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**Aktualni dejavniki na globalnih finančnih trgih**  
Important global factors of financial markets' (in)stability

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# Aktualni vidiki podjetništva in trženja

Current aspects of entrepreneurship  
and marketing

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## **Trends in European greenhouse gas emission**

### **Abstract**

*Global warming is a phenomenon that has permeated the scientific culture and consciousness of people from the 9th decade of the 20th century. Increasing concentrations of greenhouse gases has led to an average warming of the earth's atmosphere with an average of 1.3 degrees Fahrenheit over the past 10 years. In the future, increasing the concentration of greenhouse gases will lead to further increases of temperature that will be higher than those recorded in the last century considering the scale of greenhouse gas emissions growth (IPCC, 2007). This article assumes that patterns of economic growth, the pace of industrialization and demographic trends will remain the same in the next 10 years. This will lead to maintaining the current trend of greenhouse gas emissions, given the interrelationship of these phenomena. Second section of paper aims to analyze the evolution of greenhouse gases in European Union during 1990-2010. In the third section is forecast the greenhouse gases trend in European Union between 2011 and 2020. For this forecast SPSS (Statistical Package for the Social Sciences) v. 17.0 was used.*

*Keywords: greenhouse gas, demographic trends, economic growth, climate change*



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## **Teorija inovacije in njen vpliv na konkurenčno prednost**

### **Povzetek**

Globalizacija je tista, ki podjetja v vseh panogah prisiljuje v vse pogostejše in hitreje procese razvoja novih izdelkov. V današnjem visoko konkurenčnem in multinacionalnem trgu morajo biti podjetja ne le prilagodljiva, biti morajo vse več kot to. Podjetja se morajo venomer prilagajati, biti morajo fleksibilna. Poleg kvalitetnih izdelkov in dobrih storitev je za podjetja ključnega pomena zaznati in prepoznati potrebo, ki jo javlja trg. Potrebne so hitre in na konkurenco odzivne inovacije, torej novi izdelki ali stari dopolnjen proizvod. Brez le-teh je poslabšanje tržne pozicije podjetja neizogibno, podjetje stagnira. Uspešnost podjetij pa ne sloni le na inovacijah, ampak tudi na strategiji podjetja in vpeljavi novega izdelka na trg. Podjetje mora poleg inovacije pripraviti tudi dobro strategijo vpeljave le te. Cilj raziskave je predstaviti teorijo inovacije in njen vpliv (pozitiven, negativen) na poslovanje podjetja, kjer je ključna vloga inovacije konkurenčna prednost.

Ključne besede: inovacija, trženjska strategija podjetja, trženjski cilji, tržni potencial, konkurenčna prednost, vpliv inovacije

## **The theory of innovation and its impact on competitive advantage**

### **Abstract**

*Globalization is the one that companies in all branches forces the increasingly frequent and faster product development processes. In today's highly competitive and multinational market the companies must*

## Current aspects of entrepreneurship and marketing

*not only be flexible, but much more than that. Companies must constantly adjust and be flexible. In addition to quality products and good service is crucial for companies to detect and recognize the need that the market is showing. It is needed fast and responsive innovation to the competition, such as new products or old products, improved. Without them, the deterioration of a company is unavoidable, the company stagnates. The company's success is not based only on innovation, but also the company's strategy and the placement of a new product on the market. The company must also beside the innovation prepare a good strategy for its introduction. This study was to present the theory of innovation and its impact (positive, negative) on business operations, where the vital role of innovation is a competitive advantage.*

*Keywords: innovation, marketing strategy of the company, marketing goals, market*



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## Osebnostno bančništvo v času recesije

### Povzetek

Razporejanje premoženja je zelo pomemben dejavnik v življenju vsakega posameznika. Ne glede na različne višine osebnih dohodkov mora posameznik znati razporediti sredstva za preživetje, del dohodkov pa nameniti varni prihodnosti. Ker največkrat na področju financ posamezniki niso najboljše podkovani, obstajajo strokovnjaki, ki se s tem profesionalno ukvarjajo, največkrat osebni bančniki in finančni svetovalci. Izhodišče, ki ga potrjujejo različne evropske študije, je, da posamezniki ne vedo, na koga bi se obrnili, ko potrebujejo finančni nasvet. Ankete so pokazale, da se posamezniki v tovrstnih primerih zanašajo na nasvete družine in prijateljev, nasvet finančnega ponudnika pa je najpogosteje povezan s finančnim vložkom v finančne produkte/storitve, in pogosto niso vezane na dejanske potrebe tega posameznika (NPFI 2010). Zato sem ob podpori prve ankete o finančni pismenosti (Moje premoženje 2006) primerjala pristop finančnega svetovanja največje slovenske banke s pristopom mednarodno uveljavljenega neodvisnega svetovalnega podjetja. Rezultat primerjave



potrjuje navedeno, da je finančni nasvet ponudnika finančnega produkta/storitve dejansko povezan s finančnim vložkom posameznika.

Ključne besede: recesija, osebno bančništvo, finančna pismenost, finančno načrtovanje, prodaja, svetovanje

## Private banking in times of recession

### Abstract

*Distribution of wealth is a very important factor in the life of every individual. Notwithstanding the different levels of personal incomes an individual has to be able to allocate resources to survive and at the same time put away a portion of the income to secure the future. Since the majority of people know little about finance, there are experts who are professionally involved in this, most frequently personal bankers and financial advisers. The starting point, which is confirmed by various European studies is that individuals do not know whom to turn to when in need of financial advice. Surveys have shown that individuals in such cases rely on advice provided by family and friends. On the other hand a financial provider's advice is most often associated with a financial stake in the financial products/services and is often not related to the actual needs of the individual (NPFI 2010). Therefore with the help of the first survey on financial literacy (Moje premoženje, 2006) I compared the financial advisory approach of the largest Slovenian bank with the accession of an internationally renowned independent consultancy company. The result of the comparison indicated that the financial advice of the provider of a financial product/service is effectively connected to the financial input of an individual.*

*Keywords: recession, personal banking, financial literacy, financial planning, sale, consulting*



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## Vpliv starosti in spola na uspešnost zavarovalnih zastopnikov

### Povzetek

Delež prodaje zavarovanj preko interneta, direktne pošte in telefonske prodaje se v svetu povečuje, vendar ostaja prodaja preko zastopnikov in posrednikov še vedno najpomembnejša. V Sloveniji je pomen osebne prodaje še večji, saj ostali načini prodaje še niso prav zaživel. Osebna prodaja temelji na človeku. Problem, ki se pojavi, je ta, da niso vsi zaposleni enako uspešni v prodaji zavarovanj. Zato se postavi vprašanje: »Zakaj so nekateri zastopniki uspešnejši od drugih?« Raziskoval sem zunanje vplive na uspešnost in vplive, ki izvirajo iz samega zastopnika. Analiziral sem prodajne rezultate in ugotavljal vpliv spola, starosti in delovnih izkušenj na uspešnost. Ta članek prikazuje rezultate s področja vplivov starosti in spola na uspešnost. Analiza prodajnih rezultatov izbranega vzorca je pokazala, da so moški v povprečju bolj uspešni v prodaji zavarovanj kot ženske. V povprečju je nekaj razlik v rezultatih zastopnikov glede na njihovo starost, vendar pa statistično ni bilo mogoče potrditi, da starost zastopnikov vpliva na njihovo uspešnost.

Ključne besede: trženje, storitve, prodaja zavarovanj, vplivi na uspešnost, spol, starost

## The impact of age and gender of sales agents on their success

### Abstract

*The sale of insurance products via internet, direct mail and telemarketing has been increasing throughout the world, but agents and brokers still remain the most important way of selling insurances. The importance of personal selling is in Slovenia even higher, because other ways of selling are not very developed. Personal selling is based on the person. The problem that arises is that all employees are not equally successful in selling insurance. Which brings us to the following question: »Why are some agents more successful than the others?« I studied external factors influencing the efficiency and internal factors - these arise from the agent himself. I analysed sales results and then identified the impact of gender,*

*age and work experience of sales agents on their success. This paper shows the results mainly from the field of the impact of age and gender on the effectiveness. Analysis of the selected sample sales results showed that men are more successful in selling insurance than women. On average, there are some differences in the results of agents according to their age, but statistically it was not possible to confirm that the age of agents affects their success.*

*Keywords: marketing, services, sale of insurances, influences on effectiveness, age, gender*



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## **A research of the relationship between exhibiting at trade fairs and competitiveness of Croatian companies in international trade**

### **Abstract**

*Trade fairs play a big role in international trade and increasing competitiveness of companies and national economies. Modern trade fairs have developed from a long historical tradition, which has mainly influenced the economic rise of modern Europe and the increase of trade between Europe and the East. The role of trade fairs in economic development has changed through history. Initially their purpose was purely trade sale or*

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*exchange of products on the spot, but today, at the time of the Internet and modern communication technologies, the role of trade fairs has changed significantly. Participation of Croatian companies in international trade fairs is often their first contact with foreign markets. Most of their export businesses started after their participation in a trade fair. There has been no research about the effects of trade fairs for Croatian companies involved in international trade so this empirical research is testing the hypotheses that trade fairs have a positive influence on the opening of new markets for Croatian companies and increase their competitiveness in international trade. Empirical research is based on a survey, which included 44 respondents from the food, construction, wood, shipbuilding and electro industry. It was important to include companies from different industries because of the fact that trade fairs are not suitable for only certain industries or type of products/companies.*

*Keywords: organization of the trade fair, exhibition, international trade, competitiveness*



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## Menedžment, poslovna morala in gospodarski kriminal

### Povzetek

Gospodarska kriza je tudi v Sloveniji povzročila množico negativnih pojavov, kot je popolna odsotnost poslovne morale in z njo povezan gospodarski kriminal. V članku avtor opozarja na množico pravnih predpisov, ki se ne izvajajo, in na nemoč nadzornih in pravosodnih organov pri sankcioniranju kršitev prava. Kakšen obseg zajema gospodarski kriminal je prikazano s policijsko statistiko kaznivih dejanj, podrobneje pa avtor analizira tudi odgovornost gospodarskih družb kot pravnih oseb za kazniva dejanja in bodočo zakonodajo, ki bo urejala odvzem premoženja nezakonitega izvora.

Ključne besede: menedžment, poslovna morala, gospodarski kriminal, sankcije, pravo, kazniva dejanja, gospodarske družbe, odvzem premoženja

## Management, business morals and economic crime

### Abstract

*Also in Slovenia has the economic crisis caused an array of negative phenomena like complete absence of business morals and thereto linked economic crime. In the article the author points out to the multitude of legal rules that are not being implemented and to the helplessness of the supervisory and judicial institutions at sanctioning the breaches of law. The extent of the economic crime is shown through a police statistics of criminal offenses. The author furthermore analyses the liability of companies as legal entities for criminal offenses and future legislation that will regulate confiscation of property of illegal origin.*

*Keywords: management, business morals, economic crime, sanctions, law, criminal offense, commercial companies, confiscation of property of illegal origin*



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## Posodobitev nabavnega procesa na Zavodu za zdravstveno varstvo Novo mesto

### Povzetek

Nabavna služba ima v javnem sektorju velik pomen. Postopki naročanja so večinoma predpisani. Z upoštevanjem Zakona o javnem naročanju in internih aktov javnega zavoda lahko v nabavnem poslovanju veliko privarčujemo. Zavod za zdravstveno varstvo Novo mesto daje velik

poudarek tudi sistemu kakovosti in postopkom, ki so predpisani po standardu ISO 9001/2000. Nabavna služba na Zavodu za zdravstveno varstvo Novo mesto se je leta 2003 centralizirala. Skozi leta se je obseg dela zavoda širil in s tem se širi tudi obseg naročanja, ob tem pa je na tem področju še vedno zaposlena ena oseba. Zaradi velikega obsega naročanja na Zavodu za zdravstveno varstvo Novo mesto bi bilo potrebno postopke naročanja podpreti z ustreznim informacijskim sistemom. S tem bi optimizirali proces. Informacijska podpora pa bi pripomogla k lažjemu evidentiranju in analiziranju podatkov.

**Ključne besede:** javno naročilo, nabava, naročanje, informacijski sistem, stroški

## Updating the purchasing process at the Institute of public health Novo mesto

### Abstract

*Purchasing department plays an important role in the public sector. Procurement procedures are generally prescribed. A lot can be saved by complying with the act of public procurement and the internal regulations of the public institution. The Institute of Public Health Novo mesto places great emphasis on the quality system and procedures prescribed by ISO 9001/2000. Purchasing department of the Institute of Public Health Novo mesto was centralized in 2003. Through years the volume of work at the Institute has been increasing which has also resulted in an expanding amount of procurement; despite this only one person is employed in this area. Due to the large volume of procurement at the Institute of Public Health Novo mesto procurement procedures should be supported by an appropriate information system. This would optimize the process. Moreover information support would enable easier data recording and analysis.*

**Keywords:** public procurement, purchasing, ordering, information system, costs



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## The strategic reality check - Quo vadis Croatia?

### Abstract

*The process of strategic management is the core of the strategic management literature. The classical contributions of the founders of strategic management suggested that the process should be directed as deliberate and controlled as possible and every step should be rational based on data and facts. The opposing approach in strategy is emergent approach allowing changes in the process from the moment it starts the implementation stage. Furthermore, if the whole process is flexible we are talking about the adaptive approach to the process of strategic management. At the other end of spectrum there is organizational anarchy and garbage-can model of strategy development. The reality check of Croatian national strategy starts from the statistical data produced by the Croatian Chamber of Economy in 2006 and 2010. The Croatian economy is dominantly based on trade in almost each of the counties, non-competitive processing industry with a large number of employees, and construction. These three sectors are vital for the Croatian economy and should be the focal parts of the future strategies.*

*Keywords: strategic management, strategy, sectors of economy, Croatia*



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## **Leadership transfer in the family business: the case of Bulgarian family companies**

### **Abstract**

*Family business is the backbones of the Bulgarian economy – more than three of every four Bulgarian companies are family owned and/or managed. Main problem of the Bulgarian family companies is the succession of the business – when, how and to whom the current leader to transfer the business. A key issue of the succession process is the transfer of the leadership. Transferring the leading role is the most important challenge of business succession because when the family firm owner/current leader doesn't want, is not ready or there is not prepared successor to take the management control, it can hardly be spoken of successful succession. Therefore the leadership transfer needs recognition and adequate management to become a basis for successful implementation of the transition. The paper concludes that the entrepreneurs who successfully let go the business have to have a sound financial plan for retirement, activities outside the business that can provide social contact and power, confidence in the successor and a willingness to listen to outside advisors.*

*Keywords: business succession, managing business succession, leadership transfer in family business, founder letting go, preparation of successors*



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## Informacijski viri in stališče nemške mladine do modnih oblačil

### Povzetek

Namen prispevka je proučiti pomen informacijskih virov nemške mladine pri nakupu oblačil in ugotoviti njihovo stališče do modnih oblačil. Posebej smo se osredotočili na populacijo mladih v starosti od 20 do 24 let. V Nemčiji je mladih v omenjeni starosti več kot 5 milijonov in predstavljajo pomemben tržni segment. Velik vpliv na mlade kot potrošnike imajo številni viri informacij. Temeljni komercialni viri pri nakupu oblačil v svetu so: oglasi na radiu, oddaje in oglasi na televiziji, revije o modi in oblačilih, kataloška prodaja oblačil, internet, socialna omrežja – Facebook, Twitter, idr. Z empirično raziskavo ugotavljamo pomembnost vpliva posameznih virov informacij na nakupno odločanje mladih v Nemčiji, nadalje ugotavljamo, kako pogosto kupujejo mladi v Nemčiji oblačila zadnje mode, ugotavljamo mesečno žepnino/dohodek, s katerim razpolagajo ter njihovo stališče do modnih oblačil. Podatki za empirično raziskavo so bili zbrani na vzorcu 147 študentov iz več mest v Nemčiji.

Ključne besede: nakupno vedenje porabnikov, viri informacij, mladi, oblačila, moda

## Information sources and the opinion of German youth about fashionable clothes

### Abstract

*The purpose of this article is to study the meaning of information sources of German youth when purchasing clothes and to find out their opinion about fashionable clothes. We especially focused on the youth population aged between 20 and 24. In Germany there are more than five million young people of that age group and they present an important market segment. Young people as consumers are strongly influenced by numerous sources of information. The fundamental commercial sources at buying clothes in the world are: commercials on the radio, programs and commercials on TV, magazines about fashion and clothes, selling clothes by catalogue, the Internet, social networks – Facebook, Twitter and other. By empiric research we are finding the importance of the influence of individual*

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*sources of information on the decision-making of purchasing of young people in Germany. Further we are finding how often young people in Germany buy the latest fashion and the monthly pocket money/income they have at their disposal as well as their opinion about fashionable clothes. The data for the empiric research were collected on a sample of 147 students from several towns in Germany.*

*Keywords: consumer behaviour, sources of information, youth, clothes, fashion*



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## **Dejavniki nakupnega odločanja mladih pri izbiri oblačil**

### **Povzetek**

V prispevku obravnavamo dejavnike nakupnega odločanja porabnikov. Posebej smo se osredotočili na nakupno odločanje mlajše populacije v starosti od 15 do 24 let pri nakupu oblačil. Mladi dajejo pri nakupu oblačil posameznim dejavnikom različen pomen. Nakupna odločitve je lahko odvisna od barve, designa/kroja, blagovne znamke, kakovosti oblačila, modnosti, cene, prileganja oblačila, udobnosti in drugih dejavnikov. Poznavanje dejavnikov nakupnega odločanja je pomembno v procesu oblikovanja marketinškega spleta za oblačila za mlajšo populacijo. Porabniki iščejo informacije o izdelkih in jih pridobivajo od prijateljev in znancev, oglasov na radiu, iz revij o modi, po internetu, itd. Z raziskavo smo želeli ugotoviti pomen neposrednih virov informacij za oblačila mlajše populacije pri nakupni odločitvi in katerim informacijskim virom dajejo mladi prednost pri sprejemanju nakupne odločitve. Podatki za empirično raziskavo so bili zbrani na vzorcu 504 dijakov in študentov v Sloveniji.

