every application is critical. Leaders should first start with a good observation. Their observation will help them to identify threats and bring about new opportunities. Managers or managers who take over business management during the crisis period must have a strong sense of tension that is specific to the crisis environment and perform on-site diagnostics without creating a conflict environment. The availability of satisfactory results in the diagnosis points should be emphasized and focus on these points. The strategic decisions taken are of great importance. There are three strategic decision-making methods proposed in the literature, which are namely entrepreneurial method, adaptive method, and planner method. These methods are generally accepted ones in the literature and mainly the most efficient decision making strategies in times of economic depression. In the entrepreneurial method, decisions focus on opportunities rather than problems, and the main goal is the growth of the business. This brings focus an authority in crisis times. Then, in the*



Yasin Galip Gencer *is currently an assistant professor at Yalova University. He has worked on a thesis with his advisor Dr. Ulas Akkucuk, in the Operations Management & Information Systems – PhD program in Boğaziçi University since 2012. Before joining this PhD program, he graduated from the Management Department and also has an MBA degree from Bogazici University. He is currently an assistant professor in Yalova University in the Department of International Trade and Finance as well. Furthermore, he also has a Leadership Communication certificate from Harvard Business School and has engaged in many business ventures in a family run company specializing in automotive and household appliance sales. Besides extensive business experience, he has also studied in Universiteit de Maastricht within the scope of an Erasmus exchange program. He has participated in a number of international conferences and published in proceedings volumes. His research interests are in forecasting automotive demand, determination of productivity and quality in the automotive sales and service sector.*

[442] Yalova University, IIBF Office: 514 Main Campus, Yalova, Turkey
[443] Bogazici University, 34342 Bebek- Istanbul, Turkey

adaptive method the strategic decision is aimed at finding solutions to existing problems rather than looking for new opportunities and serves the purpose of advancing the business gradually. Last step should be the planner method by which the future is planned accordingly with the relative information. Increasing need for rapid and accurate decision making in terms of the organization in times of crisis creates the tendency of centralization of the authorities within the organization. The crisis has many impacts on business functions. In order to successfully exit from the crisis environment, enterprises need managers whose leadership features are advanced, who can make quick decisions, take the signals of crisis in advance, take the necessary precautions, gather the employees around the common goal and turn the crisis into opportunities. When the crisis situation is encountered, businesses that apply these three strategic decision making methods can turn the crisis into opportunities and can get better positions.

Key words*: Operations Management, Logistics, Strategy, Decision Making, Business Management*

Ulas Akkucuk *is an Associate Professor of Quantitative Methods at Bogazici University Department of Management, Istanbul-Turkey. Dr. Akkucuk has a BS in Industrial Engineering from Bilkent University (1997), an MBA from Bogazici University (2000) and a PhD in Management Science and Information Systems from Rutgers University (2004). He has taught Statistics, CRM & Data Mining, and Global Aspects of Management courses, among others, at both graduate and undergraduate levels. He is associate editor and editorial board member of International Journal of Research in Business and Social Science (IJRBS) and has been an ad hoc reviewer for journals such as Journal of Multivariate Analysis, Bogazici Journal and International Journal of Business Economics and Management. He has edited four books titled "Developing Sustainable Value in Marketing Finance and Economics", "Handbook of Research on Waste Management Techniques for Sustainability", "Ethics and Sustainability in Global Supply Chain Management" and "Handbook of Research on Supply Chain Management for Sustainable Development.*



STRATEGIC THINKING AND MANAGEMENT FOR A COMPETITIVE ADVANTAGE: THEORETICAL PERSPECTIVES ON FAMILY BUSINESSES

Snezhana Hristova[444]
Emilija Egger[445]
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Abstract: *Over the last decade, an increased interest in family businesses strategy has taken place both for practitioners and academics. Even though there has been an enhanced focus in the strategic management literature on family businesses there is a limited evidence of studies dealing with family business that concentrates on the competitiveness of family versus non-family companies, in different dimensions. This leaves a gap in the literature that is found in the area of family business research, in terms of: what kind of strategies do companies employ in order to gain competitiveness, how the competitive strategies are affecting performance and/or how organizational capabilities are derived to influence the performance of one business. The purpose of this paper was to explore the literature written in the field of strategy and to identify which strategies do family businesses practice in order to gain this competitive advantage, and how they apply the selected strategies in the family business sector. In this paper, we have identified several schools of thoughts or perspectives and it is acknowledged that in the past and recent work from the literature on this matter, the concepts of "familiness" and the trans-generational succession process also are the most researched and studied. These concepts are specific factors of the family-owned businesses which allows them to achieve a competitive advantage over non-family owned businesses. Finally, these concepts outline the resource-based view (RBV) theoretical framework as a pillar for the field of family business research since it provides a constructive explanation for the organizational behavior of these firms and also a good foundation for their superior performance.*

Key words: *management, strategy, competitive advantage, family businesses, resource-based view (RBV).*

Snezhana Hristova *is a Professor of Business Planning and Strategy at the School of Business Economics and Management, University American College Skopje, where she works for more than one decade. She has studied management at the Radboud University at Nijmegen, Netherlands and received her Ph.D. in Strategy from the University of Cyril and Methodius Skopje, Macedonia in 2013. Since 2017, she is a Dean of the School of Business Economics and Management, at University American College. Her research interests are in the areas of management, strategy and/or entrepreneurship and ultimately in the area of sustainable competitive advantages.*

[444] University American College Skopje, Macedonia
[445] University American College Skopje, Macedonia

LANGUAGE MANAGEMENT STRATEGIES: THE COMPARISON BETWEEN AUSTRIAN AND SLOVENIAN SMES

Igor Rižnar[446]

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Abstract: *According to the ELAN study and a substantial body of previous research, a significant amount of business is being lost in the European Union as a result of the lack of language skills.*
In our contribution we analyse how Austrian and Slovenian SMEs adopt language management strategies (LMS). We investigate, by means of a questionnaire sent to Slovenian and Austrian small and medium-sized enterprises (SMEs), how aware they are of ELAN findings, what language strategies they have adopted and if the knowledge of English is sufficient for their successful business operations.
The findings show that Slovenian exporting SMEs are not completely aware of the benefits a language management strategy could bring to their business operations on foreign markets. On the other hand, Austrian exporting SMEs are more likely to provide language training for their staff and employ native speakers much more often than their Slovenian counterparts as well as use local agents for their language needs considerably more often and use the services of professional translators and interpreters almost three times more often than Slovenian SMEs.

Igor Rižnar



Assist. prof. dr. Igor Rižnar is a lecturer in Business English at the Faculty of Management in Koper. He received his doctoral degree from the Faculty of Arts of the University of Ljubljana. His research interests include language management strategies in SMEs, English for specific purposes, translation studies, e-learning/teaching.

Key words*: ELAN study, foreign language skills, language management strategies, SMEs*

[446] University of Primorska, Faculty of Management, Slovenia

СТРАТЕГИЈА ЗА МЕНАЦИРАЊЕ НА СЛОЖЕНИ ТЕХНИЧКИ ПРОЕКТИ ВО ДЕЛОТ НА ЈАВНИТЕ НАБАВКИ

Мартин Арнаутов[447]
Невенка Китева Роглева
DOI: https://doi.org/10.31410/EMAN.2018.984

АПСТРАКТ: *Предмет на истражување во овој труд е мерењето на сложените технички проекти како и целокупниот процес на спроведување на јавните набавки во Република Македонија. Во првиот дел од трудот се испитуваат факторите кои имаат влијание на софтверските проекти, се издвојуваат најважните карактеристики на квалитетот на софтверот и се анализира потребата од софтверски метрики. Во вториот дел од трудот се врши опис и анализа на постапката на планирање и спроведување на процесот на јавни набавки, како и извршување на договорот кој произлегува од постапката на јавна набавка. Јавните набавки се значаен извор за водење бизнис за приватниот сектор и како такви – мора да обезбедат слободна конкуренција и фер третман меѓу сите заинтересирани деловни субјекти. Јакнењето на информатичкото општество, зголемените барања за рационално користење на јавните средства, како и потребата електронските јавни набавки има за цел да станат активен инструмент на националните економски политики и се основни цели на новото европско право. Развојот на европскиот систем за јавни набавки ја наметнува потребата од поедноставување на правните одредби и нивното приспособување за користење електронски средства, кои подразбираат значајна заштеда на време, ресурси и средства кај засегнатите страни во процесот.*
Третиот дел од трудот се однесува на практичниот дел – анализа на спроведените анкетни испитувања/интервјуа на лица кои што се директни учесници во процесот на реализација на сложени технички проекти и процесот на јавни набавки. Истражувањето дава реална слика за проблемите со кои се соочуваат учесниците во јавните набавки (договорните органи и економските оператори) при процесот на купување/стекнување т.е. продавање на стоки, извршување на услуги или изведување на работи. Доминантен дел од анкетираните фирми сметаат дека на електронските аукции се постигнуваат нереално ниски цени и се занемарува квалитетот во однос на

Мартин Арнаутов



РАБОТНО ИСКУСТВО:
2014-СЕУШТЕ - 3 ГОДИШНО РАБОТНО ИСКУСТВО ВО ЦАРИНСКА УПРАВА НА Р.МАКЕДОНИЈА
ЦАРИНСКА УПРАВА НА Р.МАКЕДОНИЈА, УЛ.ЛАЗАР ЛИЧЕНОСКИ БР.13 СКОПЈЕ
СИСТЕМ ИНЖЕНЕР – АДМИНИСТРАТОР

ОБРАЗОВАНИЕ И ОБУКА
2015-ВО ТЕК: Магистар по проектен менаџмент - Факултет за електротехника и информациски технологии, Универзитет "Кирил и Методи" Скопје
2013 - Факултет за електротехника и информациски технологии, 1 Decembrie 1918 University Алба Јулија Романија
2009-2014: Дипломиран инженер по информатика - Факултет за информатика, Универзитет "Гоце Делчев" Штип

[447] Факултет за електротехника и информациски технологии, Универзитет "Кирил и Методи" Скопје

цената на набавките. Во најголем број од тендерските постапки се користи критериумот „најниска цена“ како единствен критериум за избор на најповолен понудувач. Истражувањето дава јасна слика за тоа колку учесниците во јавните набавки во РМ се запознаени со принципот “најдобра вредност за вложените пари” и кое е неговото значење, колку и на кој начин истиот се применува во процесот на набавки, кои фактори влијаат на неговата застапеност во постапките и што треба да биде преземено или се презема за негово вклучување во постапките се со цел да се зголеми ефикасноста на искористување на средствата во постапките за доделување договор за јавна набавка.

Во четвртата фаза се врши сумирање на добиените резултати и се дефинираат заклучоци од спроведеното истражување. Заклучоците се однесуваат на областите во кои е потребно да се посвети поголемо внимание при процесот на менаџирање на сложените технички проекти; издвоени се факторите и најчестите грешки кои имаат влијание врз процесот на менаџирање на сложените технички проекти; дефинирани се поважните карактеристики при процесот на менаџирање на сложените технички проекти; утврдено е влијанието на јавните набавки при процесот на избор на сложени технички проекти и констатирано е какви се условите во софтверските компании во Република Македонија и како размислуваат учесниците во процесот на спроведување на јавните набавки и избор на сложени технички проекти и на крај е предложен модел за проектен менаџмент на софтверските проекти и се прикажани очекуваните придобивки од неговата примена.

RISK MANAGEMENT & ANALYSES IN ALBPETROL COMPANY USING MONTE CARLO METHOD

Blerta Mjeda[448]

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ABSTRACT: *Risk management is a useful approach to satisfy functional regulatory requirements to safety. Technological developments, organizational changes and increased demand for efficiency have influenced the vulnerability of our society. Thus, safety and risk management is becoming an important field. Risk management is a process to assist in the decision-making. The risk management process takes the potential hazards as a starting point, in order to identify suitable arrangements and measures for accident prevention and emergency response in case of an incident.*

A decision framework for risk management is developed that provides a structure for the classification of risk decision problems and a procedure for the execution of the related decision-making processes. Several examples from the offshore petroleum industry are included to illustrate the use of the framework, but it can also be applied in other areas. Risk Management with Applications from the Offshore Petroleum Industry presents an in-depth discussion of some fundamental principles of risk management, related to the use of expected values, uncertainty handling and risk acceptance criteria.



Blerta Mjeda *graduated at the Faculty of Economics, University Luigj Gurakuqi Shkoder, branch Business-Administration in 2003. She finished a master program in BRIE Bulgarian and Romanian Interuniversity Business-Informatics in Romania, Bucharest, and a six month internship in Bremen, Germany. Currently, she is a PhD candidate at the University Tirana, Faculty of Economics, Branch Statistics and Informatics. Since 2005, she has been an Assistant lecturer at the University of Luigj Gurakuqi Shkoder, Faculty of Economics, and since 2013 a lecturer at Epoka University, Faculty of Business Administration.*

She is Director of Finance at the Municipality of Shkoder.

She has participated and presented articles in the domestic and international conferences. Her main focus is on analyzing the risk management in the petroleum, gas and oil companies, also very important analyzing the risk on water and waste management, saving energy, transportation, the public services and the regulation within these.

Today the market of oil and gas production and its derivatives, except Albpetrol state company develop activities various local and foreign private.

Based on leading economic financial indicators "Albpetrol" Company, especially those that show the degree of utilization of geological reserves, shows that existing deposits have sufficient capacity to increase production and improve the base of their economic indicators. "Albpetrol " Company operates directly or through agreements hydrocarbons for use in 7 areas oilfield, of which 2 in sandstone formations and 5 in limestone, reaching to ensure a steady increase in crude oil production.

Bankers Petroleum Albania with Company operations are followed Patos Marinez hydrocarbon area, in accordance with the terms of the License - Agreement and the Petroleum Agreement and the Labor Program and Budget approved for 2008 performance and realization of hydrocarbon exploitation indicators for each in particular as well and source, the procedure

[448] University Luigj Gurakuqi, Department Business-Administration,Shkoder, Albania

of submission of wells in cooperation with the respective centers of oil production. In this context, products are evaluated before existing of all wells taken.
With Stream Petroleum Ltd, this company during the year realized more correspondence, meetings and negotiations to improve the terms and wording of the draft agreement on limestone deposits Cakran - Mollaj , Ballsh - Hekal , Gorisht - Kocul and Delvina presented by Stream Oil & Gas . Based on the above it was achieved in adopting the M - H -by the Minister of ETE. In early November '07 Stream Oil & Gas Company handed over the first 17 wells. By Albpetrol Company a legal procedure have been carried out throughout for submission of wells, are working for the realization of some services in wells for the collection, treatment and sale of oil and gas and is pursuing performance indicators submitted exploitation wells.

Key words: *risk management, Offshore petroleum company, decision making process, risk analyses.*

ANALYSIS OF EMERGING BUSINESS MODELS OF COMPANIES IN THE ERA OF THE DIGITAL ECONOMY

Fortune Nwaiwu[449]

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Abstract *The emergence of digital technologies has led to the emergence of a digital economy which is impacting and transforming whole segments of industry especially the business models. This paper investigated and analysed the emerging business models in companies within the framework of the digital economy and the transformations being initiated by digital technologies. The research provides answers to the questions regarding business model use cases that are being adopted by companies in the era of the digital economy, and how companies are adapting their business models and operations in order to become more responsive to the needs of a digital economy on the one hand, while maintaining their competitiveness on the other. The research was conducted using a quantitative methodological approach, with an online questionnaire consisting of 10 questions that were oriented towards digital technologies and information management within an organisation. There was also a review of relevant business and academic literature on the subjects of digital transformation, and digital economy.*

Key words: *Business models; Digitalisation; Digital technologies; Digital transformation; Digital economy; Quantitative research*

[449] Department of Industrial Engineering, Tomas Bata University, Czech Republic

NEW EXPECTATIONS AND ADAPTATION METHODS TO THESE CHANGES IN THE LOGISTICS BUSINESS

Ulas Akkucuk[450]
Yasin Galip Gencer[451]
DOI: https://doi.org/10.31410/EMAN.2018.989

Abstract: *This study tries to emphasize the new expectations and the adaptation methods to these changing needs in the logistics business. Logistics is the detailed implementation of a complex operation. It basically means the process flow between income, money and information. It represents a flow process from the initial source to final consumer. Now, the business world and the customers are changing, and as the goal of logistics is to provide a seamless flow for sustainable customer value and profit, it should be modernized through the new expectations and technological developments. The goal of logistics is to manage the flow between the point of origin and the point of consumption in order to provide the needs of customers and companies. The logistics of physical items usually involves the integration of information flow, material handling, production, packaging, inventory, transportation, warehousing, and often security. Logistics management is a part of supply chain management and it is the unit that plans and implements efficient storage of services between the point of origin and the point of consumption in order to provide customer needs. Logistics is broken. Companies operating in the field are facing a new era of unprecedented change as digitization and customer expectations evolve simultaneously. New technologies are enabling efficiency optimizations and new cooperative operating models. The complexity of logistics can be modeled, analyzed, visualized, and optimized by dedicated simulation software. So, the common motivation of all logistics areas should aim to minimize resource use and maximize profits through the changing expectations of the customer needs. Logistics continues to be pushed in new directions by e-commerce. E-trailers of all sizes are looking to disruptive logistics, a combination of delivery speed and innovation, as a way to add value, distinguish itself, and keep the customer under their banner throughout the entire shopping process. In this context, contemporary innovation should also*
be used as a tool to adopt the changing world. Contemporary innovation can be used in three steps. First step is the planning period to orient logistics operations through the mission. The second is to apply for a technologic innovation that involves mass change. Decision makers often think that such a big change can displace the company in charge. This assumption is incorrect because, generally, large and dominant companies are affected positively from such major technological changes. The third step is the maintenance and support of the new contemporary technologic logistics system. As a result of these moves, formerly well-defined borders between e-developments and logistics are dissolving, shifting the entire e-commerce ecosystem in new ways that will impact all logistics operations and provide advantage for the businesses. Adapting to the new expectations in the logistics sector is a vital and efficient strategy for the companies to improve and maintain sustainable success.

Key words: *Logistics, Customer Expectations, Logistics Management, Disruptive Logistics, Contemporary Innovation*

[450] Bogazici University, 34342 Bebek- Istanbul, Turkey
[451] Yalova University, IIBF Office: 514 Main Campus, Turkey

COMPARATIVE ANALYSIS OF RAILWAY TRANSPORT ACTIVITIES IN SERBIA AND OTHER WESTERN BALKAN COUNTRIES

Vasko Vassilev[452]
Predrag Jovanovic[453]
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Abstract: *The aim of this study was to trace the development of railways in Serbia and other Western Balkan countries in connection with restructuring processes Press last 10 years. And also to determine the impact of the selected restructuring method on the state of the rail systems.*
The study included the Western Balkan countries as well as Bulgaria and Romania, Serbia border countries.
For the purposes of the study, the following criteria for comparability was used:

- *Territory and population of the state,*
- *Length of railways in service,*
- *Staff engaged in rail transport,*
- *Productivity.*

We accept a maximum degree of deviation from the railways in Serbia - 40%. All countries with data ranging from -40% ≤ 0 ≥ + 40% are considered eligible for comparison.
The countries closest to Serbia are the countries that are in the defined range and the four criteria at the same time.
Evaluation algorithm:
Step 1 Consolidate the information for each of the four criteria separately.
Step 2 Determine the data deviation range in the following sequence of criteria:

- *Territory and population of the state(inhabitants per km²);*
- *Length of railways in service (Rail lines per square kilometer territory);*
- *Staff engaged in rail transport (Staff on a linear kilometer railroad);*
- *Productivity (Train-kilometers per person).*

Step 3 Countries that do not fall within the appropriate range under some of the criteria are not evaluated under the following criteria.
Step 4 Finally, after assessing the staff, States, the rail transport data within the defined range are considered to be comparable to Serbia's railways.



Assoc. Prof. Dr. Vasko Vassilev *is a lecturer and consultant in management. He has a Doctorate in economics in the field of organizational and structural modeling in transport. Dr. Vassilev is the author of over fifty scientific publications, speaks English and Russian. He has specialized in the field of financial and strategic transport management and has the folowing key qualifications: Project management, including projects based on EU procedures; Monitoring and evaluation of projects; Implementation of training and capacity building programs. Management; Organizational, functional analysis & restructuring of the big systems; Cost models; cost accounting; investment analysis and procedures; Expert in financial management and management analysis; developing financial models incl. all cost elements. Cost-benefits analysis.*
During the period 1991-2003 he worked at Bulgarian State Railways as a senior manager. He has been a key expert and leader of projects in the following areas: financial management, information technology and strategic management of rail transport. Since 2003 he is the manager and owner of a consultancy company, which implements projects with local and foreign financing in the field of regional development, transport investment planning and human resources.