Ključne besede: vedenje porabnikov, nakupno odločanje, viri informacij, trženjski splet, oblačila, mladi

## Factors of purchase decision of young people at the choice of clothes

### Abstract

*In this contribution we deal with the factors of consumer behaviour. We especially focused on the consumer behaviour of the younger generation aged between 15 and 24 years when buying clothes. Young people give when buying clothes individual factors different meaning. The purchase decision can depend on the colour, the design/fashion, the trademark, the quality of the clothes, the fashionableness, the prices, the fitting of clothes, the comfort and other factors. The knowledge of purchase decision factors is important in the process of forming the marketing mix for clothes for younger generations. Consumers seek information about products and gain them from friends and acquaintances, radio commercial, from fashion magazines, on the Internet and so on. With this research we wanted to find out about the meaning of direct sources of information for clothes of younger generations when making purchase decisions and which sources of information are preferred to by young people when they make purchase decisions. The data for this empiric research were collected on a sample of 504 students in Slovenia.*

*Keywords: consumer behaviour, purchase decisions, sources of information, marketing mix, clothes, young people*



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## **Uvajanje inovativnih poslovnih modelov v slovenska mala in srednja podjetja**

### **Povzetek**

Poslovni model postaja strateško orodje za razločevanje podjetij v globalnem gospodarstvu. Dober poslovni model išče največjo dodano vrednost za kupca, ki je torej vse bolj v središču moderno zasnovanih poslovnih modelov. Tako inovativni poslovni modeli prevzemajo ključno pozicijo v strategijah razvoja podjetij in predstavljajo veliko priložnost za podjetje, da poveča svojo konkurenčnost na trgu. Slovenski podjetniki se še vse premalo zavedajo pomena inovativnosti na področju poslovnega modela, kot osnovnega koncepta poslovanja, s katerim podjetje ustvarja prihodke, glede na to, kje je umeščeno v vrednostni verigi. Elektronsko poslovanje in internet, kot sodoben poslovni medij, sploh odpira veliko možnosti za inovativne poslovne modele. Iz znanih svetovnih raziskav, ki jih obravnavamo v prispevku, izhaja, da je največji del nove vrednosti v razvitih svetovnih gospodarstvih ustvarjen z inovativnimi poslovnimi modeli, manjši del pa z inovacijami izdelkov in storitev, organiziranostjo poslovnih procesov ter uporabo sodobnih prodajnih kanalov in blagovnih znamk. Zakaj slovenska podjetja premalo izkoriščajo možnosti, ki jih ponuja uvajanje in razvijanje novih poslovnih modelov? V referatu predstavljamo pomen razvijanja inovativnih poslovnih modelov, ugotavljamo stanje na tem področju v Sloveniji ter osvetljujemo kaj je pravzaprav poslovni model, njegovo taksonomijo ter arhitekturno strukturo poslovnih modelov.

**Ključne besede:** inovativni poslovni model, dodana vrednost, strategija podjetja, vrednostna veriga, konkurenčna prednost

## **Introduction of innovative business models into Slovenian small and medium sized enterprises**

## Abstract

*A business model is becoming a strategic tool, used to differentiate enterprises in global economy. A good business model strives to achieve maximum added value for buyers who are increasingly occupying the center stage of modernly designed business models. In this way innovative business models are taking over the key position in business development strategies and they represent a big opportunity for an enterprise to increase its competition on the market. Slovenian businessmen are all too little aware of what innovation means within the frame of business concept which represents basic business concept, by which an enterprise generates income, according to its position in the value chain. In particular e-commerce and the internet as modern business media offer numerous possibilities in the area of innovative business models. Worldly-renowned research, dealt with in this article, indicates that innovative business models in well-developed world economies generate the greatest portion of new value, the lesser part of this, however, is done by means of product and service innovation, organization of business processes modern marketing channels and trade marks. Why don't Slovenian enterprises use enough opportunity to develop new business models? This paper deals with importance of developing innovative business models, ascertains the condition of these domain in Slovenia as well as highlights the concept of a business model, its taxonomy and architectural structure of business models.*

*Keywords: innovative business model, added value, business strategy, value chain, competitive advantage*



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## **Public-private partnerships as an effective factor for innovation development (on example of the technology parks creating program)**

## Abstract

*Cooperation of the state and private business is capable to bring rather good results in the conditions of a high competition of leading world countries at the present stage. An object of research of given article is the private-state partnership as the factor of effective development of economy of region and the state as a whole. Object of research is the program of development of technology parks in the Russian Federation. Article purpose is consideration of mechanisms of the private-state partnership on an example of programs of development of technology parks which provide joint financing creations of an infrastructure for formation and effective development of the small innovative enterprises. On concrete examples it is shown that realization of large-scale projects in innovative sphere is most productive under condition of direct or indirect state participation.*

*Keywords: public-private partnership, technology park, innovative infrastructure, innovation, small innovative enterprise*



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## Varnost in zdravje pri delu v Sloveniji

### Povzetek

Po podatkih Evropske agencije za varnost in zdravje pri delu, v EU vsake tri minute in pol nekdo umre zaradi dejavnikov, povezanih z delom. To pomeni vsako leto več kot 150.000 mrtvih zaradi nezgod, povezanih z delom, ali poklicnih bolezni. Skrb vzbujajoči so tudi statistični podatki o delovnih nezgodah Inšpektorata Republike Slovenije za delo. Poleg navedenega tudi v medijih prepogosto zasledimo črne novice o delovnih nezgodah, zaradi česar menim, da je področje zagotavljanja varnosti in zdravja pri delu vsekakor tema, ki zasluži večjo pozornost. Dejstvo je, da zagotavljanje varnosti in zdravja pri delu za delodajalca predstavlja strošek, vendar pa ob upoštevanju pozitivnih posledic zagotovljenih varnih delovnih razmer in negativnih posledic slabih delovnih pogojev ugotovimo, da se podjetjem naložba sredstev v ukrepe zagotavljanja varnosti in zdravja pri delu med drugim izplača tudi iz ekonomskega vidika. Stroški, ki nastanejo podjetju

kot posledica delovne nezgode so lahko višji, kot so stroški ukrepov zagotavljanja varnih delovnih pogojev. Ob tem je pomembno poudariti, da zgolj ekonomski pomen zagotavljanja varnosti in zdravja pri delu, nikakor ne sme biti edina spodbuda za izpolnjevanje navedene obveznosti delodajalca. Prispevek govori predvsem kje bi morali biti top managerji v RS biti še posebej pozorni, da se izognejo negativnim posledicam nezgod pri delu.

Ključne besede: varnost in zdravje pri delu, inšpekcija, managerji, nezgode

## Health and safety in the workplace in Slovenia

### Abstract

*According to the European Agency for Health and Safety at Work in the EU every three and a half minutes someone dies from causes related to work. This means more than 150,000 deaths every year are due to accidents related to work or occupational diseases. The statistics about work accidents from Inspectorate of the Republic of Slovenia for work are also disturbing. In addition to that media all too often reports about job accidents and consequently I think that the area of health and safety in the workplace certainly is a topic that deserves more attention. It is a fact that for an employer health and safety in the workplace represents a cost, but taking into account the positive effects of safe working conditions and the negative consequences of poor working conditions we find that companies that invest resources into measures to ensure health and safety in the workplace, are among other advantages also rewarded from the economic perspective. Costs incurred by a company as a result of work accident may be higher than the cost of measures to provide safe working conditions. It is important to emphasize that the economic importance of ensuring health and safety in the workplace should not be the only incentive to meet these obligations by the employer. The article discusses where in particular should top managers in the RS pay extra attention to avoid the negative consequences of accidents in the workplace.*

*Keywords: health and safety in the workplace, inspection, managers, accidents*



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## **Korelacija med marketinško kulturo in ugledom organizacije**

### **Povzetek**

Ustvarjanje in vzdrževanje obstojnih konkurenčnih prednosti sta ključna cilja strateškega managementa vsake organizacije, tudi zavarovalniške, in se uporabljata kot ključni mehanizem za upravljanje obstoja in razvoja organizacije. Med sredstva, ki imajo take značilnosti in so pomembna za ustvarjanje konkurenčnih prednosti organizacije, sodi tudi marketinška kultura organizacije. Marketinška kultura je povezana z ugledom organizacije ter vpliva na zaupanje med organizacijo in njegovimi vplivnimi deležniki. Prav ugled bo glede na trenutno dinamiko globalnega gospodarstva v prihodnje pri zavarovancih postal najpomembnejši kriterij pri odločitvi za katerokoli obliko zavarovanja. Vprašanje, ki se ob tem zastavlja je, ali so organizacije na področju zavarovalniških dejavnosti razvile marketinško kulturo in kakšna je korelacija/povezanost med marketinško kulturo in ugledom organizacije na področju zavarovalniških dejavnosti. Namen prispevka je, prvič, predstaviti značilnosti kulture organizacije, marketinške kulture in ugleda na splošno in, drugič, obravnavati izsledke raziskave, ki smo jo izvedli v obdobju od novembra 2009 do decembra 2010.

Ključne besede: marketinška kultura, ugled podjetja, konkurenčna prednost, kultura organizacije, zavarovalniška dejavnost

## **Correlation between marketing culture and corporate reputation**

### **Abstract**

*Creating and maintaining long-term competitive advantage are key strategic goals of every organization, including insurance companies, and are used as key mechanisms in organization development. Marketing culture is one important means of creating competitive advantage in an*



*organization. It is related to corporate reputation and has an influence on trust between organizations and their influential stakeholders. Because of the current state of the world economy, corporate reputation will become the most important factor in the insurers' choice of insurance policies in the future. The questions posed are whether insurance companies have developed a marketing culture, and what correlation between marketing culture and corporate reputation exists in the insurance business. The aim of this article is to present the characteristics of organizational and marketing culture – including corporate reputation in general – and to discuss the findings of the survey carried out between November 2009 and December 2010.*

*Keywords: marketing culture, corporate reputation, competitive edge or advantage, organizational culture, insurance business*



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## **Organiziranost marketinga slovenskih malih in srednje velikih hitro rastočih podjetij**

### **Povzetek**

Prispevek obravnava teoretično problematiko ter vprašanja organiziranosti marketinga za potrebe slovenskih malih in srednje velikih hitro rastočih podjetij (v nadaljevanju MSHRP) za uspešno poslovanje v globalnem oziroma mednarodnem okolju, z vidika inovativno managersko-etičnega modela managementskih konceptov tretje generacije, ki temelji na vidiku viabilnosti. V modelu je izpostavljenih nekaj, morda ključnih sodobnih dilem organiziranosti marketinga ter strokovnih kadrov slovenskih globalnih (predvsem malih in srednje velikih) podjetij, globalnega poslovanja in etike

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managementa s poudarkom na managerjih in zaposlenih kot ključnih kreatorjev uspešnega in učinkovitega delovanja podjetja. Konkurenčnost podjetij je v »globalizacijskem« času zelo velika, zato le-te za svojo uveljavljenost v socialnem okolju ne bi smela več pristajati na mehansko doseganje ciljev, temveč bi se morala osredotočati na osnovno celico v njej, in sicer na človeka. Človeku bi morala pripisati največjo vrednost, saj bi lahko z velikim zadovoljstvom posameznika na delovnem mestu in njegovo popolno pripadnostjo delu, dosegala veliko boljše rezultate, kot pa z negativno naravnostjo.

Ključne besede: organiziranost marketinga, mala in srednje velika hitro rastočih podjetja (v nadaljevanju MSHRP), globalno okolje, viabilni pristop, globalno poslovanje, managementski koncepti tretje generacije, inovativno managersko-etični model managementskih konceptov tretje generacije

# Marketing organization of Slovenian small and middle-sized fast growing companies

## Abstract

*The report presents theoretical problems of marketing organization of Slovenian small and middle-sized fast growing companies (slo. "MSHRP") for the purpose to establish a successful global business, in terms of "innovative managerial-ethical model of the third generation of managing concepts", which is based on aspects of viability. Model insights few basic problems of modern marketing organization and human resource management, global business ethics and management with a focus on managers and employees as the main creators of successful and effective operation of the global business. The competitiveness of organizations in this time of globalization is very high, so for their integration in the social environment they do not accept more of the mechanical objectives, but returning to the basic cell in it, on the human. Humans have the highest value for the company, if they are achieving good results with their great satisfaction (efficiency and effectiveness).*

*Keywords: marketing organization, small and middle-sized fast growing companies (MSHRP), globalization, successful global business, innovative*

*managerial-ethical model of the third generation of managing concepts,  
aspects of viability, global environment, efficiency and effectiveness*



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## **A critique of anti-management theories' dominance**

### **Abstract**

*Proliferation of management theories is present and novel theories are very critically approaching organizational rationality and managerial benevolence. Population-ecology theory, institutional theory, resource dependency theory and organizational economics theory are explicitly and/or implicitly denying the structural-contingency paradigm which is defined as pro-managerial theory. This paper proves that structural-contingency paradigm has the highest validity in theoretical assumptions and empirical confirmations while anti-management theories have a whole range of theoretical and empirical inconsistencies and/or restrictions.*

*Keywords: management theories' proliferation, structural-contingency theory, anti-management theory, pro-management theory*



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## **Industry characteristics of cooperation for innovation**

## Abstract

*It is known since Schumpeter (1962) that innovations contribute to growth of companies and entire nations. But in order to foster innovation many scholars started to explore cooperation as a means for faster innovations. In exploring determinants of cooperation scientists found that cooperation is linked to characteristics of companies and industries. One widely known determinant is company size. Bigger companies in terms of number of employees are more prone to collaboration. The second determinant is the industry. For example, Huergo (2006, 1383) finds the highest levels of innovation in vehicles industry and the lowest in food and furniture industry. Huergo finds higher level of horizontal cooperation in high innovating industries (high R&D sectors) while more vertical cooperation in low R&D sectors (lower R&D investments and number of new products). This paper presents results for cooperation in Croatian manufacturing sector and results show that cooperation exists; cooperation differs across industries and size of the companies and cooperation differs if it contributes to radical innovations as opposed to only modifications of existing products. Cluster analysis was performed and it showed a clear distinction in cooperation between process and piece industries.*

*Keywords: R&D cooperation, innovation, new product launch, industry cooperation, cluster analysis*



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## **Best practices of high performers: results from GMRG 4.0 survey research**

## Abstract

*The paper presents results from manufacturing practices' research done by Global Manufacturing Research Group (GMRG). The data from 22 countries, from the fourth round (GMRG 4.0) conducted in 2009, was divided into three groups (low performers, middle performers and high performers). Extensive exploratory research focused on reasons why high performers are better and what should lower performers do to become more profitable. The inverse operations strategy model was used, meaning we first identified the best performers, then we looked at their competitive priorities and manufacturing practices used, and finally we looked at quality since it was confirmed as the most important to high performers. A very extraordinary result emerged for high performers.*

Keywords: manufacturing, competitive priorities, best practices, quality, GMRG



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## **Women in management: the case of business and military structures in Croatia**

## Abstract

*At the present time the women's rights and position in the social environment have being researched form different aspects. The development of the democracy of society can also be seen in the status of*

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women in management structures. A variety of world literature is engaged in research of gender management structure, specific roles and leadership styles of managers, the reasons why women are making up a small proportion in management of global organizations, the impediments to their advancement (...). The largest barrier to the headway of women in management structures are gender stereotypes linked to managerial positions. The objective of this paper is to analyze specificities of involvement of women in managing modern organizations, the trends that designate 21st century with the special emphasis on the current situation in business and military structures in Croatia.

*Keywords: women, management, gender, "glass ceiling", military*



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## Inovativnost, konkurenčna prednost gradbenih podjetij

### Povzetek

Inovacije v gradbenih podjetjih so danes eden glavnih dejavnikov gospodarske rasti. Povečujejo produktivnost dela, izboljšujejo učinkovitost gospodarstva in s tem zvišujejo notranje omejitve njegove rasti. Inovativnost v gradbenih podjetjih je z gospodarstvom tesno povezana, saj ravno tu prihaja do največjih in najpomembnejših inovacij. Danes so uspešna gradbena podjetja tista, ki proizvajajo inovativne proizvode in storitve, ki temeljijo na znanju in strokovnosti, ter zato nudijo kakovost, ki omogoča veliko dodatno tržno vrednost. Vodilna misel prispevka bo, da inoviranje v gradbenih podjetjih zahteva posluh in odprtost do sprememb, ki se rodijo v glavah zaposlenih, sodelavcev, samostojnih inovatorjev in drugih strokovnjakov. Čeprav bo v prispevku naveden le en problem, gre v

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resnici za več problemov, ki so med sabo povezani kot celota, kar bo v prispevku upoštevano. Uporabljene metode sodijo v okvir deskriptivnega pristopa; to sta komparativna metoda in metoda deskripcije, ki omogočata spoznavanje razlike med posameznimi pojavi ali procesi.