[452] Transport University "T.Kableshkov", Sofia, Bulgaria
[453] University of Belgrade, Serbia

The main conclusions are that the restructuring of rail transport has a significant impact on the development not only of the railways but also of the other modes of transport. The changes observed in the initial stage of the reforms are mixed, and it is difficult to tell exactly what the consequences are. The medium to long-term expected result is an improvement.

Key words: *Railway transport, Train. km, Passenger.km, Tracks, Productivity*

Dr Predrag Jovanovic *is Assistant Professor at University of Belgrade, Faculty of Transport and Traffic Engineering (FTTE), Department for Railway Traffic and Transport. He completed his PhD on Modelling parameters of railway timetable robustness in 2016. He is a lecturer within three courses: "Railway Traffic Operation Management", "Railway Traction" and "Application of Telematics at Railway". His areas of interest are: Timetable Designing, Timetable Robustness and Stability, Railway Capacity, Traffic Flows at Railway Network. He is a author or co-author of 16 papers published and presented on the international and national scientific conferences. As a researcher he has participated in 18 research and scientific projects and studies.*



In his previous scientific work, he has been engaged in research in the field of management of rail traffic, with a special emphasis on the problems of stability and robustness of the timetable, the traffic management and the capacity of the railway infrastructure. In his research, he specifically deals with solving practical problems in the mentioned fields.

He is a member of an IAROR (International Association of Railway Operations Research), and DIŽS (Society of railway traffic and transport engineers of Serbia).

DATA ENVELOPMENT ANALYSIS IN IMPROVING SECURITY LEVEL IN LOCAL GOVERNMENT UNITS*

Jelena Jardas Antonić[454]

DOI: https://doi.org/10.31410/EMAN.2018.992

Abstract: *Digital transformation and global trends in Smart City development have brought on serious security challenges in governing smart data assets. The implementation of two-way communication between cities and citizens requires secure communication channels and efficient data management. Fast development of information communication technologies (ICT) demands for continues investments in new security options. In this paper, the author examined the efficiency of implemented security levels in local government units (LGUs) through Data Envelopment Analysis. The Data Envelopment Analysis enables benchmarking LGUs according to obtained results. The efficient LG units were further examined and were ranked using super-efficiency analysis. The inefficient LGUs can use the obtained results to improve their performance using projections and thus reach the efficiency frontier.*



Jelena Jardas Antonić *works at Faculty of Economics Rijeka as the assistant professor and member of Quantitative Economics department. She graduated at the Faculty of Humanities and Social Sciences in Rijeka and obtained a degree in Mathematics and Computer Science (teacher training).*

In 2005. she completed Postgraduate Scientific Study Operational Research at the Faculty of Economics in Zagreb and in 2011. got the PhD degree.

Key words: *Information security, LGU, Data Envelopment Analysis, super-efficiency*

* This paper has been financially supported by the University of Rijeka, for the project ZP UNIRI 10/17

[454] University of Rijeka: Faculty of Economics, Ivana Filipovića 4, 51000 Rijeka, Croatia

MARKETING CULTURE IN FINANCIAL SERVICES WITH SPECIFIC REFERENCE TO RETAIL BANKING IN INDIA

Ravi Shanker[455]

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Abstract: *Service industry is fast becoming the key to a nation's success and its importance in the world economy is tremendous. In India too, the service industry boom has powered the growth of the economy. Service industry is different and hence poses special management challenges. There are some unusual variables that affect the performance of these organizations. The 'marketing culture' of the organization is one such factor. The paper relates to it, in the context of banking sector in India. Post liberalization, the banking Industry became highly competitive as the number of banking institutions increased, multi-folds. Currently there are 87 banks in India (21 public sector banks, 21 private sector banks, and 45 foreign financial intermediaries and Banks) competing with each other. It has also been observed that one of the variable on the basis of which the banks are competing is providing superior customer contacts, which is possible through customer centric employees and the marketing culture that exist in the banking organization. Marketing culture refers to the pattern of shared values and beliefs that help individuals understand the marketing function and provide them with norms for behavior in the firm. An orientation and culture towards marketing within the organization is most imperative.*



Prof. (Dr.) Ravi Shanker *is a senior academician in the field of management education with more than 38 years of experience of working in India's premier institutions, like; Management Development Institute (MDI) Gurgaon, School of Management Studies (IGNOU), Indian Institute of Mass Communication (IIMC), New Delhi and Indian Institute of Foreign Trade (IIFT), New Delhi, which he joined in 1999 as Professor. During 2002 to 2014 he also worked as Chairperson Graduate Programme, International Collaborations and Management Development Programmes. In 2017 he has been given the responsibility of Chairperson of International Collaborations and Capacity Development Division of IIFT and also Marketing Discipline Convener.*

In January 2009 he was invited by a large Indian corporate house the Jaypee Group, which has an annual turnover of Rupees ten thousand Crores, to set up its business school. During a short span of 2 years he was able bring up the Jaypee Business School to such a level that it is ranked amongst the top 50 business schools in India (out of a total of 3,700 business schools).

Dr. Ravi Shanker is one of the key resource persons at the German Development Institute, (DIE) Bonn, Germany besides visiting faculty with a number of premier institutions like, Al-Ghurair University Dubai, Institute of Finance Management, Dar-es-Salaam (Tanzania). Skema Business School Franceand China, Phorzahim University Germany.

He is a member of the Scientific Committee of Skema Business School, Nice France for the Fashion and Luxury Management programmes.

He is a Commonwealth of Learning Consultant to train the Tutors of Open and Distance Learning Programmes.

He specializes in the field of Marketing of Services and has undertaken consultancy and training assignments for companies like HMT Limited, MMTC, ONGC, ABB, BPCL, VLCC, ITC-Welcomegroup, Jaypee Hotels, Powergrid, etc.

[455] Indian Institute of Foreign Trade (Deemed to be University), B-21, Qutab Institutional Area, New Delhi, India

The paper is based on primary research being undertaken on three banks selected from each category mentioned above. A questionnaire was developed with the help of which the marketing culture of a service firm was assessed. The questionnaire uses 34 items measuring six dimensions of marketing culture, as identified by leading researchers. These six dimensions are service quality, internal communication, innovativeness, organization, Inter-personal relationships and selling tasks. The paper has used parametric approach to analyze and understand the attitude of the employees of each of the banks towards the dimensions identified. The inter-relationships among the six dimensions for each of the banks have also been studied. Weights have been assigned to the six dimensions and the responses have been accordingly assessed. The results of the analysis clearly show the foreign banks score the highest on the IMC index and the nationalized banks the lowest.

Key words: *Marketing culture, liberalization, service quality, internal communication, innovativeness, organization, Inter-personal relationships and selling tasks*

INDUSTRIAL MARKETING: BUYING CENTER CONCEPT

Onur Izmir[456]
DOI: https://doi.org/10.31410/EMAN.2018.995

Abstract: *Marketing as a young scientific discipline strives to keep building its own quality literature that investigates exchange behaviors of individuals and organizational entities. However, there are some areas and topics in the marketing literature that still remain almost untouched. The topic buying center in the area of industrial marketing is one of them which requires attention of marketing scholars. In line with this gap in the concept of buying center, this study aims to make a conceptual contribution to fill this aforementioned gap in the literature. Contrary to consumer markets, buyers in the industrial markets need much more detailed information to solve the specific problems with which the vebusiness faces. Buyers, hence, demand in-depth information from the sellers because the service or product to be bought is in large quantities in terms of volume, cost and continuity of both the order and the relationship built. Each functional unit in the organizational structure of the firm has different expectations from and concerns on the product and/or service to be bought. These expectations and concerns might range from price, purchasing risk, financial risk, disposal to quality, functionality, guarantee refund policies, etc. For example, marketing department focuses on quality and serviceability, while finance department may make overemphasize on price. Hence, there is a great need for the participation of the functional units in the buying organization with different expertise. To evaluate different product/service propositions made by sellers and to find the best alternative in many terms is only possible through the participation of functional units in the buying organization. This is the idea lying behind the formation of the buying center. Buying centers are composed of fluid, temporary and transaction-based teams with expertise and in-depth knowledge that include departments such as finance, purchasing, production, engineering, R&D and marketing based on the importance, complexity and volume of the buying process. By making the integration of these functional units under the buying center roof, different expectations of the functional units in the organization on quality, price, service and distribution from the purchase shall be reached in a more efficient way.*

Key words: *Industrial Marketing, Buying Center, Integration of the Functional Units.*

Onur IZMIR



He has two Bachelor's Degrees from Linnaeus University, Sweden, in the field of international marketing and from Anadolu University, Turkey, in the field of Business Administration. He completed his Master's study at the department of production management and marketing, Sakarya University, Turkey. Now, he is a Phd student in marketing at Anadolu University, Turkey.

[456] Gumushane University, Turkey

EXPLORING THE RELATIONSHIPS AMONG SOCIAL COMMERCE INTENT AND ITS ANTECEDENTS: A RESEARCH ON INSTAGRAM USERS

Dilek TAŞKIN[457]
Çağatan TAŞKIN[458]
Ahmet Akif KARADAMAR[459]
DOI: https://doi.org/10.31410/EMAN.2018.996

Abstract: *Social commerce is a new form of social media-mediated commerce that allows customers to participate actively in the marketing and selling of products in online marketplaces. Social media such as Instagram provides a digital trade platform for their users. In spite of Instagram's commerce potential, because of the lack of face-to-face interactions and customers' suspicion of the truthfulness of the social commerce vendor, perceived risk of social commerce intent increases. Thus, it is important for social commerce vendors to know the relationships among the antecedents of social commerce intent. In the literature, there are few studies that explore the relationships among the antecedents of social commerce intent from vendor characteristics and platform (Instagram) perception. Thus, this study tries to contribute to this field.*

The aim of this study is to explore the relationships among social commerce intent and its antecedents (product differentiation, reputation, perceived ease of use, habit and trust) on Instagram users. Instagram has great commerce potential for vendors. In spite of this, it has a limited market share in Turkish digital economy. This study intends to help Instagram vendors develop more effective digital marketing strategies.