Ključne besede: invencija, inovacija, inovacijski management, inovacijski procesi, gradbeništvo, strateške prednosti

## Innovation, competitive advantage of construction firms

### Abstract

*Innovation in construction companies are now one of the main factors of economic growth. Innovations are increasing labor productivity, improve economic efficiency and thus increase the internal limits of its growth. Innovations in construction companies is closely linked with the economy, and this is exactly where is the largest and most important innovation. Today, the successful construction companies are those that produce innovative products and services based on knowledge and expertise and therefore offer the quality that makes a lot of additional market value. The guiding idea of this paper, is that the innovation in construction companies requires attention and opening to changes. This ideas are born in the minds of employees, associates, independent inventors and other experts. Although, in this paper only one problem is mentioned, there are in fact several problems that are related to each other as a whole, which will be considered in the paper. The methods used, fall under the descriptive approach, named the comparative method and the method of description, that allow learning about the differences between individual phenomena and processes.*

*Keywords: invention, innovation, innovation management, innovation processes, construction, strategic advantages*



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## **Potrebni ukrepi za reševanje gradbenih podjetij v Sloveniji**

### **Povzetek**

Gradbena podjetja v Sloveniji so že nekje od leta 1991 neprestano izpostavljena nekoliko zaostrenim gospodarskim razmeram. V tem tranzitnem obdobju so najbolj trpela storitvena in proizvodna podjetja. Delovna sila je bila zelo draga, gradbena podjetja niso imela dovolj kapitala za prestrukturiranje in prilagajanje ter nenazadnje za tehnološko inovativno opremo, ki je velik strošek za podjetja, vendar pogoj za konkurenčnost, uspešnost in nadaljnji razvoj. Ko se je situacija nekoliko umirila, pa se je Slovenija odločila za pristop k evropski uniji in za prevzem evra, ki naj bi olajšal in izboljšal poslovanje vseh podjetij. Vendar pa se je izkazalo, da je vsaj na začetku povzročil več komplikacij, zapletov in negativnih presenečenj kot pozitivnih, tako, da so bila še posebej gradbena podjetja zopet izpostavljena turbulentnim razmeram. Ko pa se je situacija okrog evra nekoliko umirila in se je slovensko gospodarstvo nekoliko stabiliziralo se je poslabšal gospodarski položaj celega sveta, in k lažjemu poslovanju gradbenih podjetij prav gotovo ni pripomogla recesija s katero se soočamo danes. V Sloveniji danes ni gradbenega podjetja, ki se še ne bi soočilo s krizo v svojem poslovanju. Ravno zato so v prispevku raziskani vzroki in značilnosti krize v gradbeništvu prav tako pa tudi načini reševanja in predlagani optimalni izhodi iz krize.

Ključne besede: kriza, gradbeništvu, kriza gradbenih podjetij, vzroki za nastanek krize, preprečevanje krize, ukrepi za rešitev krize

## **Necessary arrangements for solving construction companies in Slovenia**

### **Abstract**

*Construction companies in Slovenia have been somewhere from 1991 constantly exposed to some harsj economic realities. In this transit period,*



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*the most compromising time was for service and manufacturing companies. The workforce was very expensive, construction companies did not have enough capital to restructure and adapt to technology and, finally, an innovative software, which is a huge cost to the company, but a prerequisite for the competitiveness, effectiveness and further development. When the situation somehow eased, Slovenia has decided to join the European Union and get the euro currency, which is to facilitate and improve performance of all businesses. However, it appeared that at least at the beginning it caused more complications and negative surprises than positive. So that is why we were, especially construction companies, once again exposed to turbulent conditions. When the situation somehow eased around the euro currency and the Slovenian economy somehow has stabilized, the economic situation worldwide deteriorated and facilitated the business of construction companies, what certainly did not help the recession we are facing today. In Slovenia today there isn't one construction company that is not facing a crisis in their business. Precisely for this reason this paper investigates the causes and characteristics of the crisis in the construction industry as well as the ways of solving the optimal and the proposed exit from the crisis.*

*Keywords: crisis, construction, construction companies crisis, the causes of crisis, crisis prevention, measures to tackle crisis*



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## Motivi za ustanovitev lastnega podjetja

### Povzetek

Vprašanje staranja prebivalstva je postalo prednostna naloga oblikovalcev politike v Evropi. Raziskave kažejo, da so se starejši zaposleni pripravljani izobraževati, vendar pa se ta populacija redko odloča za ustanavljanje lastnega podjetja. V nalogi raziskujem in analiziram dejavnike, ki vplivajo na odločitve starejših zaposlenih za ustanovitev lastnega podjetja. Nadalje ugotavljam, koliko poznajo zaposleni slovenske organizacije, ki so

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ustanovljene z namenom, da pomagajo pri ustanavljanju lastnega podjetja. Na slovenskem trgu dela zaznavamo pomanjkanje ponudbe delovnih mest. Število delovno aktivnega prebivalstva se znižuje. Ena od kvalitetnih možnosti za ustvarjanje novih delovnih mest je samozaposlitev, zato v nalogi raziskujem motive, ki zaposlenca motivirajo k ustanavljanju lastnih podjetij. Na podlagi analize dobljenih rezultatov predlagam smernice za razvoj podjetništva med starejšimi zaposleni.

Ključne besede: motivi, samozaposlovanje, starejši zaposleni, trg delovne sile, politika zaposlovanja

## Motives for starting their own businesses

### Abstract

*The issue of population ageing has become a priority to the European policy makers. The researches show that older employees are willing to educate, but this population rarely decides to start their own businesses. In the task I explore and analyze factors which have influence on the decision of older employees to start their own businesses. Furthermore, I explore how good are employees familiar with Slovenian organizations which are established in order to assist in setting up their own businesses. The Slovenian labor market perceived lack of job offers. The number of economically active population is decreasing. One of the potential options to create new workplaces is self-employment, which is the reason why do I explore motives that motivate employees to set up their own businesses. Basing on the analysis of the obtained results, I suggest guidelines for the development of entrepreneurship among older employees.*

*Keywords: motives, self-employment, senior employees, labor market, employment policy*



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## Model postopnega prehajanja v samozaposlitev

### Povzetek

Tehnološke rešitve zadnjih nekaj desetletij nam omogočajo boljšo kvaliteto življenja in omogočajo daljšanje življenjske dobe. S tem pa se pojavljajo v sodobnem gospodarstvu težave zaradi staranja prebivalstva, naravni prirastek prebivalstva in naraščanje brezposelnosti. Na podlagi empiričnih vrednosti izdelam projekcijo motivacije v obdobju trajanja delovne dobe. Dobljene rezultate uporabim za oblikovanje novega modela v katerem zaposleni postopno prehajajo iz sedanje zaposlitve v novo zaposlitev lastnega novo ustanovljenega podjetja. Z analiziranjem modela prikažem prednosti novega modela ter izdelam tabelo v kateri prikažem koristi za zaposlenca, organizacijo, gospodarstvo in družbene koristi. Model, ki ga predlagam, vključuje povečevanje delovne motivacije, avtonomnost starejših zaposlenecv, pospešuje razvoj podjetništva ter daje podlago za sinergijo med mladimi in starejšimi zaposleni.

Ključne besede: podjetništvo, avtonomnost, motivacija, absentizem, Q-Ageing

## Model of gradual transition to self-employment

### Abstract

*Technological solutions over the past few decades enable us to improve the quality of life and enable lengthening lifetime. In modern economy, this is causing problems of ageing population, natural increase of population and rising unemployment. On the basis of empirical values I make a projection of the motivation for the working life duration. The obtained results are used to create a new model in which the employees gradually move from the current job to new jobs created by their own new businesses. By analyzing the model, I show the advantages of the new model and create a table showing benefits of an employee, organization, economy and social benefits. Model, which I suggest includes increase of working motivation, autonomy of older employees, fosters the development*

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*of entrepreneurship and provides the basis for the synergy between young and older employees.*

*Keywords: entrepreneurship, autonomy, motivation, absenteeism, Q-ageing*



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## **Vpliv osebne prodaje na prodajo preko javnih naročil**

### **Povzetek**

Osebna prodaja je dominantna komponenta v trženjskem komuniciranju mnogih podjetij, predvsem tam, kjer se tržijo izdelki višjega cenovnega razreda, katerih uporaba je kompleksna in je najučinkovitejše orodje na kasnejših stopnjah nakupnega procesa, še posebno pri krepitevi preferenc, prepričevanju kupca in odločitvi za nakup, sploh pa tam, kjer se prodaja vrši preko javnih naročil. Živimo v času hitrih sprememb in hitrega tempa življenja. Podjetja iščejo razne načine kako dobro prodajati in kot velik uspeh se šteje že sam obstoj na trgu. V referatu bova s pomočjo študije primera prikazala, kakšen vpliv ima osebna prodaja na odločitev kupca, ki lahko naroča izdelke izključno preko javnih naročil in kakšne so pomanjkljivosti zakona o javnih naročilih ugotovljene skozi študijo primera.

Ključne besede: osebna prodaja, javna naročila, omejevanje konkurence

## **The impact of personal sales to sales through public procurement**

## Abstract

*Personal selling is the dominant component in the marketing communication of many companies, especially where they are marketed high-end products, whose use is complex and is the most effective tool in the later stages of the purchase process, especially in strengthen preferences, convincing the customer and to decide to purchase, even there, where the sales is made through tenders. We live in a time of rapid change and fast life tempo. Companies are looking for various ways how to sell and as a great success and is considered the very existence on the market. In the report will be with the help of case studies shown the impact of personal sale on customer who can order products exclusively through tenders and what are the shortcomings of the Law on Public Procurement identified through a case study.*

*Keywords: personal selling, public tenders, limiting competition*



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## **Organization and application crisis PR and its place in strategic management**

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### Abstract

*One of the basic organizational and functional elements of every organization integrated within society are the public relations-PR. Public opinion factor is among most important ones that directly affects the status of organization/institution/company in public and its normal functioning. The scope of the work is the public relations role in strategic management and it is based on the idea that crisis PR is one of the most important elements for resolving crisis in positive manner. The work presents organisational models and implementation of crisis PR. The public relations system and well positioned crisis PR platform are requirements for normal functioning of every socially responsible organization. Building up those two are therefore irreplaceable.*

*Keywords: crisis PR, audience, medias, communications, information*



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## Quality management system in trade

### Abstract

*The aim of marketing management is to satisfy the needs and desires of consumers. A lot of factors have influenced the consumers and their purchasing. Besides price and assortment factors there are requirements*

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*of consumers for the quality of a product. It means that a product should possess physical, chemical, designing, aesthetic, ecological and other desirable properties that should be expressed before the use of products. Because of that the quality in the theory and practice of management is beginning to affirm itself. This has been particularly expressed by the introduction of ISO 9000 which makes internationalisation of quality system and circulation of goods and services without "physical-fiscal-technical" barriers possible.*

*Keywords: internationalisation, trade, consumer, quality, marketing, management, ISO 9000(QMS), ISO 14000(EMS), TQM*



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## **Application of strategic management to small and medium - size enterprises**

### **Abstract**

*One of the indispensable items of a more efficient business activity of an enterprise in the market economy is the entrepreneurship itself. A high extent of market flexibility and low fixed costs represent an important determinant and a comparative advantage of the entrepreneurs and the small enterprises. The man's creativeness and entrepreneurship are most necessary to combine the inputs in a profitable way. A strategic reaction requires a strategic management. The ability of adaptation and its speed are crucial abilities necessary to the success of an enterprise in the modern economy. In the modern conditions of globalisation of the world market, all*

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*enterprises will be forced to, in order that they could exist and develop themselves, function like entrepreneurs. The existence of the new business enterprisings will require the strategies and practices in accordance with the ecologic requirements and the requirements of a maintainable development.*

*Keywords: strategic management, small and medium-size enterprises, entrepreneurship, competitiveness*



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## Razbremenilna logistika

### Povzetek

Marketinški teoretiki in praktiki so toliko okupirani s spodbujanjem in promoviranjem novih potreb, da so pozabili na vprašanje fizične distribucije proizvodov in storitev. Z drugimi besedami oskrbna stran marketinga je že predolgo zanemarjena. Iz tega razloga je danes v svetu zelo popularno razpravljati o logistiki, saj so vodilni v podjetjih sprevideli, da je potrebno bolje organizirati tudi drugo polovico marketinga - logistiko. Upravljanje z logistiko je usmerjeno predvsem v pridobivanje konkurenčnega položaja s pomočjo nižanja stroškov in fleksibilnostjo pri oskrbi kupcev. Upravljanje z logistiko je resen managerski poklic. Skozi logistične kanale dejansko potekajo informacije od dobavitelja do kupca zelo učinkovito in zanesljivo. Seveda je bistvena pri tem dostava blaga oz. zadovoljevanje generiranih potreb s strani prvega dela marketinga. Okolje in logistika sta zelo povezana, saj je logistika lahko eden od generatorjev škodljivih vplivov na okolje. Z ustrezno organiziranostjo logistike lahko veliko pripomoremo k ohranjanju okolja. Vsekakor bo potrebno v prihodnosti vedno več pozornosti namenjati krožnemu blagovnemu toku, kjer bomo že pri projektiranju novih izdelkov morali razmišljati o procesih razbremenjevanja okolja in razbremenilni logistiki.

Ključne besede: oskrbne verige, upravljanje logistike, marketing, blagovni tok, ekologija



## Reverse logistics

### Abstract

*Marketing theorists and practitioners have so many occupied by encouraging and promoting the new needs that they forget to question the physical distribution of products and services. In other words, Supply side of marketing is already too long neglected. For this reason, it is now very popular in the world to discuss the logistics, they are the leaders in business understand that it is necessary to better organize the second half of the marketing - logistics. Logistics Management is primarily aimed at obtaining a competitive position through cost reductions and flexibility in customer care. Logistics Management is a serious managerial career. Through the logistics channels actually carried information from supplier to buyer is very efficient and reliable. Of course it is essential to the delivery of goods or. meet the needs generated by the first part of marketing. Environment and logistics are closely related, since logistics is one of the generators can be harmful impact on the environment. With proper organization of logistics may greatly contribute to preserving the environment. Certainly be necessary in the future more and more attention to a circular flow of cargo, where we have to design new products should think about the processes disburdening environmental and reverse logistics.*

*Keywords: supply chain, logistics management, marketing management, material flow, ecology*



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**Še en korak h globalizaciji  
mednarodnega poslovanja:  
akreditacija v Ruski federaciji**

## Povzetek

Globalizacijski procesi postavljajo nove izzive in smernice razvoja za današnji poslovni svet, spreminjajo poslovne modele podjetij in so glavni razlog za vstop podjetij na tuje trge. Vse več slovenskih podjetij usmerja svoje poglede proti obnavljajočemu velikanu, Ruski federaciji. Ruski trg je eden najbolj odprtih in konkurenčnih trgov na svetu. Rusko tržišče je tradicionalen trg za slovenska podjetja oz. perspektiva sodelovanja z Rusko federacijo za slovenska podjetja tudi v prihodnosti. Odnosi med državama so še bolj okrepljeni zaradi aktivnega sodelovanja Gospodarske zbornice Slovenije z Gospodarsko zbornico Ruske federacije. Gospodarska zbornica Ruske federacije spodbuja in ustvarja ugodne pogoje za razvoj in mednarodno sodelovanje ruskega gospodarstva in njegovo vključitev v svetovni gospodarski sistem. Kljub svoji pomembnosti in vplivu na delovanje v sferi ruskega gospodarstva je Gospodarska zbornica Ruske federacije slabo poznana.

Ključne besede: Globalizacija, gospodarsko sodelovanje, Ruska federacija, Gospodarska zbornica, akreditacija

## Another step to the international globalisation of business: accreditation in the Russian federation

### Abstract

*Globalisation processes present new challenges and new guidelines for the modern business environment, change the previous business models and are the main reason for the companies' entrance into the foreign markets. More and more Slovene companies are looking towards the markets of a redeveloping giant, the Russian federation. The Russian market is one of the most open and competitive ones in the world. It is a traditional market for Slovene companies and prospective also for the co-operation between Slovene and Russian companies in the future. The relations between the two countries have been strengthened by the chambers of commerce from both countries. Chamber of Commerce of the Russian federation enforces and creates conditions for the development and international co-operation of Russian companies and their inclusion into the international economy. Despite that it is not a well-known organisation.*

*Keywords: globalisation, co-operation between countries, Russian federation, chamber of commerce, accreditation*



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## **Developing a mechanism of compliance of divergent interests when creating new industrial complexes**

### **Abstract**

*The given paper analyzes divergent interests of participants of large-scale investment projects implemented in those areas of Siberia having industrial forces slightly developed - companies, regions and the government. Following the course on sustainable development through realization of a row of new projects to a large extent depend on the economic strategies of business on the territory and their parity with nationwide interests. On the case of Boguchanskoye energy metallurgical association (BEMA) the effects of transnationalization of the main investors' interests are assessed. A simulation of these objects functioning until 2040 year was held on. For the purposes of this research we undertook injecting into the block of commercial viability of simulation model some additional variables reflecting intentions of the companies concerning their predicted profits. Finally, with the usage of some elements of game theory it is shown that cooperation between key participants might greatly increase their benefits compared to the case of independent decision-making.*

*Keywords: large-scale investment project, reconciling divergent interests, simulation model, decision-making*



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## **Odnos slovenskih uporabnikov do marketinških akcij v socialnem omrežju Facebook**

### **Povzetek**

V zadnjih dveh desetletjih najbrž na nobenem področju ni bilo tako velikega napredka, kot na področju informacijske tehnologije. Na področju marketinga, so se v tem času, predvsem zaradi neverjetnega tehnološkega napredka, pokazale številne nove možnosti, kako prodajna sporočila prenesti do čim širšega kroga potencialnih kupcev. Podjetja se vedno bolj poslužujejo socialnih omrežij kot enega izmed marketinških orodij in v te aktivnosti vlagajo čas in denar. Namen prispevka je ugotoviti, kako uporabniki dojemajo marketinške akcije na Facebooku, cilj pa s pomočjo ankete priti do podatkov katera marketinška orodja so uporabnikom bližja. S pomočjo ankete med uporabniki Facebooka, sem prišel do ugotovitve, da so na Facebooku potencialno bolj učinkovite skupine oziroma profili, v katere se uporabniki vključijo prostovoljno, kot pa sponzorirano oglaševanje, ki je uporabnikom na nek način vsiljeno. Glavni motiv za vključitev v skupino je seznanjanje z novostmi, na drugem mestu pa spremljanje cenovnih in drugih akcij. Ne glede na vse, uporabniki Facebooka, ki so vključeni v skupino niso zvesti kupci produktov te skupine, ampak kupujejo tudi pri neposredni konkurenci.