The research sample consists of Instagram users who bought anything from Instagram in the last three months. Data were collected in the months of December of 2017 and January of 2018. A total of 289 survey responses from participants, were collected. Based on the initial screening of the collected questionnaires, 31



Dilek Taşkın, *born in 1985, completed her secondary education in 2002 in Balıkesir. Then she started his higher education at Uludağ University and got her bachelor degree from Uludağ University in 2008. She completed her master studies in 2014 at Bilecik Şeyh Edebali University. After that, she started to work as a lecturer at Uludağ University in 2017. Her research fields are management and organization, human resources management.*



Çağatan Taşkın *was born in 1977. He graduated from Industrial Engineering Department, Uludağ University in 1999. He completed his master's degree in production management and marketing and his PhD degree in Business Administration in the years of 2003 and 2008, respectively. Çağatan Taşkın currently works at the Department of Business Administration (Faculty of Economics and Administrative Sciences), Uludağ University. He does research in Quantitative Social Research. His research fields are branding, social media and digital economy, economic development and tourism.*

[457] Uludağ University, Orhaneli, Bursa, Turkey
[458] Uludağ University, Görükle Campus, Bursa, Turkey
[459] Uludağ University, Görükle Campus, Bursa, Turkey

of them were excluded as they were inappropriate. PLS-Sem method was used to test the research model. The scale of Yahia et al. (2018) was adapted for the antecedents of social commerce intent.
The findings of the research showed that all of the dimensions except habit were found to have statistically significant influence on social commerce intent of Instagram users. In addition, trust dimension had the highest influence on social commerce intent and reputation dimension was found to have the highest influence on trust. According to the modelling results several digital marketing strategies were proposed. This study provides useful implications for both academics and practitioners in digital economy. It is so important for online vendors or companies to know the most important antecedents of social commerce intent in order to allocate their resources effectively and develop goal-oriented marketing strategies.

***Ahmet Akif Karadamar**, born in 1984, completed his secondary education in 2002 in Diyarbakır. Then he started his higher education at Uludag University and got his bachelor degree from Uludağ University in 2012. After that, he started to work as a research assistant at Artvin Çoruh University in 2013 and then he joined Uludağ University in 2014. Since then, he has been working as a research assistant at the same university. He completed his master studies in 2016 and now he is continuing his PhD. His research fields are branding, destination branding and tourism.*



Key words: *Digital economy, Instagram, marketing strategies, social commerce intent, trust, PLS-Sem*

LONGITUDINAL STUDY OF SOCIAL NETWORKING USAGE IN ORGANIZATIONS IN SERBIA

Ana Nikodijevic[460]

DOI: https://doi.org/10.31410/EMAN.2018.998

Abstract: *The recent widespread development of social networking is changing traditionally used communication and connection tools among people and shifting it to virtual form increasingly. Considering the number of people engaged in such activities, its influence on organizations should not be disregarded. This research is a longitudinal study of social networking usage in Serbia, with a particular glance of employees in organizations. It gives the history of its practice as well as the comparison of research results conducted in 2016 and 2018 via online questionnaire. The first study was conducted on a sample of 604 individuals out of which 325 were interested in taking part in a similar study in the future. The results of the study are presented in the paper.*

Ana Nikodijević *is a Ph.D. at Faculty of Organizational Sciences, Department of Human Resource Management, University of Belgrade, Serbia. She teaches courses and conducts research in the area of organizational behavior, including group dynamics, teamwork, leadership, interpersonal relations, application of social networking, etc. She is the author and/or co-author of 1 book, 1 chapter in scientific monograph and more than 20 papers published in national and international journals and conference proceedings.*



Key words: *social networking, organizations in Serbia, longitudinal study*

[460] Faculty of Organizational Sciences, University of Belgrade, Jove ilica 154, Belgrade, Serbia

RETAIL TRADE DYNAMICS AND CONSUMER EXPECTATIONS IN BULGARIA: EMPIRICAL ANALYSIS BASED ON BUSINESS AND CONSUMER SURVEYS

Venelin Boshnakov[461]

DOI: https://doi.org/10.31410/EMAN.2018.999

Abstract: *The paper suggests selected empirical results from a correlation analysis of the retail trade dynamics and consumer expectations in Bulgaria for the period 2001-2017. Covariation patterns are evaluated between the quarterly rates of changes in retail trade volume and several survey-based indicators of Bulgarian consumers' behaviour. New insights about possible effects of consumers' attitudes and intentions are suggested concerning the dynamics of the retail trade during this period.*

Key words: *retail trade dynamics, consumer expectations, Bulgaria.*



Venelin Boshnakov *is an associate professor at the University of National and World Economy /UNWE/, Sofia, Bulgaria. He has acquired MSc (1994) and PhD (2005) degrees in economics at UNWE. After working for a short period (1995-1996) in the Ministry of Economic Development as economic statistics expert he has enrolled in a PhD program (1997). He has occupied a junior faculty position at UNWE Department of Statistics and Econometrics since 1998 and habilitated position since 2010.*

Dr. V. Boshnakov has specialized additionally in the Central European University – Budapest, The University of Leicester, and the University of Essex. Up to now, Dr. V. Boshnakov has participated in over 15 applied research projects focused on various issues, e.g. international flows of production factors during market transition (international labor migration and foreign direct investment); inequality, income distribution and tax-benefit redistribution; hidden economy. He has published over 70 titles as book chapters, textbooks, journal articles, and conference papers.

[461] University of National and World Economy; address: UNWE, Studentsky Grad, 1700 Sofia, Bulgaria

COMPARATIVE ANALYSIS OF THE ISLAMIC AND TRADITIONAL MARKETING MIX

Veronika Ferenczová[462]
László Józsa[463]
DOI: https://doi.org/10.31410/EMAN.2018.1000

Abstract: *The interpretation of Islam especially because of the global political situation of our time is a particularly popular topic in an international academic area. However, not only as an academic interest but regarding our everyday life, too it is an important question that to what extent we are able to adapt to the new streams: whether we can recommend the Muslim tourists, the investors coming from the Islamic countries something that fulfills their expectations. But what are these expectations? Is there really such difference between the Islamic and Christian rooted business approach? One of its segments is the so called Islamic marketing research which introduces a new aspect of the field of marketing. The thesis below contains the comparative analysis of the traditional marketing mix and the Islamic marketing, specifically focusing on the question of how much the two terms can be drawn in parallel, as well as whether we can talk about scientific subordinacy or superiority.*

Veronika Ferenczová

Phd Student, UJS - Komárno, University of Economic, Komárno, Slovakia

WORK EXPERIENCE
01/07/2005–31/07/2007 - Key Account assistant, Borsodi Sörgyár Zrt., Budapest (Hungary)
20/02/2008–30/05/2011 - Junior customs agent, Samsung Electronics Slovakia, Galanta (Slovakia)
01/07/2013–11/02/2017 - Logistics Supervisor, Samsung SDS Slovakia, Galanta (Slovakia)

Key words: *marketing mix; Islamic marketing; 7P; Islam*

[462] Phd Student, UJS - Komárno, University of Economic, Komárno, Slovakia
[463] UJS - Komárno, University of Economic, Komárno, Slovakia

HYPOCRISY IN MARKETING: DEVALUING THE VALUE

Onur Izmir[464]

DOI: https://doi.org/10.31410/EMAN.2018.1001

Abstract: *Marketing is a process based on (one time or continuous) exchanges that arouse satisfaction to the parties involved. What is exchanged in this process is value. Hence, it can briefly be said marketing is a value exchange process in its most basic form. However, application sometimes diverges from theory in the real market conditions, which makes us question some of the marketing applications that result in devaluing the value. Philosophy of marketing is to enhance economic life standards and general quality of life by meeting the needs and wants of the consumers in the market. For example, women were portrayed as housewives whose duty was to deal with housework and to raise kids because of the intense needs for house appliances to cook, clean, occupy the kids and wash and dry the cloths and dishes etc. When these gaps were fulfilled with lots of options through efficient machines by marketing, women had a change to turn the psychical capacity at home to intellectual capacity out of home, which gave a significant boost to the economical, technological, social and environmental changes in the world. This is an example of value-adding to the value exchange process, which is compliant with marketing theory; however, some of today's marketing applications go contrary to the philosophy of marketing which is creating and exchanging value. The main purpose of this study is to raise awareness on the topic that marketing should be utility-value oriented rather than consumption oriented due to the sustainability issues. Consumption, in contemporary social structure, has become a vehicle for building image, communicating with others and extending the self-concept and turned to the center of the life through wild capitalist and postmodern moves. The interest on core-product has been replaced with identity and social connection that the brand provides. Consumption, hence, turned from utility-value seeking to image, story, dream and fantasy seeking. In this context, consumption act has become an instrument for self-actualization. Today's market system whips consumer's unsatisfied wants and desires to the degree that satisfaction of real needs goes unnoticed. The consumer who has already lost sense in this market system focuses only on consumption act and then consumption turns to being consumed. To afford the materials consumers wish to possess, they need to spend more time in the workplace, obtain personal loans from banks and are exposed to constant time urgency and stress. Consequently, consumption becomes not only on commodity but also on environment, human relationships and life. Self-consumption, hence, turns to consumed-selves.*

Key words: *Hypocrisy in marketing, critical marketing*

Onur IZMIR



He has two Bachelor's Degrees from Linnaeus University, Sweden, in the field of international marketing and from Anadolu University, Turkey, in the field of Business Administration. He completed his Master's study at the department of production management and marketing, Sakarya University, Turkey. Now, he is a Phd student in marketing at Anadolu University, Turkey.

[464] Gumushane University, Turkey

THE IMPACT OF BUSINESS INNOVATIONS ON BRAND VALUE

Katarina Janoskova[465]
Pavol Kral[466]
Anna Krizanova[467]
DOI: https://doi.org/10.31410/EMAN.2018.1002

Abstract: *This article deals with interaction between business innovations and brand value. Innovation and brand equity are two important dimensions that drive businesses today; innovation in particular is a primary determinant of brand equity. Innovations and brand value are two key strategic assets that play important role in company growth and success. The aim of the research is demonstrating a statistically siginificant dependence between the brand value and innovations, which in our research are represented by R&D expenditures. Expenditure on research and development is taken in absolute terms, but also in relative terms as a percentage of revenue. Article contains basic theoretical background of this topic and results of research focused on confirming the dependence between these two parameters. The research is carried out on a sample of fourteen global brands (Google, Apple, Amazon, Microsoft, Samsung, Shell, IBM, Mercedes-Benz, Oracle, Siemens, Honda, Cisco, Intel, Nestlé) with application of mathematical-statistical apparatus. The analysis is carried out by comparison of selected brand values provided by consultative company Brand Finance with innovations represented by R&D expenditure (USD, percentage of sales).*

Key words: *Innovations, Brand Value, Correlation*

Ing. Katarína Janošková, PhD.



She works as teacher at the Department of Economics. She provides teaching of subjects: Management of Innovation, Business Ethics. Her scientific-research, teaching and publication activities are primarily focused on the area of business management with emphasis on management of innovation and personnel management, business ethics and etiquette, evaluation of business environment. She has been working as coordinator of projects financed by EU structural funds since 2010.
She presents the results of her scientific-research activities in scientific studies, domestic and foreign journals, proceedings of international scientific conferences.
She has 10 contributions and 38 citations indexed in WoS. The value of her current Hirsch h-index is 2.

[465] University of Žiline, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitná 8215/1, 010 26 Žilina, Slovak republic
[466] University of Žiline, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitná 8215/1, 010 26 Žilina, Slovak republic
[467] University of Žiline, Faculty of Operation and Economics of Transport and Communications, Department of Economics, Univerzitná 8215/1, 010 26 Žilina, Slovak republic

prof. Ing. Anna Križanová, CSc



She is dean of the Faculty of Operation and Economics of Transport and Communications and the member of the Department of Economics. She deals with marketing, international marketing and business economics. She has up to now published 3 scientific monographs, 4 textbooks, and 7 scripts. She regularly publishes in scientific journals and in proceedings of scientific conferences (from about 128 contributions, 22 is indexed in WoS and 8 in SCOPUS). Some of them are indexed in WOS database or Scopus database. More than 176 citations have been recorded so far, of which about 83 are indexed. The value of her current Hirsch h-index is 6. She was or is responsible for 4 VEGA projects and 1 APVV project.

ECONOMIC EFFECTS OF THE FAKE NEWS AND THE NEED OF NEW PR STRATEGIES

Alexander Christov[468]

DOI: https://doi.org/10.31410/EMAN.2018.1004

Abstract: *The paper presents and analyzes some of the most important economic consequences of the dissemination of fake news in the contemporary media landscape. Until now, the discussions on this topic are conducted mainly in the field of negative influences on the society, but there are some reasons to state, that they can lead to the negative consequences for companies – resulting mainly in loses and missed benefits, as well as image issues. Based on the analysis, some recommendations will be given to the companies. Finally, the need of new PR strategies in this situation will be outlined.*

Key words: *fake news, media, loses, image, PR*



***Alexander Christov**, PhD is communication professional and academician. Currently he is an associate professor in marketing, PR and communications at University of National and World Economy and New Bulgarian University and an Managing partner in PR agency Paragraph 42, preferred partner of Ketchum in Bulgaria.*

Following the extensive experience in different areas – academia and practice, company and agency experience, Alexander Christov combines knowledge, skills and viewpoints in the field of communications and marketing.

Alexander Christov was a Chairman of Bulgarian Public Relations Society between 2011 and 2013, currently he is a Member of the Management board. He was also Chairman of the Ethics commission in PR in Bulgaria for 5 years.

He has published three books on marketing and PR topics and many articles; he is also a member of the jury of national and international professional competitions – PR Prize, Eventex awards.

[468] University of National and World Economy, 1700 Sofia, Studentski grad, Bulgaria

SPATIAL CHARACTERISTICS OF HUMAN RESOURCES IN THE CONTEXT OF INNOVATION – BASED AND IMITATION - BASED ECONOMIES

Julianna CSUGÁNY[469]
Tamás TÁNCZOS[470]
DOI: https://doi.org/10.31410/EMAN.2018.1005

Abstract: *Technological progress is a dynamic process that, via the application and the widespread use of new technologies, becomes the engine of growth through the achievement of efficiency gains in productivity. Most countries are unable to create new technologies because they do not have the appropriate resources or their institutional environment does not favor to innovation. However, technological progress can also be observed in these countries, by adapting new technologies developed and applied effectively elsewhere. Thus, technological progress can be achieved through independent research and development activities, that is, an innovation-driven way, and through the adaptation of new technologies which are already in use in other countries, i.e. in an imitation-driven way. Human capital is also essential for the creation and adaptation of technology, so the quantitative and qualitative features of the human resources available in a country determine the conditions of technological progress. Our research aims to illustrate spatial characteristics of human resources conditions by the method of spatial autocorrelation highlighted the differences between innovation-based and imitation-based economies.*

Key words: *technological progress, spatial characteristics of human resources, innovation-based economics, imitation-based economics*

Julianna CSUGÁNY PhD



A senior lecturer at Eszterházy Károly University, Institute of Economic Science, Department of Economics, Eger, Hungary. Her PhD dissertation was defended in 2016, called the Duality of technological progress: the institutional features of innovation- and imitation-based economies. Her research areas are the relevance of institutions in technological progress in the context of economic growth; the role of institutions in the diffusion of technologies, the characteristics of innovation and imitation, the relevance of human resources and financial institutions in realising technological progress.

Tamás TÁNCZOS PhD



An Associate Professor at Eszterházy Károly University, Institute of Economic Science, Department of Economics, Eger, Hungary. His research area is the analysis of regional differences in the social and economic development. His research aims to illustrate spatial characteristics of demographic trends, education and labour market situation (employment and unemployment) using statistical methods.

[469] Eszterházy Károly University, Faculty of Economics and Social Sciences, Institute of Economics, 3300 Eger, Egészségház u. 4. Hungary
[470] Eszterházy Károly University, Faculty of Economics and Social Sciences, Institute of Economics, 3300 Eger, Egészségház u. 4. Hungary

LINKING TEACHING METHODS TO THE SATISFACTION AND SUCCESS OF STUDENTS IN ONLINE STUDY MODE

Pedja Ašanin Gole[471]
Mateja Mahnič[472]
DOI: https://doi.org/10.31410/EMAN.2018.1006

Abstract: *The purpose of our article is to link teaching methods to the satisfaction and success of students in online education. The creative courses, especially in the fully online education process, is challenging innovation in teaching. The specificity of an online study with one-month performance of courses is to force the lecturer to become more effective, and students in a compact learning effort. We have found that teaching using creative methods increases the effectiveness of students' study and performance; although not equally to all, but even the less successful students did not feel "losers". Among the creative methods we have taken into consideration are the fun theory, the introduction of icons/references with the possibility of student identification, teaching with examples of good practices, cooperation with the economy in solving practical challenges and virtual mobility of students from various educational institutions and countries. The article presents and analyzes data from student evaluations and questionnaires in six courses, especially from the point of view of how the creative methods described in the article when innovating, such as virtual student mobility and work in international mixed online teams and cooperation with the economy, influence both the the general satisfaction of students with the subject as well as the acquisition of planned subject specific and general competence of subjects. In conclusion, we find that on-line studies require a very precise and targeted lecture. If students want to acquire the required competences, the relationship between theory and practice is about 30 : 70. Our recommendation is that students fully conquer a smaller amount of content than superficially transform the larger one. We believe that our findings will help lecturers in the field of creative subjects, in addition to creative communication and advertising, as well as subjects in the field of public relations, in introducing creative methods of teaching in everyday lectures and, consequently, with more successful outcomes of the subject.*

Pedja Ašanin Gole



Senior Lecturer of Public Relations at DOBA Business School (DOBA Faculty of Applied Business and Social Studies) Maribor, Slovenia, and a guest lecturer at the School of Journalism and Public Relations and Institute of Communications Studies in Skopje (Macedonia). Political scientist with 25 years consultancy and managerial experiences in the field of strategic communication in Slovenia and the countries of the former Yugoslavia. Doctoral candidate at the Faculty of Social Sciences, University of Ljubljana, the author of original scientific and professional articles mainly in the field of strategic and crisis communication management, editor and co-author of various monographs, especially in the field of public relations, strategic communications and communication management, governance and management. Research field: the relationship between governance interactions, issues management and strategic communication.

[471] Senior Lecturer, DOBA Business School (DOBA Faculty of Applied Business and Social Studies) Maribor, Slovenia
[472] Senior Lecturer, DOBA Business School (DOBA Faculty of Applied Business and Social Studies) Maribor, Slovenia

***dr. Mateja Mahnič**, Senior Lecturer of Marketing campaigns and Creative communication at DOBA Business School (DOBA Faculty of Applied Business and Social Studies) Maribor, Slovenia.*



Copywriter and creative director at Studio Marketing (1988 – 1996), director at her own firm Snovalnica (1996 – 2009)
From 2011 to 2017 she was a lecturer and mentor of creative writing at the Third Age University of Slovenia. Since November of 2017 she has been working as a pedagogue, publicist and editor.
In the year from 1998 to 2002: chaired the jury that awarded the advertising trophy Golden mirror.
From June of 2009 to February 2010: post graduate study at the University of Bergen, Norway.
22.12.2012: had successfully defended her Ph.D. thesis: The effects of language in the advertisement
2013: founded Viharnica, an educational institution that focused on creative/artistic writing.
From 2011 to 2017: was a mentor for a large group of creative writing aspirants at the Third Age University that culminated in an anthology of the best short stories called Kolažnice.