Ključne besede: internet, marketing, socialno omrežje, oglaševanje, Facebook

## **Perceptions of Slovenian users to marketing campaigns on Facebook**

### **Abstract**

*In the last two decades, there has probably been no field in which the progress made has been as big as it has been in the field of information*

### Aktualni vidiki podjetništva in trženja

*technology. In the field of marketing, mainly due to the incredible technological advances, new ways of how to transfer sales messages to the widest possible circle of potential buyers have emerged. Companies are increasingly using social networks as one of the marketing tools and are investing time and money in those activities. The aim of this paper is to determine how users perceive marketing campaign on Facebook, with the goal to obtain data, which marketing tools are closer to users. A questionnaire survey among users of Facebook demonstrated, that Facebook groups or profiles, in which users are included voluntarily, are potentially more effective than sponsored advertising, which is in some way forced upon the users. The main motive for inclusion in a certain group is monitoring the innovations, and the second most important motive is to get innovation information and to monitor pricing discounts and other actions. Whatever the case, Facebook users who are involved in a group are not loyal customers of this group products, but also buy from direct competition.*

*Keywords: internet, marketing, social networking, advertising, Facebook*



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## Trženje blagovnih znamk v socialnih omrežjih

### Povzetek

Socialna omrežja so v zadnjem obdobju postala pravi hit, zato so seveda tudi podjetja oziroma lastniki blagovnih znamk zgrabili priložnost in jih začeli uporabljati kot marketinška orodja. Različna socialna omrežja so primerna za zasledovanje različnih ciljev, nagovarjanje različnih ciljnih skupin, potrebno pa je seveda posameznemu omrežju prilagoditi tudi orodja oziroma načine komunikacije z uporabniki. Glavna prednost, ki jo imajo z vidika marketinga socialna omrežja pred drugimi mediji, je možnost direktne komunikacije z uporabniki oziroma uporaba marketinga od ust do ust, ki je dokazano eden od najuspešnejših oziroma najučinkovitejših marketinških pristopov. Namen marketinga v socialnih omrežjih ni vzpodbuditi impulznega nakupa (razen v primeru plačanega oglaševanja),

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ampak predvsem grajenje odnosa s potencialnimi kupci. Zato so socialna omrežja še posebej primerna za trženje in promocijo blagovnih znamk. Socialna omrežja niso primerna samo za B2C podjetja, ampak lahko s pravilnim pristopom konkretne rezultate dosegajo tudi B2B podjetja, seveda pa morajo izbrati pravo socialno omrežje in pravilen pristop, oziroma prave načine marketinških aktivnosti.

Ključne besede: internet, marketing, komunikacija, socialno omrežje, blagovna znamka

## Building a brand through social media marketing

### Abstract

*Social networks have recently become a big hit, so of course companies and brand owners seized the opportunity and started using them as marketing tools. Different social networks are suitable for the pursuit of different objectives, and for targeting different target groups; it is therefore necessary to adapt the tools and the methods of communication to a specific social media. The main advantage of social media marketing to other media, is the possibility of direct communication with users and the use of word of mouth marketing, which is demonstrated to be one of the most successful and most effective marketing approaches of all. The purpose of social media marketing is not to encourage impulse buying (except for paid advertising), but rather to build relationships with potential customers. Therefore, social networks are especially suited for marketing and promotion of brands. Social networks are not only suitable for B2C business, but may be a very good approach and might give concrete results for B2B business; under condition that the appropriate social network, the right approach, as well as the right way of marketing activities are chosen.*

*Keywords: internet, marketing, communication, social networks, brand*



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## **Dinamika v oskrbovalnih verigah**

### **Povzetek**

Oskrbovalne verige sestavljajo člani, ki so med sabo bolj ali manj povezani. Bistveno pri tem je, da podjetja v verigi delujejo kot tim, da bi zagotovila čim boljši servis za kupca. Naslednji cilj oskrbovalne verige je doseči čimbolj učinkovito izrabo virov in časa. Sodobne informacijske tehnologije podjetjem omogočajo hiter prenos informacij med njimi, kar jim zagotavlja večjo odzivnost. Pri izgradnji oskrbovalne verige morajo podjetja začeti najprej pri sebi. V prvi vrsti morajo namreč organizirati učinkovite procese med funkcijami, ki dejansko predstavljajo osnovne člene verige. Zaradi tega je pri organiziranju oskrbovalne verige potrebno doseči takšno organizacijo v osrednjem podjetju, ki bo bolj procesna in manj funkcionalna. Šele, ko je podjetje ustrezno notranje integrirano, lahko nadaljuje z integracijo navzven. Oskrbovalne verige niso statične, temveč se spreminjajo, saj se vseskozi prilagajajo razmeram na trgu. Upravljanje oskrbovalne verige zahteva koordinacijo podjetij v celotni verigi. Partnersko sodelovanje jim omogoča boljše načrtovanje potreb, ustrezen nadzor nad zalogami in natančnost pri dobavah izdelkov. Optimizacija procesov med partnerji v verigi omogoča njeno večjo fleksibilnost. Oskrbovalne verige se tudi vse bolj globalizirajo. Podjetja se tako povezujejo z vse bolj oddaljenimi dobavitelji in kupci, kar predstavlja pred njih nove zahteve in izzive. Zaradi sklepanja novih strateških zaveznih se na drugi strani pogostokrat trgajo partnerstva z lokalnimi podjetji. Zato morajo biti podjetja pri vstopanju v globalne oskrbovalne verige še kako previdna, da ne bi v iskanju kratkoročnih prednosti izpustila iz rok priložnosti zagotavljanja konkurenčne prednosti na dolgi rok.

Ključne besede: oskrbovalne verige, globalizacija, procesi, partnerstvo, logistika

## **The dynamics of supply chains**

### **Abstract**

*Supply chains consist of different links, which are more or less interconnected. What is essential here is the fact that companies in such supplies chains act as a team in order to provide the best possible service for the customer. The next objective of the supply chain is to achieve as efficient use of resources and time as possible. Modern information*

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*technologies allow the companies to quickly transfer information among them, thus providing them with greater responsiveness level. When forming such supply chains the companies must firstly start with themselves. In the first place, they must, namely, organize efficient processes among functions that actually form the basic links of the chain. Therefore, when organizing the supply chain, it is necessary to achieve such organization in the central company, which will be more procedural and less functional. Only when the company has been suitably integrated on the internal side, it may proceed with integration on the outside. Supply chains are not static, but are changing, as they are constantly adapting to market conditions. Supply chain management requires coordination of companies throughout the entire chain. Partner cooperation allows them to better plan the needs, proper control of inventories and accuracy of deliveries of products. Optimization of processes among partners in the chain allows greater flexibility of these chains. In addition, supply chains are increasingly globalizing. Thus, the companies integrate with increasingly distant suppliers and customers, making them face new requirements and challenges. Due to entering into new strategic alliances, on the other hand partnerships with local companies often break. Therefore, when entering into global supply chains companies must be very careful, when searching for short-term advantages, not to miss the opportunity of ensuring a competitive advantage on the long term.*

*Keywords: supply chains, globalization, processes, partnership, logistics*



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# Kompetence slovenskih managerjev in njihov vpliv na strukturo organiziranosti

## Povzetek

Namen prispevka je predstaviti pomen in vlogo kompetenc vodilnih slovenskih managerjev in njihovo povezanost s sodobnimi oblikami organiziranosti. V prispevku podajamo rezultate raziskave, ki smo jo opravili na vzorcu 1537 vodilnih managerjev slovenskih srednjih in velikih podjetij, s katero smo želeli ugotoviti statistično povezanost in vpliv managerskih kompetenc na izbiro strukture organiziranosti. Pri tem smo se osredotočili na pomen in vlogo vodstvenih veščin (t. i. soft skills). Na podlagi izvidov ankete, na katero je odgovorilo 102 slovenskih vodilnih managerjev ugotavljamo, da so managerske kompetence statistično značilno manj razvite pri managerjih, ki vodijo podjetja s tradicionalnimi funkcijskimi organizacijskimi strukturami. Ugotovitve iz raziskave so koristne za vse tiste, ki se ukvarjajo s planiranjem, organiziranjem, vodenjem in kontroliranjem organizacij.

Ključne besede: kompetence, management, podjetje, raziskava, strukture organiziranosti

## Competences of Slovene managers and their influence on the organizational structure

## Abstract

*The purpose of this paper is to present the significance and the role of competences of the leading Slovene managers and their connection to modern forms of organization. In the paper we present the results of the research that has been carried out on the sample of 1537 leading managers of Slovene middle and big companies with which we have tried to establish statistical connection and influence of managerial competences on the choice of structure of organization. We have focused on the significance and the role of managerial skills (soft skills). Based on the*

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*results of the questionnaire, answered by 102 Slovene leading managers, we establish that managerial competences are statistically characteristically less developed in managers leading their companies with traditional functional organizational structures. Findings of the research are of importance for all dealing with planning, organization, management and control of organizations.*

*Keywords: competences, management, company, research, structures of organization*



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## Zadovoljstvo zaposlenih z motivacijo

### Povzetek

Vsi se strinjamo, da bolj motivirani zaposleni dosegajo boljše rezultate kot manj motivirani zaposleni. Podjetnike v današnjem (kriznem) času predvsem zanima, kako povečati storilnost oziroma motivacijo zaposlenih? Zato smo naredili raziskavo na priložnostnem vzorcu 1282 anketiranih prebivalcev Savinjske statistične regije. Ugotavljali smo pomembnost in zadovoljstvo s 17-imi različnimi motivacijskimi dejavniki. Ugotovili smo, da je najpomembnejši motivacijski dejavnik zaposlenih še vedno plača (srednja vrednost (SV): 4,24), najmanj pomemben motivacijski dejavnik pa je nudenje posebnih ugodnosti (službeni avto, telefon ...) zaposlenim (SV: 3,40). Prav tako ugotavljamo, da so zaposleni najmanj zadovoljni s posebnimi ugodnostmi (službeni avto, telefon ...), ki jim jih lahko nudi podjetje (SV: 2,91), najbolj pa so anketiranci zadovoljni s sodelavci, s katerimi delajo (SV: 3,73). Prav tako smo ugotovili, da obstaja pomembna razlika ( $F: 7,751$ ;  $Sig.: 0,000$ ) v zadovoljstvu s plačo glede na stopnjo izobrazbe. Najbolj izobraženi so najbolj zadovoljni s plačo, najmanj zadovoljni z višino plače pa so najmanj izobraženi delavci. Največjo napetost oziroma razliko med pomembnostjo in zadovoljstvom z motivacijo predstavlja višina plače. Višina plače je zaposlenim glavni motivator za delo (rang 1), z njo pa so zaposleni zelo nezadovoljni (rang 15).

Ključne besede: motivacija, motivacijske teorije, zaposleni, zadovoljstvo, plača

## Employee satisfaction with motivation

### Abstract

*We all agree that more motivated employees achieve better results than less motivated ones. Businessmen in today's (turbulent) time are mostly concerned how to increase productivity or employee satisfaction. Therefore we have done a research on an occasional sample of 1282 residents of Savinje statistic region. We have been determining the importance and satisfaction of 17 different motivational factors. We have discovered that the most powerful employee motivational factor is still payment (average value of 4.24), while the least important factor is offering special benefits (work car, phone ...) to employees (average value of 3.40). We have also discovered that employees are the least satisfied with special benefits, offered by the company (average value of 2.91), while they are the most satisfied with coworkers (average value of 3.73). We have also discovered a significant difference ( $F: 7.751$ ;  $Sig.: 0.000$ ) in payment satisfaction based on the level of education. The most educated are the most satisfied with their payment, while the least educated are the least satisfied. The biggest tension or difference between importance and satisfaction with motivation is the payment amount. This amount is the main work motivator (rank 1), and employees are very unsatisfied with it (rank 15).*

*Keywords: motivation, motivational theories, employees, satisfaction, payment*



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## Frontier regions of Asian part of Russia: specific features of sustainable development

## Abstract

*Frontier regions are strategic important for the whole of country. Each of these regions has specific characteristics, different potential and level of economic development. Borders with other countries influence these regions. Generalization and analysis of existent approaches shows that all frontier regions have general features. They are: close connecting with regions of neighboring states, interpenetration of economic activities, frontier trade, migration of human recourses, low level of infrastructure, problems with customs and legal rules, necessity to keep balance between intensifications integration and conservation of territorial integrity of country. Also frontier location influence on specific of sustainable development.*

*Keywords: Asian part of Russia, frontier regions, economic development, integration, sustainable development*



## **Izzivi na področju financ, računovodstva in bančnega sektorja**

Challenges in finance,  
accounting and banking

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## **Potreben nivo uporabnikovega teoretičnega predznanja za optimalno uporabo spletne programske rešitve za vodenje računovodstva miniMAX**

### **Povzetek**

Uvedba informacijske tehnologije je popolnoma spremenila način dela in organizacijo računovodske funkcije v organizacijah. Zato mora dovršen računovodski informacijski podsistem, ki je dejansko namenska programska rešitev omogočati celovito podporo pri poslovanju organizacije. Trenutno gre razvoj namenske programske opreme za vodenje računovodstva pri mikro in malih podjetjih v smeri delovanja po principu računalništva v oblaku. Prva takšna rešitev razvita v Sloveniji je bila spletna aplikacija miniMAX. Tekom raziskave, ki sem jo izvedel preko praktičnega testiranja uporabe omenjene programske rešitve sem želel ugotoviti potreben nivo uporabnikovega računovodskega predznanja vsebine za nemoteno delo s programom. Ugotovil sem, da navkljub številnim programskim avtomatizmom in enostavnosti programske rešitve za uporabo, slednja zahteva od uporabnika ustrezno teoretično poznavanje vsebine za nemoteno in optimalno delo. Slednje je izrazito predvsem pri nastavitvi ustreznih obračunskih parametrov.

Ključne besede: Računovodski informacijski podsistem, računalništvo v oblaku, spletna programska rešitev miniMAX

## **Necessary level of user`s theoretical prior knowledge for optimal use of online software solutions for management accounting miniMax**

## Abstract

*The introduction of information technology has completely changed the way people work and also the organization of accounting functions in different companies. Therefore, a sophisticated accounting information subsystem, which is actually a purposely used software solution must provide a full business support for the company. Currently the software developing for the management of accounting at the micro and small enterprises is going in the direction of so called cloud computing. The first such solution developed in Slovenia was the miniMax web application. During the research I have made through practical testing of the use of this software solution, I wanted to determine the user's required level of prior knowledge of the accounting topics needed for the smooth operation of the program. I have found that despite the numerous automatisms of the program and ease of using the software solutions, relevant theoretical knowledge of the accounting contents are needed for the smooth and optimal use of the program. The latter is also especially needed in the settings of the account parameters.*

*Keywords: accounting information subsystem, cloud computing, web software solution miniMax*



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## **Ali je cena zlata previsoka?: alternativne oblike naložbe premoženja**

### Povzetek

S tem člankom nameravam opozoriti na nujnost širokega pogleda na ustvarjanje premoženja, opozoriti na zmanipuliranost svetovnega finančnega trga in na nevarnosti, ki pretijo na nas zaradi tiskanja velikih količin papirnatega denarja brez realne osnove in realnega kritja. Veliko ljudi v vsakdanjem življenju in preko medijev prisega, da je vrednost zlata precenjena, da je možen samo padec vrednosti, korekcija navzdol.

Nekateri analitiki trdijo, da je vlaganje v zlato staromodno, ker ne prinaša obresti in dividend. Po drugi strani, pa nismo dosegli niti polovice zgodovinsko najvišje vrednosti tako imenovanega »indeksa strahu«, to pa je matematični prikaz trenutne vrednosti zlata, glede na vrednost ene unče zlata, količine vsega denarja v obtoku in vseh zlatih rezerv v ZDA. Vsi ti pokazatelji napeljujejo na zaključek, da obstaja velika verjetnost, da bo vrednost zlata v prihodnosti še rastle. Tako se še splača investirati v zlato, kljub drugačnemu mnenju medijev.

Ključne besede: zlato, zlati standard, denar, realna vrednost, indeks strahu, zlate palice, naložba, ohranjanje vrednosti

## Is the price of gold too high?: alternative forms of assets investment

### Abstract

*In this article I would like to emphasise the necessity of a broad view of the fortune making and to stress the manipulated nature of world financial market as well as the dangers we are exposed to due to printing large quantities of paper money without real basis and real backing. Many people in common life and in the media claim that the value of gold is overestimated, and that only value decrease is possible, a downwards correction. Some analysts claim that investments in gold are old-fashioned since they do not bring any interest and dividends. On the other side, we have not yet reached a half of the historically highest value of the so called Fear Index. Fear Index is a mathematical presentation of current gold value related to the price of one ounce gold, quantity of all the money in circulation and all gold reserves in the USA. All these indicators let assume a big probability that the value of gold in the future is going to rise. Despite different opinion shared by the media, it is still profitable to invest in gold.*

*Keywords: gold, gold standard, money, real value, fear index, bullion, investment, conservation of value*



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## Kapitalska neustreznost – rak rana blagovnih producentov

### Povzetek

Avtor v svojem prispevku obravnava problem kapitalske neustreznosti gospodarskih subjektov, ki je zaradi njihovega pretiranega preteklega zadolževanja postala danes prava rak rana in jim preprečuje nadaljnjo rast. Avtor si zastavlja preprosto vprašanje: kako se izvleči iz takega neugodnega ekonomskega položaja, ki je že marsikaterega blagovnega producenta pripeljal do brezizhodnosti? Avtor tega prispevka najprej poskuša pojasniti s povsem teoretičnega vidika pojem kapitalske neustreznosti, oziroma jo z relevantnimi kazalniki ustrezno definirati, da bi lahko potem v tretjem delu s praktičnim primerom na delniški družbi X podkrepil svoje teoretične opredelitve. V drugem delu obravnava genezo nastanka kapitalske neustreznosti z orisom njenih posledic na tekoče in prihodnje poslovanje blagovnega producenta, v zadnjem delu pa razgrne in podrobneje predstavi možne ukrepe za izboljšanje njegove kapitalske strukture. Med njimi podrobneje obravnava rekapitalizacijo večjih blagovnih producentov, ki lahko zaradi svoje jasno opredeljene vizije, definirane strategije, perspektivnosti proizvodnih programov in svoje dobre umeščenosti na tržišču ter ne nazadnje zaradi uspešnega menedžmenta postanejo zanimiva tarča predvsem finančnih investitorjev. Avtor se pri tem osredotoči na problem vrednotenja podjetja, na določitev njegove vrednosti (enterprise value) in na izračun premije in pravice vpisa in dodelitve.