Key words: *teaching methods, online education, student evaluations*

MANAGEMENT STRATEGIES TO PERFECT HYBRID E-LEARNING SOCIAL COMPETENCES

Samir Ljajic[473]
Danica Pirsl[474]
Tea Pirsl[475]
Suzana Stojanovic[476]
DOI: https://doi.org/10.31410/EMAN.2018.1008

Abstract: *Modelling of hybrid learning competences occurs over life span and has to cope with two major challenges: (a) benchmarking of competences development over life span and (b) modelling of these competences over different educational stages followed by the description of cumulative progress over time (scale anchoring). Social competence is defined as an effectiveness in social interaction and a set of positive social skills necessary to get along well with others and function constructively in groups (Krasnor, 1997), including, a) respecting and expressing appreciation for others; b) being able to work and communicate well with others and listen to others' ideas; c) demonstrating context-appropriate behaviour consistent with social norms; and) using a range of skills or processes aimed at resolving conflict. Any type of learning, especially in hybrid e-learning in sports sciences, requires good social competencies to be fully developed. We need to understand social aspects of hybrid e-learning to obtain optimal academic achievements and devise proper management strategies to reach curricula learning outcomes. Managing resources imply providing individual and groups of learners with resources to achieve their learning objectives, adapting resources to the learning settings, raising awareness of the participants to be responsible for their learning, using information and experience to improve systems and personal performance, providing access to learning to all, exploiting KILT to ensure accessibility, insisting on the professional*

***Samir Ljajic**, PhD candidate in economics and communicology is currently at the University of Novi Pazar, Serbia. He has published more than 20 papers in economy, management and communicology.*



***Danica Pirsl** is currently teaching as an assistant professor at the Faculty of sport, Nis, Serbia. She has published more than 180 papers in applied linguistics, ESP, rhetoric, e-learning and management.*



***Tea Pirsl**, PhD candidate is currently at the Faculty of Philosophy, Nis, Serbia, She has published more than 30 papers in applied linguistics, curriculum and learning management.*



[473] University of Novi Pazar, Dimitrija Tucovica bb, Novi Pazar, Serbia
[474] Faculty of Sport, Nis, Carnojevica 10a, Serbia
[475] Faculty of Philosophy, Cirila i Metodija 2, Nis, Serbia
[476] University of Novi Pazar, Dimitrija Tucovica bb, Novi Pazar, Serbia

Susana Stojanovic *is currently at the University of Novi Pazar, Serbia. She has published several papers in law and management.*



ethics of teachers (Mayer Committee Report Australia, 1992). This paper aims to analyze social competences needed for successful hybrid e-leaning in sports sciences. The competitive university has to appeal to the international students and we are traditionally oriented towards the Eastern Europe students' population. Since most students are already working as international coaches they obtain their diplomas through hybrid e-learning provided by the Faculty of sport in Nis. In this line, the Faculty and National Sports Academy in Sofia have established distance learning centres for sports sciences promoting e-learning and development of possible higher level diploma attainment. The paper will also focus on the management strategies to enhance better social competences drawing on the National Research Council Report, 2009, claiming that the lack of interpersonal skills in adolescence manifested in "poor social skills: impulsive, aggressive, passive, withdrawal" represent a risk factor for possible failures at further schooling levels, which directly bears on the success of our target group, students, and more specifically, sports science students.

Key words: *Social competencies, management strategies, hybrid e-learning, sports sciences, students*

EXPLORING THE INFLUENCE OF BUSINESS EDUCATION CHARACTERISTICS ON THE INNOVATIVENESS OF STUDENTS IN HIGHER EDUCATION

Onur ÖZTÜRK[477]
Dilek TAŞKIN[478]
DOI: https://doi.org/10.31410/EMAN.2018.1010

Abstract: *Higher education is considered to be as one of the most important indicators of economic development of countries. Besides, business education plays a crucial role for the economy of Turkey because it includes various characteristics that are assumed to influence the innovativeness of university students. These characteristics are whether s/he did internship, whether s/he took an entrepreneurship course, whether s/he participated an Erasmus programme, and whether s/he was a community member in University. It is important for decision-makers of education system to know the influence of these characteristics in order to collect the information needed to revise and enhance the current business education system.*

The aim of this paper is to measure the innovativeness of the undergraduate students of Business Administration Department (Uludağ University, Bursa), then explore the influence of business education characteristics (whether s/he did internship, whether s/he took an entrepreneurship course, whether s/he participated an Erasmus programme and whether s/he was a community member in University) on the innovativeness of students. The research was conducted on the undergraduate students of Business Administration Department (Faculty of Economics and Administrative Sciences) of Uludağ University, Turkey. A convenience sampling method was used in the research. Data were collected in the months of October and November of 2017. A total of 207 questionnaires were collected and 11 of them were excluded as they were incomplete. "Innovativeness" was measured by the items based on the related literature (Çolakoğlu & Gözükara, 2016; Ozaralli & Rivenburgh, 2016).

An independent-samples t-test was conducted to compare innovativeness score means between "whether s/he did an internship", "whether s/he took an entrepreneurship course", "whether s/he participated an Erasmus programme, "whether s/he was a community member in the university". The findings of the research showed that there were statistically significant differences between the business education system characteristics and innovativeness score. This study has useful implications especially for decision-makers in university education system. In addition, the findings of the study can be used to develop strategies for the local university.



Onur Öztürk, *born in 1986, completed his secondary education in 2003 in Bursa. Then he started his higher education at Ege University and got his bachelor degree from Ege University in 2009. After finishing his military service, he started to work as a research assistant at Çanakkale Onsekiz Mart University in 2011 and then he joined Uludag University in 2013. Since then, he has been working as a research assistant at the same university. He completed his master studies in 2015 and now he is continuing his PhD. His research fields are branding, services marketing and tourism.*

[477] Uludağ University, Görükle Campus, Bursa, Turkey
[478] Uludağ University, Orhaneli, Bursa, Turkey

Key words: *Higher education, economic development, innovativeness, Erasmus programme.*

INTERNATIONAL SCIENTIFIC COOPERATION OF THE TOP HIGHER EDUCATION INSTITUTIONS OF HUNGARY, SLOVENIA AND ROMANIA

Andrea Magda Nagy[479]

DOI: https://doi.org/10.31410/EMAN.2018.1012

Abstract: *The competitiveness of higher education institutions depends greatly on the ability to integrate in the international higher education and scientific community. Building international collaborations with other countries' institutions has become priority for most universities, colleges. One aspect of these collaborations is the scientific cooperation with scientists from other countries' institutions. One way to measure these links is by using the affiliation of co-authored publications (see for example Glänzel, Schubert and Czerwon, 1999).*

This study focuses on the co-authored publications of Hungarian, Romanian and Slovenian top universities. The affiliations of co-authored publications are used as proxies for international scientific collaborations. Data is retrieved from the Web of Science database. Higher education institutions are chosen using the QS Emerging Europe and Central Asia University Rankings (2018).

A higher number of publication cooperation can indicate a deeper involvement of the university in the international scientific community. This can have positive effects on the scientific profile of the institution, but can also help attract talented students both from within the country and abroad. All these can greatly improve the competitiveness of the university. International collaborations measured through publications, although showing a growing trend is still lagging behind the number of links of higher education institutions of Western Europe or the United States of America. Using publication data, the most important scientific partners of the analysed institutions are shown. Higher education institutions of Hungary, Romania and Slovenia tend to collaborate more with institutions from Western Europe or the United States of America rather than building scientific relations with institutions from neighbour countries.

A higher number of publication links can indicate a deeper integration in the international scientific community. This can help institutions of analysed countries to increase their international visibility and competitiveness. Decision makers should support the formation of international scientific cooperations, as these collaborations can not only improve the institutions' economic and scientific performance, but can also enhance the education system of a country.

Andrea Magda Nagy *was born on August 28, 1985. She holds a Ph.D. degree in economics (2016) from the University of Pannonia, Faculty of Economics and Business. For four years she worked as a research assistant at a research group belonging to the research network of the Hungarian Academy of Sciences (the MTA-PE Networked Research Group on Regional Innovation and Development Studies). After teaching half a year part-time at University of Pannonia, she became full-time senior lecturer at the university. Her main research interests are international trade, economic policy, international competitiveness, higher education rankings and scientometrics.*



[479] University of Pannonia, Hungary

Key words: *higher education institutions, international collaborations, Hungary, Slovenia, Romania*

WHAT DOES THE FUTURE HOLD FOR INNOVATION MANAGEMENT EDUCATION?

Klemen Širok[480]

DOI: https://doi.org/10.31410/EMAN.2018.1014

Abstract: *Education often struggles to catch up with the pace of changes in the global, economy and technology driven world, which are accompanied by the diversification of stakeholders' needs. All these change drivers are putting pressure to rather conservative and tradition bounded education, which is often labelled as slow to respond to changes. This dilemma can be seen especially in the rapidly developing field of innovation management. Even if the current pace with which education as a system (in general terms) is adapting to the changes remains the same, the increased change dynamic imposed by accelerating technological development, labour market changes, population ageing, and environmental challenges will simply outpace the education systems' adaptability potential.*

The lecture aims to identify and describe emerging trends and developments that will most likely put additional pressures upon educational systems in the near and mid-term perspective. Based upon the presented change driving trends, a concept of future-oriented innovation management course will be presented.

In lecture conclusion, the challenges that education systems should address in the basis of this "thought experiment implementation" of proposed concept in the near future, will be outlined and discussed.

Key words: *education, innovation, management, future*

[480] Faculty of Management, University of Primorska, Cankarjeva 5, 6000 Koper, Slovenia

THE EFFECTS OF TOURISM ON SHORT AND LONG RUN ECONOMIC GROWTH: SOME EVIDENCE FROM TURKEY

Ismail CAKMAK[481]
Alperen AGCA[482]
DOI: https://doi.org/10.31410/EMAN.2018.1015

Abstract: *The aim of this study is to analyze the relationship between Turkey's long and short term tourism revenue and growth. Within the scope of the study, tourism income and GDP were analyzed between 2002 and 2017 quarterly. As tourism income data, individual expenditures and package tour expenditures (Share of Turkey) data, which was taken from Turkish Statistical Institute, were used. Thus, it was tried to determine that*
which tourism revenues effect the growth more or less. In the study, unit root test was conducted to determine that the series were stationary at 1st degree and cointegrated in Johansen cointegration test result. As a result of the time series Vector Error Correction Model (VECM) analysis, it was determined that individual expenditures and package tour expenditures affects the Turkey's GDP significant and positive both in the long and short term. According to the results of the study, a sustainable tourism planning might increase the growth rate.

Key words: *Growth, Tourism, GDP, VECM Analysis*

[481] Hacettepe University Department of Economics, Beytepe Campus, Ankara, Turkey
[482] Osmaniye Korkut Ata University, Department of Economics, Karacaoglan Campus, Osmaniye, Turkey

INVESTIGATING THE INFLUENCE OF DESTINATION FASCINATION ON DESTINATION BRAND LOYALTY FOR TOURISM DEVELOPMENT

Çağatan TAŞKIN[483]
Ahmet Akif KARADAMAR[484]
Onur ÖZTÜRK[485]
DOI: https://doi.org/10.31410/EMAN.2018.1016

Abstract: *Destination brand loyalty is considered to be as one of the most influential factors on the economic growth of destinations or countries in tourism market. Thus, it is important for destination managers or governments to know the drivers of destination brand loyalty. In the tourism literature, there are numerous studies that explore the antecedents of destination brand loyalty. However, "destination fascination" as a multidimensional framework is relatively novel in the tourism literature and studies on the application of destination fascination model to destinations appear to be somewhat limited in the literature. The framework developed by Liu et al. (2017) is the pioneering model which conceptualized destination fascination as a multidimensional model first.*

The aim of this study is to investigate the influence of destination fascination dimensions (fitness, friendliness, uniqueness, attractiveness, mystique and richness) on destination brand loyalty for a destination called Uludağ that is famous for its natural and recreational features. Uludağ has great tourism potential especially for nature and winter tourism. In spite of these strengths, Uludağ has a relatively limited tourism market share both in terms of domestic and international tourists. This study intends to address this dilemma and helps destination managers develop more effective tourism strategies.

The research sample consists of domestic tourists who went to Uludağ destination in the last six months. Data were collected in the months of December of 2017 and January of 2018.

A total of 478 survey responses from participants, were collected. Based on the initial screening of the collected questionnaires, 48 of them were excluded as they were inappropriate. PLS-Sem method was used to test the research model. The scale of Liu et al. (2017) was used for the dimensions of destination fascination.

The findings of the research showed that all of the dimensions except mystique were found to have statistically significant influence on destination brand loyalty. In addition, attractiveness and richness dimensions had the highest influence on destination brand loyalty. According to the modelling results several tourism strategies were proposed. This study helps draw relevant and useful implications for both academics and practitioners in tourism. It is important for destination managers, local authorities and other practitioners to analyze the influence of destination fascination on destination brand loyalty in order to develop efficient tourism strategies.

Key words: *Destination fascination, destination brand loyalty, tourism, PLS-Sem*

[483] Uludağ University, Görükle Campus, Bursa, Turkey
[484] Uludağ University, Görükle Campus, Bursa, Turkey
[485] Uludağ University, Görükle Campus, Bursa, Turkey

WORKING ON HOLIDAY: THE THEORY AND PRACTICE OF WORKCATION

Brigitta Pecsek[486]

DOI: https://doi.org/10.31410/EMAN.2018.1017

Abstract: *Work, leisure and sleep are the three core cyclical activities in our society. In the past work was distinct from nonwork time, in fact 'the 8-hour work, 8-hour leisure, 8-hour sleep day' was at the very heart of past worker movements. So, the blur between work and leisure is a postmodern trend which has impacted the way we travel. This change is mainly due to the advances of technology, which have made work outside the workplace a reality even during holiday. Consequently, a hybrid tourism product called workcation has emerged and challenges the traditional concept of tourism. Both the theory and the practice of this phenomenon are in the focus of this research.*

Due to the lack of the tourism-focused theorisation, the related literature is multidisciplinary and eclectic, therefore, this study takes a similar approach while embedding the topic into the tourism theory. The starting point is the change in work and leisure relationship, followed by the impact of technological advances on the work. Then I also formulate a tourism-focused workcation concept. For the empirical research an online survey was conducted with 340 participants. Based on the multidisciplinary literature and the result of my empirical research six types of workcation tourists were identified and described. Finally, a specific segment of workcation tourists is singled out as an attractive market for strategists and marketers planning sustainable tourism.

Key words: *workcation, niche tourism, digital nomad, holiday stress*



Brigitta Pecsek *is an interdisciplinary economist who has a wide range of interests in regional, cultural and alternative tourism. She is completing her doctoral thesis on slow tourism in the context of urban places at the Enyedi György Doctoral School of Regional Sciences, Szent Istvan University, Hungary. Her research interest focuses on the dichotomy of fast and slow in the field of tourism as well as on the link between slowness and different types of tourism such as cultural and religious tourism. She has also undertaken comparative research on Hungary and Japan. She holds a Master's Degree in International Relations from Budapest University of Economic Sciences and Public Administration, and studied Linguistics and French at Macquarie University, Australia. She teaches at Kodolányi János University of Applied Sciences in Budapest.*

[486] Kodolányi János University of Applied Sciences, 1139. Budapest, Frangepán utca 50-56, Hungary

HISTORICAL DESTINATIONS IN NORTH INDIA AND THEIR IMPACT ON INDIAN TOURISM: AN ANALYTICAL STUDY, SPECIAL FOCUS ON DELHI

Anton Vorina[487]
Ajay Kumar[488]
Zeba Zarin Ansari[489]
DOI: https://doi.org/10.31410/EMAN.2018.1018

Abstract: *India is popularly known as incredible India among tourists of India and abroad. India is explored and ruled by several invaders and traders from time to time. Some invaders ruled for a long period and some did that for a loot purpose and left India with the taste of their culture. In all over India, we can witness different monuments of different dynasties in India. Maximum monuments were built by rulers of other countries. Delhi was built several times and became the capital of India, which is filled with the monuments of different historical dynasty where we can see the mixed culture and traditions. Large amount of such constructions can also be seen mainly in Agra, Jaipur and in other parts of India. That's why today maximum tourist from every part of the world likes to travel in North India to experience the beauty of historical architecture. The said paper will try to find out different dimensions of historical monuments and their importance in north India. The paper mainly focus on Delhi as it is believed that Delhi has been destroyed and constructed many times, but still it is a matter of research for us that how we can preserve the beauty of these historical monuments in Delhi for future..*



Ajay Kumar *is currently a research scholar and a teacher of optional study in Russian language in Jawaharlal Nehru University, New Delhi, India. He is pursuing PhD in Russian language, specialising in socio linguistics. He has presented research papers in Nepal and in Jawaharlal Nehru University in 2016 and 2017 respectively. He has worked as a volunteer in a number of conferences of Russian language and others. He has attended number of workshops such as workshop on sign language, workshop on translation of Indian languages into English, workshop on linguistics, etc..*

Key words: *Tourism, Delhi, Sightseeing, Destination.*

[487] Ekonomska šola Celje Višja strokovna šola, Mariborska 2, 3000 Celje, Slovenia
[488] Jawaharlal Nehru University, New Mehrauli Road, Munirka, New Delhi, Delhi 110067, India
[489] Jamia Millia Islamia University, Maulana Mohammad Ali Jauhar Marg, Jamia Nagar, New Delhi, Delhi 110025, India

Zeba Zarin Ansari



She is a researcher at the faculty of Natural Science, Jamia Millia Islamia, New Delhi. Her master degree completed with distinction at the faculty of Natural Science, Department of Geography, Jamia Millia Islamia, New Delhi, 2016. Her technical skills include knowledge of ARC GIS, ERDAS software, 3D Modelling and Satellite Imagery. Her Professional Qualification include special course on REMOTE SENSING and DIP TRAINING. Her work experience include tour advisor and travel guide in the travel company, Tezpur, Assam, 2011-2013. She has completed number of field work projects. She has participated in number of seminars/conferences and workshops. Her paper presented in the International workshop/conference include International Conference cum workshop on Sustainable Entrepreneurship Development Practices in Tourism and Hospitality Sector in the Himalayan States, Rishikesh, India, 2017. Her paper publication include 1-st International Scientific and practical conference DOBRODEEV READINGS – 2017 MOSCOW, Russia– "Ecosystem Analysis of Salinity affected areas in parts of Delhi and its impact on human health".

THE EFFECT OF COMMUNICATION PROBLEMS ON PRODUCTIVITY IN HOTEL OPERATIONS: A QUALITATIVE APPLICATION[490]

Kürşad SAYIN[491]
DOI: https://doi.org/10.31410/EMAN.2018.1020

ABSTRACT: *Front office department in hotel businesses generally consists of reception, reservation, switchboard operator and concierge departments in hotels. Communication with guests starts at reservation phase, it goes on with guest check in processes and ends with accommodation, check out and process after checking out briefly front office department is very important since it is the department which the guests are welcomed, hosted and sent off. Front office department also provides the communication within all the departments in the business. Realizing the processes in front office properly, enhancing the quality of services, raising the guest satisfaction and the increasing of the productivity of the staff all depends on the features of the communication. For that reason, an efficient communication with the other departments and the communication within the department for the productivity of the business is compulsory. Shortly, communication with other departments and the communication within the department in front office in hospitality businesses has a great importance.*

Productivity is extremely important especially in active hotel businesses. It has been found out that there is insufficiency in the literature in front office managers' determining communication problems, their using appropriate communication means. This study is significant since it finds out this insufficiency. Moreover, it presents various data for the scientific and academic studies in the future.

The sample for the study consists of 35 five-star hotel managers in Alanya, where tourism is very intense. The literature related to the topic is examined in the study. Structure interview method is used in the study. Front office managers were asked to answer the questions, the answers were classified, their explanation about what means of communication was used with other departments and within front office, the reasons for the communication problems and its effects on the productivity was evaluated. Consequently, it was found out that all the front office manager know that the communication problems affect the productivity negatively. The fact that the quality of the communication does not only have a negative effect on front office activities but also on the all hotel activities was very obtained.

Key words*: Communication, Hospitality businesses, Front Office, productivity*

[490] Was adapted from MA Project

[491] Selcuk University Post Vocational School of Silifke Taşucu, Turkey

THE IMPORTANCE OF THE APPLICATION OF THE QUALITY MANAGEMENT SYSTEM ISO 9001 IN TOURISM

Ana Gardašević[492]

DOI: https://doi.org/10.31410/EMAN.2018.1021

Abstract: *In the conditions of globalization and prominent strong market competition, orientation towards the quality is becoming an imperative to successful business of companies in service providing sector, particularly in the area of tourism. Quality is an indicator of value and a strong tool which improves competitiveness of service providing companies, not only in domestic, but also in the foreign market as well. This is why implementation of standards created by International Standardization Organization has strategic importance for all future undertakings of the mentioned companies. It is the aim of this paper to point out to the significance of application of quality management system in tourism (ISO 9001), with particular review on the Montenegrin market. This paper uses desk research to investigate the pleasure with the quality of hotel services on a random sample which consists of 30 Montenegrin four-star (4*) and five-star (5*) hotels, while the method of telephone interviews was used to carry out the research of the degree of using standards in sampled hotels. The research results have shown that Montenegrin hotels mostly apply the internal standards, that there is a small number of those who apply ISO 9001, that the quality of hotel services is satisfactory, but that the quality level would be much higher if the hotels implemented ISO 9001to a larger extent.*

Key words: *quality, standards, management quality system, tourism*

Gardašević Ana, PhD
Na Fakultetu za turizam – MTS - „Montenegro Tourism School“, u Podgorici, angažovana je za izvođenje nastave na predmetima: Osnovi ekonomije, Finansijski menadžment u turizmu, Menadžmet kvaliteta u turizmu, Upravljanje projektima u turizmu.