Ključne besede: kapitalska neustreznost, vzvod, rekapitalizacija, vrednost podjetja, premija, pravica vpisa in dodelitve

## Capital inadequacy – cancer wound of commodity producers

### Abstract

*The author treats in his paper a problem of the capital inadequacy of the commodity producers which has become a real cancer wound owing to their excessive borrowing in the past. The author of this paper poses himself a simple question: how can a commodity producer drag himself out of this unpleasant economic situation, which has already pushed a lot of*

*commodity producers into a cleft stick? The author of this paper tries, firstly, to clarify from a fully theoretical perspective a notion of capital inadequacy, and to define it properly with the relevant financial ratios, as he can later in the third part support his theoretical thesis with an empirical case of the stock company X. In the second part of the paper, the author deals with the genesis of the occurrence of capital inadequacy with description of its consequences and impact on current and future business operations of a commodity producer. In the last part of his paper, the author lays open and represents more in detail a set of possible measures for improving its capital structure. Among these measures he pays special attention to the recapitalization of bigger commodity producers who can become an interesting target mainly for the financial investors for the sake of their clearly defined vision, strategy, perceptiveness of their products and because of their good market position, and last not least owing to their successful management. The author focuses on the problems how to determine the enterprise value, how to calculate a share premium and a subscription right.*

*Keywords: capital inadequacy, leverage, recapitalization, enterprise value, share premium, subscription right*



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## **The financial risk assessment of Romanian companies running in energy industry: the impact on return on equity**

### **Abstract**

*For financing its activity, a company can use either its own resources or borrowed resources. These financial sources have different costs and their coverage has consequences on the yield obtained and on the value of the*

*firm. Thus, the shareholders' equity is riskier and therefore more expensive for the company. Yet, the company is not legally obliged to repay the shareholders, so that equity does not cause a pressure on company's results. Borrowed capital has, however, a certain cost established by the loan agreement, and must be paid regardless of results. In these circumstances, the uncertainty of obtaining satisfactory results allowing cover the cost of capital used generates the financial risk for a firm. Starting from these theoretical issues, in this article, a study of financial risk faced by six Romanian companies running in energy industry is made. In order to assess the financial risk, we used the degree of financial leverage, calculated as a coefficient of sensitivity. It has also been calculated the financial leverage effect in order to capture the impact of borrowed capital on the return on equity.*

*Keywords: financial risk, degree of financial leverage, leverage effect, energy industry, return on capital employed, return on equity*



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## **The analysis of financial structure of Romanian companies under the influence of economic crisis**

### **Abstract**

*The paper aims to analyze the financial structure of four Romanian companies listed on Bucharest Stock Exchange. All four companies run in the energy industry. The data required for analysis were extracted from the annual financial statements of these companies. The purpose of the article is highlighting the evolution of the financial structure ratios during 2007–2010. This period includes two years of downturn for Romanian economy (2008 and 2009) and two years of economic growth (2007 and 2010). After making the study, we found how the economic crisis that affected dramatically the Romanian business environment in recent years has*

*influenced the funding behavior of the firms. Assumptions set out in the early analysis focused on the possibility of obtaining two situations: increased borrowing for companies with a bad financial position (due to inability to repay loans at maturity) and reduced indebtedness for companies with cash and which no longer needed large borrowed funds. The study made on the four companies (which are among the largest in this industry) showed a surprising situation. The economic crisis did not dramatically affect the financial position of these companies, as we could not see a unitary trend in the evolution of the financial ratios studied. This was due to many factors, different from one company to another.*

*Keywords: financial structure, economic crisis, financial ratios, bank loans, debts, equity, capital employed*



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## **Accounting regulation for small and medium sized enterprises in Slovenia and Croatia**

### **Abstract**

*Small and medium-sized enterprises (SMEs) in Slovenia and Croatia form a considerable share in the total number of enterprises. Accounting regulation for these enterprises in both countries is based on the accounting Directives, International financial reporting standards (IFRS) and national financial reporting standards. The goal of this paper is to discuss and explain the main differences of accounting regulation in these countries and to define requirements which are based on different rules in national financial reporting standards. The similarities and differences between requirements in IFRS for SMEs and national financial reporting*

*standards which are applied in these countries are also discussed in this paper.*

*Keywords: small and medium sized enterprises, IFRS for SMEs, financial reporting, accounting harmonization for SMEs, accounting regulation*



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## **Ali lahko davčni sistem v Sloveniji pripomore k izhodu podjetij iz sedanje gospodarske krize**

### **Povzetek**

Ena izmed najpomembnejših in hkrati najtežjih nalog ekonomske politike vsake sodobne države je pravična določitev davčne obveznosti (davčnega bremena), ki bi bila v skladu z ekonomskimi sposobnostmi davčnih zavezancev. Družbene in ekonomske posledice uvedbe davkov in drugih obveznih javnih dajatev so številne ter se odvijajo v času njihovega delovanja in tudi po preteku tega časa. Vsak davek in vsaka vrsta javnih izdatkov ima svoje učinke na davčne zavezance, ki posledično vplivajo na njihovo ravnanje in odločanje. Država Slovenija je v zadnjem obdobju sprejela nekatere javno finančne ukrepe v obliki sprememb obstoječe zakonodaje in predlogov nove zakonodaje za izboljšanje gospodarskega in finančnega položaja malih in srednje velikih podjetij (v nadaljevanju MSP). Ti ukrepi pa v celoti ne dosegajo svojih ciljev in zato ne zadovoljujejo ta segment gospodarstva. MSP predstavljajo pri nas nad 90% vseh podjetij. Finančni položaj MSP je v sedanjem času sedanje gospodarske in finančne krize specifičen in veliko bolj obremenjen z negativnimi posledicami sedanje krize kot ostali del gospodarstva.

**Ključne besede:** davek, davčni zavezanec, zakonodaja, finančna kriza

## Can the tax system in Slovenia help companies to find a way out from the current economic crisis

### Abstract

*One of the most important and also most difficult tasks of economic policy of every modern country is fair determination of tax liability (tax burden), which would be in line with the economic ability of taxpayers. Social and economic consequences of the introduction of taxes and other compulsory charges levied are numerous and are held at the time of their operation and also upon expiration of that period. Every tax and any type of public spending have its effect on taxpayers, which in turn affect their behaviour and decision-making. Country Slovenia has recently adopted a number of public financing measures in the form of amendments to existing legislation and some proposals in the new legislation in order to improve the economic and financial situation of small and medium-sized enterprises (hereinafter referred to as SMEs). However, these measures do not fully achieve their objectives and therefore do not satisfy this segment of the economy. Small and medium-sized enterprises in our region account for 90% of all companies. The financial situation of small and medium-sized companies in the current time period of the current economic and financial crisis is much more specific and loaded with the adverse effects of the current crisis than the rest of the economy.*

*Keywords: tax, taxpayer, legislation, financial crisis*



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## Poročanje o družbeni odgovornosti na spletnih straneh slovenskih bank

## Povzetek

Družbena odgovornost podjetij postaja v zadnjih letih vse pomembnejša tema svetovnega gospodarstva in s tem tudi slovenskega gospodarstva. Čeprav ne obstoja enotna definicija kaj pomeni družbeno odgovorno ravnanje, pa čedalje več podjetij deluje odgovorno do družbenega in naravnega okolja, saj v tem vidijo tudi svojo konkurenčno prednost. V članku se bomo omejili na družbeno odgovorno ravnanje bančnega sektorja v Sloveniji. Družbeno odgovornost vključujejo banke v svoje poslovanje predvsem zato, ker želijo izboljšati svojo podobo in verodostojnost, okrepiti legitimnost banke, zadovoljiti potrebe čedalje zahtevnejših strank. Pri raziskavi bomo preučevali spletne strani slovenskih bank z vidika poročanja o družbeni odgovornosti ter skušali ugotoviti, kateri so najbolj pogosta poročanja o družbeni odgovornosti ter kateri dejavniki vplivajo na to poročanje.

Ključne besede: poročanje o družbeni odgovornosti, banke, spletne strani, regresijska analiza, trajnostni razvoj

## Internet reporting of corporate social responsibility of the Slovenian banks

### Abstract

*Corporate social responsibility is becoming an increasingly important topic in the world economy and hence the Slovenian economy. Many companies are responsible to the social and natural environment, because they see this as their competitive advantage. In this article we will limit to the social responsibility of the banking sector in Slovenia. Banks include social responsibility in their business, because they want to improve their image and credibility, strengthen the legitimacy of companies and meet increasingly sophisticated needs of customers. In the study we looked at the website of Slovenian banks in terms of reporting on corporate social responsibility and trying to figure out which are the most frequent reporting on corporate social responsibility, and what factors affect this report.*

*Keywords: corporate social responsibility, banks, web sites, regression analysis, sustainable development*



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## **Obdavčitev vodnih plovil kot sestavine premoženja v Sloveniji v povezavi z navtičnim turizmom**

### **Povzetek**

Vodno plovilo je eno izmed oblik premoženja fizične ali pravne osebe in je obdavčeno z davkom na vodna plovila. Namen prispevka je predstaviti in raziskati, kakšen je sistem obdavčitev vodnih plovil kot premoženja fizične ali pravne osebe v povezavi z navtičnim turizmom. Raziskava temelji na zbiranju sekundarnih podatkov in uporabi metod proučevanja, deskripcije in dedukcije. Slovenija je v zadnjih letih namenila posebno pozornost obdavčitvi vodnih plovil, saj ima od leta 2007 poseben zakon, s katerim so obdavčena plovila glede na velikost, moč in starost. Najbolj so obdavčeni lastniki plovil z močnejšim motorjem. Ugotavljamo, da je slabost tega zakona, da ni davka, ki bi vodna plovila obdavčil glede na njihovo vrednost. Navtični turizem vpliva tudi na velikost pobranega davka. Med stalnimi plovili v Sloveniji prevladujejo plovila v velikosti od 10 do 12 metrov, ki lahko dosežejo že vrednost nepremičnine. Vodno plovilo je ena od luksuznih sestavin premoženja, zato je v prihodnje lahko izziv proučevanje vprašanj o večji obdavčitvi te vrste premoženja v Sloveniji.

**Ključne besede:** davek na premoženje, davek na vodna plovila, navtični turizem, davčno pravo

## **Taxation of water wessels in Slovenia as a form of property in connection with nautical tourism**

### **Abstract**

*A water vessel is one of the forms of property, whether natural or legal persons, and subject to tax. The purpose of this paper is to present and*



**Izzivi na področju financ, računovodstva in bančnega sektorja**

*explore possibility of the taxation system of water vessel as a property of a natural or legal persons in connection with nautical tourism. The survey is based on the collection and use of secondary data analysis techniques, description and deduction. Slovenia has in recent years paid particular attention to the taxation of vessels, and since 2007 it has a special law, which vessels are taxed according to size, engine power and age. Most taxed vessels owners are theirs with a stronger vessel engine. We note, as the weakness of this Act, that there is no tax to water vessels based according to their value. Nautical tourism also has a great influence on the size of the tax collected. Water vessels predominant in Slovenian ownership are ranging in size from 10 to 12 meters, and their values can easily exceed a value of mid size house. A water vessel is one of the luxury elements of property, so it can be a challenge in future, consider any question concerning this type of taxation, to increase taxation of this kind of the property in Slovenia.*

*Keywords: property tax, tax on water vessel, nautical tourism, tax law*



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# **REIT regimes in EU countries – institutional environment versus attractiveness of real estate investment vehicles**

## **Abstract**

*Substantial changes in the financial regulation of indirect real estate market are highly visible in EU countries over the past decade. Recent regulation amendments enabled structuring of real estate investment vehicles exempt from taxation on entity level with the purpose of increasing investments in real estate markets. Most of initiatives for establishing tax transparent real estate investment vehicles have followed United States REIT (Real Estate Investment Trust) model, with legal adaptation in order to conform with domestic law traditions and market structures. Comparison of introduced formats indicates their heterogeneity with negative consequences for European indirect real estate market development and integration. Law and finance literature suggests importance of differences in regulatory regimes but papers relating quality of legislation and performance of specific organizational formats are scarce. In this paper we argue that certain legislative provisions are key determinants of real estate investment vehicles attractiveness and consequent commercial real estate market development.*

*Keywords: indirect real estate investments, REIT, tax transparent investment vehicle, regulatory regimes, commercial real estate market*



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## **Problem (ne)plačevanja prispevkov za zdravstveno zavarovanje v Sloveniji in celjski regiji**

## Povzetek

Prispevke na splošno opredelimo kot obvezno dajatev za ustvarjanje sredstev za posebne namene, npr. prispevek za pokojninsko zavarovanje, prispevke za zdravstveno zavarovanje itd.. Načeloma so namenski in se ne uporabljajo za kritje splošnih javnih potreb, kot to velja za davke, temveč se neposredno usmerjajo za določene namene in se stekajo na posebne vplačilne račune v korist določenih javnih blagajn. Eden izmed sistemov socialnega zavarovanja je tudi sistem zdravstvenega varstva. Dostop do zdravstvenega sistema mora biti pravičen, zagotovljena mora biti enaka kakovost zdravstvenih storitev za ljudi, ki imajo enake zdravstvene potrebe. Ker v Sloveniji velja Bismarckov model zdravstvenega varstva, kjer sta v ospredju solidarnost in enaka dostopnost, se postavlja vprašanje ali neplačevanje obveznih prispevkov za zdravstveno zavarovanje s strani določenih subjektov ne povzroča neenakosti med zavarovanimi osebami. V članku so predstavljeni rezultati raziskave o neplačnikih celjske regije prispevkov za zdravstveno zavarovanje. V analizo stanja so bili zajeti analitični podatki o neplačnikih prispevkov za zdravstveno zavarovanje celjske regije in to ločeno za pravne in fizične osebe in sicer za fizične osebe za obdobje od decembra 2008 do julija 2010, za pravne osebe pa od januarja 2010 do julija 2010.

Ključne besede: prispevki za socialno zavarovanje, Zavod za zdravstveno zavarovanje Slovenije, davčna utaja, kaznivo dejanje, zavezanci za plačilo prispevkov za socialno varnost, sistem zdravstvenega zavarovanja

## The problem of non-payment of contributions for health insurance in Slovenia and Celje region

### Abstract

*Contributions are generally defined as a compulsory levy to generate funds for specific purposes, eg. contribution to the pension scheme, health insurance contributions, etc. In principle, purpose and shall not be used to cover the needs of the general public, as it applies to taxes, but direct guidance for specific purposes and to converge on the specific payment shall account for the benefit of certain public treasuries. One of the systems of social insurance in the health care system. Access to health care system should be fair, to be assured the same quality of health services for people*

*who have the same health needs. As in Slovenia, with Bismarck model of health care, where in the forefront of solidarity and equal access, the question arises whether non-payment of compulsory contributions for health insurance by certain entities does not lead to inequities between insured persons. The article presents the results of research on default Celje region contributions for health insurance. The analysis of the situation were included analytical data on the default of health insurance contributions of the Celje region, and separately for natural and legal persons and natural persons, for the period from December 2008 to July 2010, for legal entities from January 2010 to July 2010.*

*Keywords: contributions for fealth insurance, the Health insurance institute of Slovenia, tax evasion, criminal offense, liable to pay social security contributions, health insurance system*



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## **Življenjska zavarovanja danes in jutri**

### **Povzetek**

Življenjska zavarovanja so bila v preteklih letih deležna mnogih sprememb in inovacij. Glede na to, da je življenje posameznika neprecenljive vrednosti in da se večina ljudi sreča z odločitvijo o sklenitvi življenjskega zavarovanja le enkrat v življenju, je pomembno izbrati svojim potrebam najprimernejšo obliko zavarovanja. Zavarovalnice na trgu ponujajo veliko različnih oblik življenjskih zavarovanj, pri čemer so v današnjem času najbolj razširjena naložbena življenjska zavarovanja, ki pomenijo zavarovanje in hkrati varčevanje. Klasično življenjsko zavarovanje je sicer najdlje poznana oblika življenjskega zavarovanja, a je zaradi razvojnih trendov na področju zavarovalniških produktov vse manj aktualno. Sodobne oblike življenjskega zavarovanja so na razvitih trgih Evrope usmerjene v kritje prevzetih rizikov, zagotavljanje zjamčene donosnosti investiranega premoženja in tudi v možnost ustvarjanja dodatnih donosov. Upravljanje med posameznimi deli sredstev poteka dinamično. V Sloveniji obstajajo zaradi podpoprečne razvitosti trga življenjskih zavarovanj priložnosti zavarovalnic v razvoju in trženju inovativnih oblik življenjskih zavarovanj, predvsem dinamičnih

tridelnih hibridov. Tovrstna oblika zavarovanja je primerna predvsem za zavarovance, ki so tveganju bolj naklonjeni. Za tveganju manj naklonjene zavarovance so priporočljivejša klasična življenjska zavarovanja ali zavarovanja, ki krijejo le riziko smrti in ne vključujejo varčevalne komponente.

Ključne besede: klasično življenjsko zavarovanje, naložbeno življenjsko zavarovanje, inovacije, hibridni produkti, naložba, donos, tveganje

## Life insurance today and tomorrow

### Abstract

*In past years the life insurance met a number of changes and a lot of innovations happened in this area. Regarding the invaluableness of the life for individuals and that the most people are confronted with a decision for the life insurance policy only once in their lifetime, it is important to choose the most appropriated category of insurance. Insurance companies in the market offer a wide spectrum of life insurance policies, but nowadays the most frequent life insurance policies are investments products. Endowment insurance is the farthest known life insurance category, but due to insurance products development it is becoming less relevant. Modern life insurance products in highly developed European markets are oriented towards covering underwriting risks, providing a guaranteed return on invested assets, as well as the opportunity to create additional returns. For those products dynamic management among different assets is significant. Due to under developed life insurance market in Slovenia there are opportunities for insurance companies to develop and market innovative new life insurance products particularly dynamic hybrid life insurance products. Such products correspond primarily to customers who are not risk averse. For the risk adverse customers endowment insurance or term life insurance without the saving component are more appropriate.*

*Keywords: endowment insurance, insurance investment products, innovations, hybrid life insurance, investment, return, risk*



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## **Accounting information for sustainability management in the hospitality industry**

### **Abstract**

*Sustainable development has become a concept of key importance to hospitality industry, because hotels are increasingly under pressure to change and adapt their business practices to become more responsible. Hospitality industry is not only one of the largest industries in the world, but it is also a big consumer of energy and water and has certain impact in the natural environment, economy, culture and society development. In order to implement sustainable business development, companies in hospitality industry used concepts and instruments of sustainability accounting for preparing information in accordance with the sustainability management requirements. Sustainability management consists of the entrepreneurial task of successfully meeting the ecological, social and economic challenge. Implementing sustainable development in the hospitality industry, means designing intellectual and practical tools, following the concept presented as a sustainability triangle system.*

*Keywords: accounting, accountitng information, sustainability management, hospitality industry*



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## **Poklicna etika računovodij in problematika uresničevanja v praksi**

## Povzetek

Etika je pomembna sestavina človekovega življenja. Biti etičen v svojem poklicu, pomeni ta poklic opravljati pošteno. Sodobna družba pričakuje od strokovnjakov, kamor sodijo tudi računovodje, višjo raven profesionalnega vedenja, kot jo narekuje sprejeta zakonodaja. Kodeksi poklicne etike računovodij v svetu in Kodeks poklicne etike računovodje v Sloveniji so bili sprejeti v želji po jasni in nedvoumni opredelitvi poklicnoetičnih dolžnosti računovodij in so vsebinsko primerljivi. Kljub temu primeri spornih ravnanj na področju računovodstva, ki so se zgodili v Sloveniji in v svetu, kažejo na to, da odgovorni računovodje temeljnih načel poklicne etike računovodij ne spoštujejo vedno in dosledno in popustijo pritiskom posloводства ter izvedejo aktivnosti, ki so v nasprotju s pravili stroke. Številne afere, ki se pojavljajo v ožjem in širšem okolju, kažejo na to, da je poslovna etika področje, ki se bo moralo močneje uveljaviti v poslovanju podjetij.

Ključne besede: etika, poklicna etika računovodij, kodeksi poklicne etike računovodij

## Business ethics of accountants and problems with putting it into practice

### Abstract

*Ethics is an important ingredient of one's life. To be ethical in your own profession means to do your job with integrity. Modern society expects from experts, where the accountants are found, to have a higher standard of professional behaviour than legislation requires. Codexes of professional ethics for accountants worldwide and the codex in Slovenia were enforced as a result of desire for clear definition of professional ethical duties of accountants and are compareable. But still there are some cases of immoral behaviour in accounting, which happend in Slovenia and worldwide, which shows that responsible accountants are not always respecting basic principles of professional ethics of accountants and are behaving not in compliance with the rules of their profession. Numerous affairs show that business ethics is a field, which will have to be pursued more seriously in everyday business life.*

*Keywords: ethics, business ethics of accountants, codexes of professional ethics of accountants*



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## **Teoretične podlage denarne politike ECB in njena vloga pri ohranjanju stabilnosti cen**

### **Povzetek**

ECB je ena najmlajših centralnih bank na svetu, ustanovljena z namenom ohranjanja stabilnosti cen v evroobmočju. Svet ECB sprejema sklepe o denarni politiki na podlagi celovite ocene tveganj za stabilnost cen in je za doseg tega cilja sprejel in objavil strategijo denarne politike. Pristop ECB k urejanju, presojanju in navzkrižnemu preverjanju informacij temelji na dveh analitičnih izhodiščih, ekonomski in denarni analizi. ECB uravnava ponudbo denarja, kratkoročne obrestne mere in nadzoruje stopnjo inflacije na dolgi rok. Če ohranja prenizke obrestne mere in preveč poveča ponudbo denarja, je posledica tega višja raven cen. Ta osnovni rezultat je ponazorjen s temeljnim ekonomskim konceptom, ki obravnava razmerja med denarjem in cenami, tj. kvantitativno teorijo denarja, ki je tudi temelj, na osnovi katerega deluje ECB. Ker je bila predmet zanimanja ekonomistov v preteklosti in jo najdemo v politiki ECB, sem v prispevku poskusila soočiti dva pogleda, dve razlagi kvantitativne teorije, Irvinga Fisherja in Knuta Wicksella. Primerjava odkriva, da so lahko modeli, ki se zdijo bistveno različni, takšni le navidezno.

Ključne besede: ECB, cenovna stabilnost, denarna politika, kvantitativna teorija denarja

## **Theoretical basis of monetary policy of ECB and its role with maintaining price stability**



## Abstract

*ECB is one of the youngest central banks in the world, created with the purpose of maintaining price stability in eurozone. Council of ECB is issuing conclusions about monetary policy on basis of complete risk analysis for price stability and has for the purpose of that goal published strategy of monetary policy. Approach of ECB to managing, judging and cross-examining of information is based on two analytical starting points: economical and monetary analysis. ECB is managing the money supply, short term rates and controls inflation rate in long term. If they are keeping the interest rates too low and the money supply gets too big, the consequence is higher price level. This basic result is shown with the basic economic concept, which is dealing with the connection between money and prices, so called quantitative money theory, which is the basis for functioning of the ECB. This theory had been subject of matter of many economists in the past and for it can also be found in policy of ECB, we tried to confront in this paper two different views, two explanations of quantitative theory, Irving Fisher and Knut Wicksell. The comparison shows, that the models, which seem rather different, are different only at first sight.*

*Keywords: ECB, price stability, monetary policy, quantitative money theory*



## **Sodobne rešitve v poslovni informatiki in e-poslovanju**

Contemporary solutions in business  
informatics and e-business

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## **E-health as a tool for narrowing information asymmetry in health care**

### **Abstract**

*Unlike the guidelines of the neoclassical economic theory that assumes perfect information on both sides of the market and perfect certainty in the outcomes of market activities, healthcare markets are characterized, among other, by uncertainty associated with determining the appropriate level of medical care and information and knowledge asymmetry. Physicians are at the advantage in relation to their patients, because of superior information on the patients' medical condition and knowledge of most helpful treatments. In addition, the extent of the information and knowledge asymmetry, along with agency costs of acquiring relevant information, is likely to increase as the complexity of patient's medical condition increases. One of the significant benefits of implementing information technologies in healthcare is addressing the issue of information and knowledge asymmetry. Throughout many developed national health services, extensive e-health infrastructures and systems are now viewed as central to the future provision of safe, efficient, high-quality and citizen-centered health care by making the knowledge bases of medicine and personal electronic records accessible to consumers over the Internet.*

*Keywords: e-health, information technologies, uncertainty, information asymmetry, agency costs*



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## **Demand for Web 2.0 technology in higher education**

### **Abstract**

*Web 2.0 technology is characterized by the active involvement of the end user in the creating of the contents on the Web. Because of that, Web 2.0 is becoming very popular in various fields, including higher education. This paper explores the demand for Web 2.0 technology in higher education, based on survey conducted among students. The survey should show the attitudes of the students towards Web 2.0 technology and its use in higher education as the communication tool. The results of the research indicate that applications based on Web 2.0 technology are widely used by students and that student are very interested in getting new way of formal communication with teachers through Web 2.0 technology based applications.*

*Keywords: Web 2.0, survey, demand, higher education, Croatia*



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## **Modeliranje relacijskih podatkovnih baz z jezikom UML**

### **Povzetek**

Konceptualno modeliranje podatkov je že od osemdesetih let ena najpogosteje uporabljenih metod za načrtovanje informacijskih sistemov. V ta namen se uporabljata predvsem tehniki model ER in razredni diagram jezika UML. Razširitve jezika UML v obliki stereotipov, omejitev in oznak pa

omogočajo ustrezno predstavitev tudi drugih konceptov (poleg entitet, atributov in razmerij), ki jih srečujemo pri vsakdanjem delu s (predvsem relacijskimi) podatkovnimi bazami (tabele, pogledi, prožilci itd.). V zadnjem desetletju je več avtorjev predstavilo svoje poglede na možnost modeliranja konceptov relacijskih podatkovnih baz z jezikom UML in v ta namen izdelalo ustrezne profile, ki se med seboj bolj ali manj razlikujejo. V članku je predstavljenih nekaj predlaganih rešitev, ki so lahko informatikom v veliko pomoč pri analizi in načrtovanju statične strukture programskih rešitev na logični in fizični ravni.

Ključne besede: modeliranje, relacijske podatkovne baze, jezik UML

## Relational database modelling with UML

### Abstract

*Since the eighties, conceptual data modelling is one of the most commonly used methods for the design of information systems. In this end, the techniques of ER model and UML class diagrams are primarily used. UML language extensions in the form of stereotypes, restrictions and tags, allow adequate representation of other concepts (in addition to the entities, attributes and relationships) that we encounter in our daily work with (mostly relational) databases (tables, views, triggers, etc.). In the last decade, several authors presented their views on the possibility of modelling the concepts of relational databases with UML language and published for this purpose their own profiles, which share many similarity but also differences. The article presents some proposed solutions that may be great help in analyzing and designing the static structure of software solutions on the logical and physical database levels.*

*Keywords: modelling, relational databases, UML*



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## Varstvo potrošnika in elektronsko poslovanje

### Povzetek

Priča smo razmahu elektronskega poslovanja, saj se vedno več aktivnosti in poslov opravlja preko spleta. Spremembe v načinu poslovanja imajo številne prednosti kot tudi slabosti. Zagotavljanje varnosti pri elektronskem poslovanju predstavlja velik izziv. V prispevku predstavljamo e-poslovanje in kako je pri tem načinu poslovanju poskrbljeno za varnost potrošnika. Z raziskavo smo preverjali, ali potrošniki poznajo Zakon o varstvu potrošnika in ali so seznanjeni tudi z njegovo vsebino. Zanimalo nas je, ali potrošniki znajo ločiti varno stran od ne varne in na kateri način še vedno raje nakupujejo. Rezultati raziskava kažejo, da so potrošniki še vedno dokaj nezaupljivi do elektronskega poslovanja. Zaupanje potrošnikov v elektronski način poslovanja se bo povečalo šele z napredkom na področju varovanja potrošnikov.

Ključne besede: elektronsko poslovanje, potrošnik, varstvo potrošnikov

## Consumer protection in e-business

### Abstract

*The volume of activities and transactions carried out through the Internet is increasing. E-business has not only changed the way to do business but also brought some advantages and disadvantages to consumers. Ensuring the security of e-business presents a great challenge. The purpose of this paper is to present e-commerce and the way how companies take care for consumer safety. A research was conducted to examine whether consumers are familiar with The consumer protection law and whether they are familiar with its content. We were investigating whether consumers are able to distinguish safe Internet site from an unsafe Internet site and the channel they still prefer to shop. The results of investigation show that consumers are still very suspicious about e-business. To increase*

*consumer confidence more should be done in the field of consumer protection.*

*Keywords: e-commerce, consumer, consumer protection*



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## **Uporaba RFID sistema v Osrednji knjižnici Celje**

### **Povzetek**

V prispevku bomo opisali implementacijo in delovanje RFID tehnologije (radio frekvenčna identifikacija) v Osrednji knjižnici Celje. Učinkovita IKT podpora je ključnega pomena za delovanje knjižnice. Že vrsto let so v knjižnicah avtomatizirani vsi glavni procesi. Knjižnica zagotavlja računalniško opremljena delovna mesta za uporabnike in poleg gradiva na analognih nosilcih ponuja gradivo in informacije tudi v elektronski obliki – bodisi na fizičnih nosilcih ali z zagotavljanjem dostopa do baz podatkov. Knjižnici sta na voljo dve tehnologiji za zaščito gradiva: elektromagnetna zaščita in zaščita, ki temelji na tehnologiji RFID. Ker je RFID naprednejša in bolj učinkovita tehnologija s katero je mogoče povečati učinkovitost procesov pri izposoji gradiva in inventuri smo se odločili za uporabo RFID tehnologije za zaščito gradiva in podporo procesom izposoje v novi knjižnici. Skozi vsebino prispevka se bo poskušalo prikazati ali RFID tehnologija vpliva na večjo učinkovitost delovnih procesov, ali je učinkovitost nadzora nad gradivom večja in s tem zmanjšano odtujevanje gradiva ter ali so uporabniki storitev Osrednje knjižnice Celje bolj zadovoljni, ko imajo omogočeno samopostrežno storitev na osnovi tehnologije RFID.

Ključne besede: RFID tehnologija, knjižnice, varovanje podatkov, COBISS, izposoja, črna koda

## Use of RFID system in Central library Celje

### Abstract

*In this paper we describe the implementation and operation of RFID technology (radio frequency identification) in the Central Library of Celje. Effective ICT support is crucial for the functioning of the library. For many years libraries have automated all the main processes. The library provides computer-equipped workplaces of users and in addition to material on analog media offering material and information in electronic form - either on physical media or by providing access to databases. Library offers two technologies for the protection of materials: electromagnetic shielding and protection, based on RFID technology. As RFID is more advanced and efficient technology which can increase the efficiency of processes in borrowing materials and inventory, we decided to use RFID technology to protect the material and support the process of borrowing in the new library. Through content contribution, will attempt to show whether the impact of RFID technology to increase efficiency of work processes, or the effectiveness of greater control over material and hence a reduced disposal of material and whether the users of the Central Library of Celje more satisfied when they have the opportunity to do self-service technology based on*

*Keywords: RFID technology, libraries, data protection, COBBIS, lending, bar code*



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## Napredna analitika na podlagi idej uporabnikov v podjetjih



## Povzetek

Danes je za podjetje največji izziv, da se razlikuje od ostalih podjetij na trgu. Nov poslovni pristop, ki omogoča podjetjem razlikovanje od ostalih tekmecev v panogi, je poslovna analitika. Omogoča pridobivanje tistih spoznanj iz zbranih operativnih podatkov podjetja, na podlagi katerih se nato sprejemajo poslovne odločitve, zaradi katerih je potem podjetje boljše od svojih konkurentov. Ker uporabniki informacijskih sistemov KOPA potrebujejo možnost individualnega kreiranja analiz iz podatkov v Oracle podatkovni bazi, smo jim pripravili dobre temelje za individualno interaktivno oblikovanje poročil, analiziranje podatkov in njihov grafični prikaz. Na teh temeljih končni uporabnik izdela analize po lastnih željah in zamislih. Pri tem smo uporabili spletno računalniško orodje Oracle APEX. Dinamične napredne analize z orodjem Oracle APEX omogočajo uporabnikom izvoz podatkov v druga orodja, pregled samo zelenih podatkov brez posebnega balasta, grafično predstavitev rezultatov analize, interaktivnost, omogočena je uporaba različnih lahkih odjemalcev z različnimi spletnimi brskalniki in na različnih platformah. Posamezne analize lahko prejema tudi menedžment podjetja in na podlagi teh analiz sprejema ustrezne odločitve za doseganje prednosti pred konkurenti.

Ključne besede: konkurenčnost, poslovna analitika, IKT, programska oprema za poslovno analitiko, Oracle Apex, dinamične napredne analize

## Advanced analytics based on the ideas of users in companies

### Abstract

*Nowadays the greatest challenge for a company is to distinguish itself from other companies on the market. A new business approach that enables them to differ from their competitors in the industry is analytics. It provides insights taken from gathered company operating data which are later the basis of business decisions that make a company better than its competitors. The users of KOPA information systems require the option to individually create analyses from the information in the Oracle database. That is why we have prepared sound foundations for an individual interactive formulation of reports, an analysis of information, and the graphic display thereof. On these foundations the final user creates analyses in accordance to his wishes and ideas. For this we used the internet computer tool Oracle APEX. Dynamic advanced analyzing with the*

*tool Oracle APEX allows users the exportation of data into other tools, the review of only desired information without any extra ballast, the graphic presentation of analysis results, interactivity, and the use of different soft clients from different internet browsers and on different platforms. Particular analyses can also be received by the management of the company. On the basis of that information they can then make the proper decisions for achieving an advantage over their competitors.*

*Keywords: competitiveness, business analytics, IKT, software for business analytics, Oracle APEX, dynamic advanced analyses*



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## Semantični splet

### Povzetek

Splet 3.0 oz. semantični splet bo splet relacij in odnosov med njimi, splet predvidevanja, sklepov in učenja - zakaj so stvari takšne kot so in zakaj so odvisne druga od druge. Prvoten cilj semantike je, da doda k spletu tisto drobno žilico razmišljanja, ki še vedno manjka: umetno inteligenco in smisel za logično sklepanje, ki ga ima vsako inteligentno bitje. Laično rečeno bi lahko rekli, da želi semantični splet ustvariti vsevedno digitalno bitje z možnostjo lastnega razmišljanja, ki bo znalo povezovati dogodke, se učiti, povezovati stvari in podajati odgovore na vprašanja, ki jih ni še nihče zastavil. Za učinkovito uporabo spleta še vedno potrebujemo človeka, ki upravlja z računalnikom z namenom iskanja in združevanja informacij. Računalnik sam, brez usmerjanja, še ni zmožen opravljati istih del. Problem je v tem, da so spletne strani narejene specifično za človeškega bralca. Namen semantičnega spleta je torej ugotoviti kako predstaviti spletne strani na takšen način, da jih bo razumel 'stroj'. Posledično bo 'stroj' sposoben

opravljati naloge iskanja, združevanja in primitivnega sklepanja. V tem kontekstu so se že postavile smernice W3C za nov HTML5 standard.