Dobitnik je nagrade Ekonomskog fakulteta u Podgorici, stipendija Vlade Italije i Megatrend Univerziteta u Beogradu, Ministarstva znanosti, obrazovanja i sporta Republike Hrvatske, CEEPUS stipendije, kao i post-doktorskog usavršavanja na Ekonomskom fakultetu Univerziteta u Veneciji, u okviru projekta SUNBEAM Erasmus Mundus Action 2.

[492] Montenegro Tourism School, Mediterranean University, Josipa Broza bb, 81000 Podgorica, Montenegro

A CONCEPTUAL FRAMEWORK ON CLIMATE SECURITY AND TOURISM

Ezgi TÜRKMEN[493]
Pınar YALÇINKAYA[494]
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Abstract: *Climate change and security has been evaluated as a global issue in many disciplines. It was suggested that the climate security term can be used to describe for all security issues related to the impact of climate change. To address this problem it was categorized within the scope of climate security discourses as human, national, international, and ecological security. Global climate change has particularly been identified as social and environmental security threats in tourism. The aim of this study is to evaluate the relationship between climate security and tourism based on climate security discourses. In this context, this research offers a literature review on the place of climate security discourses in tourism. This review shows that all climate security discourses are mentioned without using as climate security term. Economic, health, environment, food, nature, global warming, sustainability, winter tourism, travel mobility, technological developments, tourism diversification and seasonality are highlighted in the literature. All mentioned issues can be classified under the climate security discourses as a result of that tourism has an interdisciplinary approach.*

Keywords: *climate security, climate change, climate security discourses*

Ezgi Türkmen



She completed her undergraduate degree and graduate education at Balıkesir University in the field of Tourism and Hotel Management. She is continuing her PhD education at Balıkesir University. She is a research assistant in the Faculty of Tourism at Çanakkale Onsekiz Mart University. Her research interests include tourism marketing, tourism sociology and new trends in tourism.

Pinar Yalçınkaya



She received her undergraduate degree at Beykent University in the field of Tourism Management. She also received double major bachelor's degree in the field of International Relations. She is graduate student in Tourism Management at Çanakkale Onsekiz Mart University. She is a research assistant in the Faculty of Tourism at Çanakkale Onsekiz Mart University. Her research interests include sustainable tourism, cultural tourism and interdisciplinary issues.

[493] Faculty of Tourism, Çanakkale Onsekiz Mart University, Çanakkale, TURKEY
[494] Faculty of Tourism, Çanakkale Onsekiz Mart University, Çanakkale, TURKEY

LEISURE ACTIVITIES FOR ELDERLY PEOPLE IN SLOVENIA NURSING HOMES

Andrej Raspor[495]
Bojan Macuh[496]
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Abstract:
***Research background**: The population is getting older. Different challenges are associated with aging since the elderly can be more mentally and physically active. Living at home enables leisure activities. The elderly in nursing homes are typically more limited in mobility. Sometimes, this is a consequence of financial capacity, health or their motor disability.*
***Purpose:** The purpose of the research was to determine the positions of the management of nursing homes and of the occupants on the offer and the interest for participation in leisure activities.*
***Methods of approach:** A desk and field research was used. In addition to the literature study, statistical data of the Statistical Office of the Republic of Slovenia were analyzed. A field research in Slovenian nursing homes was conducted to obtain the positions. Randomly chosen elderly and management were included. A survey was used as a method for obtaining data. SPSS 20 was used for data processing. In the survey, there were 202 older people, of which 122 women and 80 men. The survey was conducted from October 15 to November 12, 2017. **Results:** We have found that nursing homes are organized and elderly are interested in leisure activities. Given the trends in natural movement and the prolongation of the old age and the growing number of active population, this need will be even more pronounced in the future.*
***Conclusions:** The providers of nursing homes and programmes will also have to adapt to the elderly who want active aging and can afford leisure activities. Infrastructure will have to adapt accordingly.*



***Andrej Raspor**, PhD, completed College of Engineering; after graduating in work organization from the Faculty of Work Organization in Kranj, University of Maribor, he continued his post-graduate studies at the Faculty of Social Sciences, University of Ljubljana, and received his PhD in social sciences in 2010. His doctoral thesis was entitled: Impact of Tipping on Workers' Motivation: Comparison Between the Hospitality and the Gaming Industry. Ou of total 30 years of employment, he has spent over 10 years working in various top positions, such as Head of General Administration, Human Resources Development Manager, Director of Strategic Projects, Head of the Expense Supervision Commission and manager of his own company.*
He is the owner of the company CEATM ltd. whose vision is to link the countries of the Western Balkans and China in tourism, investment and business consultancy. He has lectured and consulted on the issues related to organization and human resources, time and cost management, service quality and career paths. His mission is to link and exchange good practices between the economic and the academic sphere. His key research interests include work relations and processes, with the emphasis on work process optimization, both from the point of view of costs and time management, as well as tourism, with the aim to link the countries of the Western Balkans and China. He has attended numerous international conferences, and has published the outcomes of his research work in several scientific peer-reviewed publications.

[495] DOBA Faculty of Applied Business and Social studies Maribor, Prešernova 1, 2000 Maribor; School of advanced social studies, Nova Gorica, Gregorčičeva ulica 19, 5000 Nova Gorica, Sloveia
[496] Faculty of Business and Commercial Studies Celje, Lava 7, 3000 Celje, Slovenia

Keywords: *nursing homes, aging, old age, pensioners,* l*eisure activities, Slovenia.*

Bojan Macuh, PhD



Subject area: sociology, business ethics and organisational culture, psychology and ethics, emotional intelligence, communication.
He graduated in sociology and Slovenian language at the Faculty of Education of the University of Maribor, received a Master's Degree in sociology at the same faculty, and received a Doctorate in educational sciences at the Faculty of Education of the University of Primorska.
The doctoral dissertation is entitled: The effects of the lifelong learning on the lifestyle of the elderly in the homes for the elderly in Pomurje. For more than 30 years, he has been working in the field of education as a teacher, principal and lecturer. Currently, he teaches at the Faculty for Commercial and Business Sciences in Celje, Gea College in Ljubljana and the Higher School for Cosmetics and Wellness in Ljubljana. He has proofreading and education companies and is the Director of the BoMa Publishing House.
He is the author of two scientific monographs and a co-author of a professional monograph, author of countless scientific, professional and popular articles. He participates in scientific conferences and is a researcher of the Slovenian Research Agency and IRDO Maribor. He is known as the author of several literary works for children, youth and adults.

MAKING CARDBOARD PALLETS BY USING INDUSTRIAL ROBOTS

Romeo Ionescu[497]

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Abstract: *This paper is the result of a study conducted in the faculty's robotics laboratory. The study had two objectives: first, the presentation of cardboard pallets as a replacement for wood, plastic or steel pallets; the second, the development of cardboard pallet assembly technology using industrial robots. Pallets are an internationally approved packaging that ensures easier handling of the goods. This project was recommended by one of the leading manufacturers of corrugated paper and cardboard packaging in Romania and the leading independent corrugated cardboard manufacturer in Europe and Africa.*

The managers of that company were and are still interested in developing new paper and cardboard products, among which cardboard pallets in particular are of interest. At one of the meetings that took place at the headquarters of the enterprise, the engineers expressed their desire to develop a technological process for pallets that would be as mechanized as possible, maybe even completely automated. Our proposal was to apply the industrial robot technology, given the lack of workforce and the benefit of an increased productivity levels. At the same time, the pallets quality should be considered carefully.

We visited the chains of production in the company and saw the technological process specific to the paper and cardboard industry. The suggested theme seemed interesting to us and with immediate application. Cardboard pallets are still little known on the market, and the process of robotic assembly was a challenge for us.

Cardboard pallets have emerged in recent years as a replica of wood, steel or plastic pallets. The worldwide offer of cardboard pallets is already quite varied, with pallet manufacturers in many countries, demonstrating the growing confidence of carriers and warehouse owners in this type of pallet.

Prof. Romeo Ionescu *was born on September 16th, 1955. After studying Mecanichal Engineering in Iasi, Romania, in 1998 he finished his Ph.D. studies at Technical University „Gh. Asachi" of Iasi.*

Prof. Romeo Ionescu has been teaching courses in the field of industrial engineering, mechatronics and management. His research field is in manufacturing, robotics and design experiments.

He has had several trainings in France and Belgium. He is the author of scientific papers, books, patents, courses, monographs and education materials published in Romania, but also in other countries (SUA, Belgium, France, Bulgaria, Ukraine....). He has participated in several national and international research and educational projects, grants and in national and international conferences and events.

Pof. Ionescu has been invited to several universities in Europe, USA and Africa.

Representation in acknowledged international professional organizations: Robotics Society of Romania, (affiliated IFR) - president of Suceava branch, The General Association of Engineers in Romania (A.G.I.R.), Tehnomus Association (for engineers).

He is a professor at „Stefan cel Mare" University of Suceava.

At the university he held positions as head of department and dean of the Faculty of Mechanical Engineering, Mecatronics and Management.

[497] Faculty of Mechanical Engineering, Mechatronics and Management, University "Stefan cel Mare", Suceava, str. Universitatii 13, Romania

Generally, wood pallets manufacturing is done using technology that involves a lot of manual work. Some companies have mechanized some assembly operations, others have advanced to the partial robotic assembly of wood or steel pallets.
Because of growing orders for palets, we assumed from the beginning that the carton industry would have to robotize as many operations as possible from the pallet assembly process, reducing manufacturing costs and increasing productivity.
We had to answer the question whether cardboard pallets are a viable alternative to pallets of other materials, especially wooden pallets. As a result of the documentation we have found that there is a growing use of cardboard pallets worldwide. Regarding the quality parameters, the manufacturers of these pallets suggest that cardboard pallets are equal or even superior to wooden pallets.
The next step was to put into practice the technology for making cardboard pallets. We have designed and made the assembly technology using a Kuka industrial robot, aiming at the correct completion of the assembly in the best possible time. We wanted to demonstrate that the use of robots is possible in the cardboard industry with favorable consequences on the quality and productivity of the manufacturing process.

Key words: *cardboard, pallet, robot*