Ključne besede: semantični splet, Splet 3.0, Splet 2.0, omrežje, HTML5, Splet 4.0

## Semantic web

### Abstract

*Web 3.0, the semantic web, is web of interactions, relations, predictions, conclusions and learning why things are as they are and why they correlate with each other as they do. Semantics adds to Web 2.0 the missing component - a component of thinking, an element of intelligence. In a non-formal way: Web 3.0 wants to create an omniscient being who could think, learn and link stuff by itself, as well as answer questions that nobody has ever asked. The problem that exists at the basic usage of web is that we still need a human to operate with the machine aiming at searching, discovering, navigating and collecting usable data. The 'machines' are still not capable of managing these processes without a human command, except for some minor simple operations. The problem encountering self-machine search and data-collecting interaction lies in the web page structure. Web pages are by default made for human readers and not machines. The aim of semantic web is to figure out how to create web pages which could be understood by humans and by machines. If this is going to be reached in the future, machines are going to be able to understand the same as humans do. In this context we could talk about the new W3C guidelines for the new standard HTML5.*

*Keywords: semantic web, Web 3.0, Web 2.0, network, HTML5, Web 4.0*



## **Trendi kakovosti v izobraževanju in menedžment znanja**

Quality trends in education and  
knowledge management

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## **Knowledge-based economy: a requirement of modern society**

### **Abstract**

*The main guiding principle of modern society is knowledge, and of modern economy is the knowledge-based economy. Special importance is given to the "know-how" knowledge that gets deeper meaning in the application of knowledge, innovations, high technologies, and linking of universities and research centers with the private sector. Knowledge-based economy enables sustainable growth of economy and development and welfare of society, derives the "knowledge cities" and promotes the growing human need for a new, different way of life in which will prevail economic equality and social responsibility.*

*Keywords: knowledge-based economy, information and communication technology, innovations, "knowledge cities", "know-how" knowledge*



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## **Zadovoljstvo deležnikov kot kazalnik kakovosti izobraževalne institucije**

### **Povzetek**

Zadovoljstvo deležnikov je pomemben kazalnik kakovosti, kar velja tudi za področje izobraževanja. Najpomembnejši zunanji deležniki višje strokovne

šole so študenti, diplomanti ter delodajalci. Prispevek opisuje kazalnike kakovosti in sistem merjenja zadovoljstva deležnikov Višje strokovne šole Slovenj Gradec, prikazuje rezultate večletnega merjenja zadovoljstva in primerjavo med njimi ter sistem uvajanja izboljšav. Merjenje zadovoljstva različnih deležnikov je pokazalo, da najvišje zadovoljstvo izkazujejo diplomanti. Zelo visoko je njihovo zadovoljstvo s študijem v celoti in izpolnjenostjo pričakovanj, z mentorstvom pri diplomi in odnosom predavateljev. Zelo so zadovoljni s pridobljenimi kompetencami, še posebej s sposobnostjo pisnega in ustnega komuniciranja, teoretičnim strokovnim znanjem in sposobnostjo sodelovanja v timu. Delodajalci so zadovoljni tako s študenti na praktičnem izobraževanju kot z diplomanti, najvišje ocenjujejo njihove kompetence uporabe sodobne IKT, pisnega in ustnega komuniciranja ter pripravljenost za učenje. Mentorji praktičnega izobraževanja so zelo zadovoljni z organizacijo in izvedbo prakse ter pridobljenimi kompetencami študentov z izobraževanjem pri delu. Študenti so zelo zadovoljni z izvajalci in izvedbo predmetov, še posebej z informacijami o predmetu in obveznostih, s predavatelji in njihovim odnosom, dostopnostjo in odzivnostjo. Zadovoljni so s šolo ter študijskim procesom, njihova pričakovanja so izpolnjena v zelo visoki meri. Več kot polovica deležnikov je, poleg ocen zadovoljstva, navedla še področje, ki je vredno posebne pohvale, le desetina pa predloge za izboljšanje.

Ključne besede: zagotavljanje kakovosti v izobraževanju, deležniki, kazalci kakovosti, merjenje zadovoljstva deležnikov

## Participants' satisfaction as an indicator of educational institution's quality

### Abstract

*Participants' satisfaction is one of the most important indicators of quality, also in the area of education. The most important external participants of vocational college are students, graduates and employers. The paper describes quality indicators, system of satisfaction assessment in the Vocational College Slovenj Gradec, presents the results of several years measurement, results' comparison and the system of the improvements implementation. Results show that the graduates are the most satisfied participants. They are very satisfied with the study as a whole, expectations' achievement, thesis' mentors and the relationship of the lecturers to the students. They are very satisfied with gained competencies,*

*especially with written and oral communication skills, theoretical expertise and team work ability. Employers are satisfied with the students during work placement and with graduates, they evaluate that the students and graduates have very good competencies to use modern ICT, skills for written and oral communication and readiness for learning. Work placement mentors are very satisfied with the organisation and realization of work placement and competencies gained through work. Students are satisfied with lecturers and subjects realization, especially with the quality of information about the subject and students' obligations, with the lecturers and their relationship to students' accessibility and responsiveness. They are satisfied with the college and study process, their expectations are met in great extent. More than half of the participants point out some part which is worth of appraisal, only one tenth suggests improvements proposal.*

*Keywords: quality assurance in education, participants, quality indicators, assessing of satisfaction*



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## **Aspects and criteria for evaluation of e-learning in higher educational institutions**

### **Abstract**

*The development and provision of e-learning is a rapidly expanding area of education and training. Whether this is through intranet, Internet, multimedia or computer based training; e-learning is seen as a key cornerstone for building a future knowledge society. E-learning is also one of the areas that attract the most research and development funding. If this investment is to be maximised, it is imperative to evaluate e-learning processes and produce quality assessment tools which are flexible in use but consistent in results. In Russia e-learning is just started to develop but thinking about new educational reforms taking place nowadays foreign experience could be useful for those institutions where e-learning will be*

*introduced. In this paper some policy papers and the Swedish model for quality assessment of e-learning are described.*

*Keywords: e-learning, campus-based education, quality, assessment*



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## **Izobraževanja s področja varnosti in zdravja pri delu**

### **Povzetek**

Statistični podatki kažejo, da je v Evropi pogostost poškodb med mladimi delavci, starimi od 18 do 24 let, najmanj za 50 odstotkov večja kot med starejšimi delavci. Ocenjuje se, da je pri mladih delavcih prisotno tudi večje tveganje za nastanek zdravstvenih težav v zvezi z delom, ki se pokažejo šele čez nekaj časa. Usposabljanje delavcev je eden glavnih preventivnih ukrepov podjetja za zagotavljanje varnosti pri delu. Vsakodnevno so delavci izpostavljeni določeni meri nevarnosti na delovnem mestu. O obvladovanju oz. načinu pravilnega varnega dela je delavce potrebno poučiti, delavci morajo znati prepoznati nevarnosti in se pravilno odzvati v vseh situacijah dela. Usposabljanje delavcev za varno delo je po ZVZD (Ur. list RS, št. 56/99, 64/01) ena od obveznosti delodajalca. Način usposabljanja delavcev temelji na ugotovitvi vseh možnih vrst nevarnosti in škodljivosti na delovnem mestu in v delovnem okolju ter oceni tveganja za nastanek poškodb in zdravstvenih okvar. Usposabljanje delavcev je tudi sestavni del izjave o varnosti! Torej namen usposabljanja delavcev je prav v tem, da se doseže določen nivo znanja, se znanje obnovi in se s tem zviša osveščenost delavcev ter pridobi največja raven usposobljenosti delavcev s področja varnosti pri delu. Prispevek govori o načinu izobraževanja zaposlenih tako delavcev kot top managerjev. Prikazane bodo najpogostejše napake izobraževanj s področja varnosti in zdravja pri delu ter prikazano bistvo tovrstnega usposabljanja.

**Ključne besede:** izobraževanje, varnost in zdravje pri delu, zaposleni, nezgode



## Trainings related to health and safety in the workplace

### Abstract

*Statistics show that in Europe frequency of injuries among young workers aged 18 to 24 years is at least 50 percent higher than among older workers. It is estimated that young workers are subjected to a greater risk of health problems related to work which show up only after some time. Training of workers is one of the major preventive measures to ensure safety in the workplace. Every day workers are exposed to some degree of danger in the workplace. Workers need to be taught about safe work management. Moreover workers should be trained to notice dangers and proper respond to them in any work situation. Training employees to work safely is according to Health and Safety at Work (Official Gazette of RS, no. 56/99, 64/01) one of the obligations of employers. Manner of training is based on the findings about all possible kinds of dangers and hazards in the workplace and work environment and on the assessment of the risk of injuries and health problems. Training of workers is also an integral part of the security statement! So the purpose of training workers lies in the fact that it results in a certain level of knowledge, it renews old knowledge and thus raises awareness of workers and achieves maximum skillfulness of workers in the field of safety in the workplace. This article discusses the method of training employees, both workers and top managers. The most common mistakes of training in the field of health and safety in the workplace work are shown together with the essence of such training.*

*Keywords: training, health and safety in the workplace, employees, accidents*



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## Neoliberalni diskurz v predstavitvenih prospektih visokošolskih zavodov

## Povzetek

Tekstualne lastnosti predstavitvenih prospektov izobraževalnih institucij zaznamujejo širše spremembe v visokem šolstvu (Fairclough 1995), ki se je znašlo pred novimi zahtevami in pričakovanji, to pa predvsem zaradi spremenjenih razmer, globalizacije, internacionalizacije, znanstvenega in tehnološkega napredka in nadvladane odločanja, kot sta bolonjski proces in lizbonska agenda. Ključna karakteristika je komercializacije šolstva, ki se kaže v podrejenosti tržnim vplivom in podjetniškim interesom, akumulacija kapitala pa je postala edino merilo odličnosti (Splichal 2010). Namen naše raziskave je kritično analizirati predstavitvene prospekte visokošolskih zavodov z osredotočenostjo na elemente neoliberalnega diskurza, za katerega menimo, da razkriva in odgovarja na vprašanje o poslanstvu univerze (Splichal 2010), ki je ali služenje splošnim in včasih višjim interesom družbe in vidnemu prispevku družbenemu življenju ali ponudba znanja in kompetenc, ki ponujajo posameznikom čim donosnejšo zaposlitev. Poleg tega želimo bralcu ponuditi okvir za lažje prepoznavanje prvin neoliberalnega diskurza in mu omogočiti prepoznavanje le teh in s tem prispevati h kritičnemu zavedanju jezika. V raziskavi bomo kot metodo uporabili kritično diskurzivno analizo, ki poudarja povezavo med družbeno prakso in jezikom in tudi sistematičnost raziskovanj povezav med naravo družbenih procesov in lastnostmi besedil in odkriva tako zakrito kot transparentno strukturo odnosov.

Ključne besede: visokošolski zavod, neoliberalizem, komercializacija, kompetence, uspešnost, učinkovitost, trg

## Neoliberal discourse in the prospectuses of higher education institutions

### Abstract

*The textual characteristics of presentation prospectuses of education institutions are marked by broader changes in higher education (Fairclough 1995), which is facing new demands and expectations, this is largely due to changed circumstances, globalization, internationalization, scientific and technological progress and supranational decision-making, such as the Bologna Process and the Lisbon Agenda. The key characteristic here is the commercialization of education, which is reflected in the subordination to market influences and corporate interests, whereas capital accumulation has become the sole criterion of excellence (Splichal 2010). The aim of our*

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*research is to critically analyze the presentation prospectuses of higher education institutions by focusing on the elements of neoliberal discourse, which we believe discloses and answers the question regarding the mission of universities (Splichal 2010), which is: either to serve general and sometimes higher interests of society and making a visible contribution to social life or offer knowledge and competences that provide individuals with most profitable employment. Furthermore, we would like to offer readers a framework to help identify elements of neoliberal discourse and enable them to identify the elements and thus contribute to a critical awareness of language. As a method of research, we will employ critical discourse analysis, which emphasizes the connection between social practice and language as well as the systematic research of connections between the nature of social processes and text characteristics, and reveals hidden as well as transparent relationship structure.*

*Keywords: higher education institution, neoliberalism, commercialization, competences, effectiveness, efficiency, market*



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## **Crucial expatriate personality traits for successful acculturation**

## Abstract

*This paper focuses on the expatriation phenomenon with an emphasis on crucial personality traits for expatriate acculturation. Research conducted on students in the final stages of education, puts into relation estimated personality traits and estimated intensity of the impact of cross-cultural adjustment problems. In the frame of the "Big 5" personality traits, extroversion, openness to experience and emotional stability correlate with a reduction of acculturation problems. The results indicate a global mindset of Croatian young people through their desire for learning different cultures and values, tolerance of different viewpoints and a willingness to accept an international career.*

*Keywords: expatriation, personality traits, „Big 5“, acculturation*



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## Razsežnosti poslovnega e-izobraževanja v svetu, EU in v Sloveniji

### Povzetek

Internet je posegel na vsa področja našega življenja in je vedno bolj prisoten tudi v izobraževanju. Namreč, internet velja za praktičen medij, ki je cenovno dostopen in omogoča, da je pridobivanje informacij in znanja postalo širše dostopno. Ko govorimo o internetu v povezavi z izobraževanjem, naletimo na pojem e-izobraževanje ali online izobraževanje. Tovrstno izobraževanje je razširjeno povsod po svetu, najbolj v ZDA in v Evropi, drugod manj. V Sloveniji je e-izobraževanje šele v povojih in se kaže bolj ali manj kot podporna oblika tradicionalnemu izobraževanju in v obliki e-tečajev. Drugod po Evropi in v Ameriki obstajajo t.i. online univerze, ki omogočajo celostno e-izobraževanje, kar pomeni pridobivanje tudi formalne izobrazbe. Referat tako predstavlja razširjenost in ponudbo celostnega e-izobraževanja v svetu, Evropi in v Sloveniji, tudi v smislu ponudbe poslovnega e-izobraževanja, predstavlja težave, s katerimi

se zaradi tega soočajo tradicionalne fakultete in podrobneje podaja situacijo na slovenskem trgu.

Ključne besede: internet, online, e-izobraževanje, poslovno izobraževanje

## The extent of business e-learning in the world, the EU and Slovenia

### Abstract

*The internet has delved into all aspects of our lives and is increasingly present in education. Indeed, the Internet is a practical and inexpensive medium that allows information and knowledge collection has become widely available. When talking about the Internet in conjunction with education, we encounter the concept of e-learning or online education. Such education has expanded worldwide, most in the U.S. and Europe, less elsewhere. In Slovenia, e-learning is developing slowly and it is shown as a support to traditional education, and mostly as e-course. Elsewhere in Europe and in America there are online universities that provide comprehensive e-learning, where also formal education could be provided. Therefore, this paper presents the prevalence and offers of an integrated e-learning in the world, in Europe and in Slovenia, also in terms of e-business education offers, it represents traditional college's problems caused by facing new technology and gives details of the Slovenian market situation.*

*Keywords: internet, online, e-education, business education*



## **Turizem in izzivi trajnostnega razvoja**

### Tourism and challenges in sustainable development

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## **Training the local community for sustainable tourism development**

### **Abstract**

*The fact that tourism is one of the key factors of growth and development, not only of some tourist destinations and countries, but also of the global economy, is irrefutable. Some local communities draw great benefits from tourism and that is why they have to be involved and made qualified to make important decisions on further tourism development. Apart from the conceptual determination of training in the context of tourism development, in this paper the importance and role of urban development and spatial planning in tourist destination development is also shown. This aspect influences the increase in the number of inhabitants and the quality of life of the local population and tourists, as a tourist destination, due to its erratic infrastructure, excessive apartment construction and commercialisation loses its attractiveness and originality. Types of training of local communities for tourism development are also shown, where, in the local community, the key role in prevention of the negative consequences of socially uncontrolled sustainable development, as well as the increase in tourism positive impacts, has the local self-government as the public sector representative. Local self-government is also expected to make the most effort to, in synergy with other participants of the public and private sector, determine the directions of the further desired sustainable tourism development and of the strategic management of a tourist destination. This is particularly significant in destinations in which foreign citizens are the hotel company owners and whose sole interest is profit.*

*Keywords: tourism, local community, training, tourist development*



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## **Social responsibility in tourism**

### **Abstract**

*The concept of sustainable development, which encompasses economic performance and social responsibility with simultaneous protection of natural and human resources, has also been present in international frameworks for just over 20 or so years. The awareness of the need for the creation of a cult of sustainable development spread only following the global world conference in Rio de Janeiro in 1992. Sustainable development includes excellence, i.e. high quality results in the business area, pronounced social responsibility and constant care of the environmental preservation. Those who support sustainable development also favour and have been implementing the development which contributes to the balancing out of the economic growth, with responsibility towards a wider social community and the environment. The idea itself about sustainable development, which is present in Croatia, however, is not sufficient. In order for that idea to be realised in a transparent manner, it also has to be turned into actual practice. Where is Croatia in it all, as well as its most developed tourist destinations? Great efforts by Croatia to enter the EU membership enhance the need for advancement in the area of sustainable development. For the needs of this paper, in 2010, the year of the economic crisis and recession, research was conducted among tourists who stayed in Istria, showing how important the preservation of nature was, as a motive for tourist destination choice. However, the question can be*



*asked in what measure companies from the hospitality and tourism sector, agencies and other services in the tourist industry take care of the preservation of nature, of attitudes towards consumers, tourists and local population and how significant their social responsibility, reflected in their behaviour, is.*

*Keywords: tourism, sustainable development, social responsibility, crisis, tourist satisfaction*



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## **Vpliv podnebnih sprememb na zimske športne destinacije in njihov razvoj**

### **Povzetek**

Turizem je gospodarska panoga, ki je močno odvisna od podnebnih razmer. V zadnjem času se veliko govori o podnebnih spremembah, ki močno vplivajo tako na ljudi kot tudi na ekonomijo. Podnebne spremembe dosegajo vsa področja in nihče jim ne more uiti zato je potrebno razviti in razumeti strategije, ki so prilagojene omenjenim spremembam. Podnebne spremembe so eden izmed ključnih problemov zimskošportnih središč, ki direktno vplivajo na obstanek in delovanja te vrste središč saj je njihovo delovanje direktno povezano z gorami in športom ter snegom in ledom. V prispevku so predstavljeni nekateri primeri vplivov sprememb na določena zimskošportna središča, na koncu pa so nanizani še ključni faktorji, ki jih morajo upoštevati snovalci strategij zimsko športnih destinacij.

Ključne besede: klimatske spremembe, zimski turizem, trajnostni razvoj, smučanje

## **Impact of climate change on winter tourism**

## Abstract

*Tourism is an industry which is heavily dependent on climatic changes. Lately there is a lot of talk about climate change which affect on people and the economy. Climate changes are reaching all areas and no one can escape them and it is necessary to develop and understand the strategies that are adjusted tho the above changes. Climate change is one of the key problems of winter sports centers, which directly affect the survival and functioning of them because their attractions are directly connected with the sport, snow, ice and mountains. This paper presents some examples of the impact of climat changes in certain winter sports center and also show shom key factors that designers of strategies of winter sport destinations must take into account.*

*Keywords: climat change, winter tourism, sustainable development, skiing*



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## Destinacijske organizacije in izzivi trajnostnega razvoja

### Povzetek

Delovanje destinacijskih organizacij je še vedno v začetni razvojni fazi. Z destinacijskim menedžmentom bi dosegli večjo koncentracijo vlaganj na področja turizma z največjim razvojnim potencialom, ki je hkrati najpomembnejši za dolgoročno ohranjanje in krepitev konkurenčnosti turistične destinacije tudi v mednarodnem okolju. Pomembno pri organiziranju destinacijskega menedžmenta je tudi dvosmerni pretok in uporaba znanja za gospodarski razvoj destinacije ter kakovostna delovna mesta, tesnejše sodelovanje med znanstvenim področjem in turističnim gospodarstvom. Velika težava pri tem je v razdrobljenosti lastništva nekaterih turističnih destinacij, v razdrobljenosti kadrovskega potenciala, razvoju in prenosu znanja, razvoju strateških programov in razvoju odličnosti. Zaposlenih je veliko strokovnjakov, ki bi morali skupaj s turističnimi podjetji ugotoviti, katera so tista znanja in veščine, ki bodo v prihodnosti pomembne in bodo destinacijam in podjetjem omogočale

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konkurenčno prednost pred drugimi. Na Ministrstvu za gospodarstvo so ugotovili, da so najustreznejša raven organiziranosti za dolgoročno delovanje regionalne destinacijske organizacije. Ministrstvo je oktobra 2008 razpisalo za 4,2 milijona evrov sredstev Evropskega sklada za regionalni razvoj destinacijskih organizacij. Razpis je bil objavljen konec oktobra, prijav pa niso prejeli. Prijavila bi se lahko po ena regionalna destinacijska organizacija iz posamezne razvojne regije. Razpis so preklicali, vlada pa načrtuje ureditev pokrajinske zakonodaje. S to zakonodajo bodo regionalne destinacijske organizacije pridobile tudi dolgoročen sistemski vir financiranja, česar jim razvojne regije same ne morejo zagotoviti. Naslednji korak sta bazični in aplikativni razvoj znanj v kompetenčnih centrih ali centrih odličnosti ter prenos v podjetja. Nova znanja bodo omogočala razvoj in proizvodnjo izdelkov/storitev z visoko dodano vrednostjo. Glede na majhnost Slovenije pri raziskovalnem in kapitalskem potencialu pa bi morali razvoj usmerjati bolj v storitvene dejavnosti. Smo država, ki ima izjemno ohranjeno okolje in naravne danosti, kar se da tržiti, vendar je pri temu potrebno posebno pozornost posvetiti trajnostnemu razvoju. V turističnem gospodarstvu je mogoče zaslužiti tudi z zelenim ekskluzivnim turizmom, izvrstno izbranimi produkti, ekološkim kmetijstvom, Wellnessom ali športnimi centri.

Ključne besede: destinacijska organizacija, destinacijski menedžment, trajnostni razvoj, kompetenčni centri, centri odličnosti

## Destination organizations and challenges of sustainable development

### Abstract

*Activity of destination organizations is still in its initial developmental phase. With destination management we would achieve bigger investing concentration in the area of tourism with the largest developmental potential, which is at the same time of most importance for the long-term preservation and enhancement of competitiveness of touristic destination in the international environment. An important part of organising destination management is a two-way flow and use of knowledge for economic development of destination and qualitative workplaces, closer cooperation between scientific field and touristic economy. A great problem with this is partition of ownership of some touristic destinations, partition of personnel potential, development and transfer of knowledge, development of strategic*

**Tourism and challenges in sustainable development**

*programs and development of excellence. Many employees are experts and together with touristic companies they should discover the knowledge and skills which will be important in the future and will enable the destinations and companies competitive advantage in front of others. Ministry of the Economy has discovered that they are the most suitable level of organisation for a long-term activity of regional destination organization. In October 2008 the Ministry opened a tender for 4,2 million Euros of means from the European fund for regional development of destination organizations. The tender was published at the end of October, but they did not receive any applications. One regional destination organization from the individual developmental region could apply. They withdrew the tender and the government is planning an arrangement of regional legislation. With this legislation the regional destination organization will gain long-term systemic source of financing, which developmental regions themselves cannot ensure. The next step is basic and applicable knowledge development in competence centres or excellence centres and transfer into companies. New knowledge will enable development and production of products/services with high added value. Considering the smallness of Slovenia at research and capital potential we should direct the development into service activities. We are a country with a remarkably preserved environment and natural resources which can be marketed, but we must pay special attention to the sustainable development. In tourist economy it is also possible to make profit with green exclusive tourism, splendidly chosen products, ecological agriculture, wellness, sport centres.*

*Keywords: destination organization, destination management, sustainable development, competence centres, excellence centres*



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## **Inovacije v turizmu – primer BTPS (Banke turističnih priložnosti Slovenije)**

## Povzetek

Inovacije v turizmu predstavljajo kakovostno načrtovano in uspešno uvedeno novost ali izboljšavo na področju novih proizvodov, procesov in/ali trženjskih pristopov, ki vsebujejo elemente nenavadnosti, izvirnosti in systemskega poslovnega razmišljanja in promocije slovenskega turizma. Proces inoviranja v turizmu skriva v sebi nepregledno vrsto malih, postopnih sprememb in peščico revolucionarnih premikov, ki so večkrat na novo definirali turizem in širili njegov obseg. Spletni portal BTPS je dobil številna priznanja doma in v tujini. Portal s svojo vsebino in posebej različnimi akcijami (Sejalec, Snovale, Izzivi ..) privablja k ogledu ter seveda tudi aktivnemu sodelovanju mnoge obiskovalce. V tej zvezi želimo študente FKPV kar najbolj vključiti k sodelovanju in uporabi portala.

Ključne besede: inovacije, kreativnost, ustvarjalnost, turizem, BTPS

## Innovations in tourism – the bank of tourism potentials case study

### Abstract

*Innovation in tourism represent a quality designed and successfully introduced new or improvement of new products, processes and / or market approaches that contain elements of strangeness, originality and systemic thinking and business promotion of Slovenian tourism. The process of innovation in tourism hides endless series of small, gradual changes and a handful of revolutionary movements, which are repeatedly re-define the tourism and expand its scope. Web portal BTPS won numerous awards at home and abroad. Portal with its content and especially the various actions (Sejalec, Snovalec, Izzivi ...) attracted to visit and of course, many visitors take an active part. In this context, we want FKPV students to include and to cooperate and use the portal.*

*Keywords: innovation, creativity, creativeness, BTPS*



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# The future of tourism in economic environment

## Abstract

*Tourist activities have direct impact on their surroundings. It begins with the construction of the new object and continuous during the every-day management and operations. Tourism facilities are related to natural sources: they are large consumers of both water and energy, and produce considerable amounts of solid waste, emission and wastewater. However, the tourism industry is much more interested in protecting the global environment than many other industries. Tourist destinations depend on clear and healthy environment for the long-term quality sustainability of their product life. Without such environmental quality the significant part of tourism would not be possible. The goal of the paper is therefore to admonish the tourism industry to become aware of healthy environment which means prosperity not only for tourism as a single economic sector, but for the whole economic surroundings. Many hotels and holiday centers offer programs in environmental economy and benefit from them. Therefore effective management of tourist destinations, from national down to the local levels, will determine the fate and the future of both Croatian and the global tourism. This includes their ability to manage the development of tourism by meeting the needs of the destination based on understanding of factors associated with tourism. The paper proposes supporting measures which can be recommended in hotels, i.e. tourist destinations, to act in accordance with environmental principles, but at the same time not neglecting the economic principles. Consequently, more and more hotel companies and tourist facilities try to express care of their guests and consumers with innovative solutions of environmental protection, and by provision of additional values expected by environmentally-conscious consumers they try to rise above their competitors and find the best possible position in the market. The environmental management aspect is becoming more interesting even to those operators who wish to manage responsibly the wider social environment and becomes an indispensable component of good corporate governance at the micro level, and an integral part of the concept of social environment governance on the macro level.*

*Keywords: tourism in economic environment, economic and institutional measures, environmental protection*



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## **Sodelovanje zdravnikov z zdravilci v okviru zdravstvenega turizma v Sloveniji**

### **Povzetek**

Zdravstveni turizem sodi med najhitreje rastoče dele turističnega gospodarstva. Poleg osnovnih raziskav o zdravstvenih potrebah tujih pacientov in o potencialu slovenskega zdravstva, bo za uspešno trženje zdravstvenega turizma potrebno raziskati tudi možnosti trženja dodatnih storitev v povezavi z zdravstvenim turizmom. Med zanimive dodatne možnosti sodijo tudi storitve zdravilstva. V članku so predstavljeni rezultati raziskave o mnenju zdravnikov o sodelovanju z zdravilci na zdravstvenem področju v okviru zdravstvenega turizma. Raziskava je bila narejena s pomočjo globinskih intervjujev z 39 slovenskimi zdravniki, izbranimi naključno, iz baze pravne osebe, pri kateri sem zaposlena avtorica raziskave. Intervjuji so potekali med 16. marcem in 13. majem 2011. Analiza je pokazala, da tudi zdravniki napotujejo paciente k zdravilcem, in da večina zdravnikov pozna slabo polovico vseh zdravilskih metod in sistemov. Rezultati so pokazali tudi, da večino zdravnikov zanima sodelovanje z zdravilci v okviru zdravstvenega turizma. Največ zdravnikov ob tem ocenjuje, da bi bile največje ovire pri tem sodelovanju finančne narave, medsebojni odnosi in neraziskanost zdravilskih metod in sistemov. Glede na rezultate raziskave, bi bilo potrebno razširiti raziskovanje med vse slovenske zdravnike.

Ključne besede: zdravstveni turizem, zdravniki, zdravilci, Slovenija

# The cooperation of doctors with healers in the context of medical tourism in Slovenia

## Abstract

*Medical tourism is one of the fastest growing fields of the tourist economy. In addition to basic research on the health needs of foreign patients and on the potential of the Slovenian health care system, it will be necessary, in order to successfully market medical tourism, to research the potential for marketing additional services related to medical tourism. Among other interesting options are healing services. The article presents the results of research on the opinion of doctors on cooperating with healers in the health care field in the context of medical tourism. The research was conducted through in-depth interviews with 39 Slovenian doctors randomly picked from the database of the legal person who employs the author of the research. The interviews took place between 16 March and 13 May 2011. The analysis showed that doctors also refer patients to healers and that most doctors are familiar with just under half of all healing methods and systems. The results also showed that most of the doctors are interested in cooperating with healers in the context of medical tourism. Most of the doctors were of the opinion that the greatest obstacles in this cooperation would be of a financial nature, mutual relations and the lack of research on the healing methods and systems. According to the results of the research, it would be necessary to expand the research onto all Slovenian doctors.*

*Keywords: medical tourism, doctors, healers, Slovenia*



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## Pripravljenost bioenergoterapevtov na vključitev v zdravstveni turizem v Sloveniji



## Povzetek

Številne države razvijajo zdravstveni turizem in ob tem ponujajo pacientom različne dodatne storitve v povezavi z zdravjem in dobrim počutjem. Ena izmed dodatnih možnosti, ki bi jo lahko tujim pacientom ponudili v Sloveniji, so zdravilske storitve. Članek predstavlja raziskavo o problematiki vključenosti zdravilcev v zdravstveni turizem v Sloveniji. Zaradi različnosti zdravilskih metod in sistemov, je potrebno narediti raziskave za vsako metodo in sistem posebej. V tem članku je predstavljena raziskava za primer bioenergoterapevtov iz Združenja bioenergetikov Slovenije, s katerimi so potekali individualni globinski intervjuji med 11. marcem in 2. aprilom 2011. Rezultati raziskave kažejo, da so že do sedaj zdravilci – bioenergoterapevti, bolne ljudi vedno napotili k zdravniku in na ta način že do sedaj posredno sodelovali z zdravniki. Poleg tega je analiza pokazala, da se ljudje odločajo za obisk zdravilcev zaradi različnih zdravstvenih težav, največ zaradi težav in bolezni, ki so posledica stresa. Poleg tega so tretjino zdravilcev obiskali ljudje zaradi težav s hrbtenico, vratom in nogami, slabo četrtino pa zaradi težav z glavo. Samo tretjina zdravilcev poroča tudi o obisku ljudi s težavami, pri katerih jim klasična medicina ne more pomagati. Rezultati so pokazali, da vse zdravilce – bioenergoterapevte, zanima sodelovanje z zdravniki v okviru zdravstvenega turizma, vendar so ob tem opozorili na najpomembnejše ovire (zakonodaja, vzvišeni samozaverovani zdravniki in zdravniški ceh, denar, farmacevtski interesi, zdravniško nepoznavanje zdravilskih metod, neenotnost, neurejenost zdravilstva, vmešavanje zdravnikov v delo zdravilcev, razmejitev odgovornosti za zdravje pacienta in strah zdravnikov pred sodelovanjem z zdravilci), ki bi lahko negativno vplivale na medsebojno sodelovanje. Največ zdravilcev je sicer ocenilo, da je zakonodaja najpomembnejša ovira na poti do uspešnega medsebojnega sodelovanja. V prihodnosti bo potrebno raziskati tudi druge zakonsko dovoljene zdravilske metode in sisteme.

Ključne besede: zdravstveni turizem, bioenergoterapevti, zdravniki, Slovenija

## The readiness of bioenergy therapists to get involved in medical tourism in Slovenia

## Abstract

*Numerous countries are developing medical tourism and simultaneously offering patients various additional services related to health and well-being. One of the additional options which could be offered to foreign patients in Slovenia are healing services. The article presents research on the issue of the inclusion of healers into medical tourism in Slovenia. Due to the diversity of the healing methods and systems, it would be necessary to conduct individual research on the methods and systems. This article presents the research involving bio-energy therapists from the Bioenergy Therapist Association of Slovenia, with which individual in-depth interviews were conducted between 11 March and 2 April 2011. The results of the research show that in the past, bioenergy therapists have always referred ill people to doctors and have thus been indirectly cooperating with doctors. The analysis additionally showed that people decide to visit healers due to various health problems, especially due to problems and illnesses resulting from stress, and mental problems. Furthermore, one third of the healers are visited by people due to back, neck or foot problems, and almost a quarter are visited due to head-related problems. Only a third of the healers also report visits by people who have problems which cannot be cured by ordinary medicine. The results showed that all bioenergy therapists are interested in cooperating with doctors in the context of medical tourism, but they also pointed out the most important obstacles (legislation, conceited egotistical doctors and the medical guild, money, pharmaceutical interests, doctors' ignorance of healing methods, disunity, disorganisation of alternative medicine, doctors' interference with the work of healers, delimitation of liability for the health of patients, and doctors' fear of cooperating with healers) which could have a negative effect on the mutual cooperation; most of the healers were of the opinion that legislation is the most important obstacle in the way of successful mutual cooperation. It will be necessary in the future to research all the other legally permitted healing methods and systems.*

*Keywords: medical tourism, bioenergy therapists, doctors, Slovenia*



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## **Ločevanje odpadkov v hotelih 5 zvezdic v Sloveniji**

### **Povzetek**

Družbena odgovornost postaja vse bolj aktualna tema. Družbena odgovornost podjetja se mora tako prenesti v vsako turistično podjetje, v vsak turistični proizvod. Družbena odgovornost podjetja mora postati del politike podjetja in del vsakdanjega delovanja vsakega posameznika. Po mednarodni kategorizaciji za pridobitev eko zvezdic za hotel med kriteriji pomembno mesto zasedajo odpadki – ločevanje odpadkov in ravnanje z odpadki. Kako se hoteli najvišje kategorizacije soočajo s to problematiko, kako jo urejajo? Gosti, ki prihajajo iz razvitih držav so navajeni na ločevanje odpadkov in recikliranje. Ali jim mi ponujamo to možnost? Tudi to je lahko ena pomembnih konkurenčnih rednosti hotela, saj dviguje zavest zaposlenih in gostov in se približuje gostom, ki imajo visoke zahteve za ohranjanje okolja in trajnostni razvoj. Opravila sem raziskavo v vseh slovenskih hotelih pet zvezdic in ugotovila, da ločevanje odpadkov in ravnanje z njimi še ni urejeno tako, da je prijazno do gostov in zaposlenih. Zaradi vsesplošne težnje in poudarka družbene odgovornosti, se le ta počasi tudi uvaja v družbi. Pomemben motivator in spodbujevalec je konkurenčna prednost, ki jo imajo družbeno odgovorna podjetja. Že organizatorji dogodkov in neposredni koristniki storitev povprašujejo po tovrstni usmerjenosti, saj želijo s svojimi dejanji sami prispevati k trajnostnemu razvoju.

Ključne besede: družbena odgovornost, trajnostni razvoj, ločevanje odpadkov, ravnanje z odpadki, hoteli pet zvezdic

## **Separating of waste in five stars hotels in Slovenia**

### **Abstract**

*Social responsibility becomes a topical subject. Corporate social responsibility must turn over to every tourist company, to every tourist product. Corporate social responsibility must become a part of company policy and a part of daily activity of every individual. Regarding international classification for eco categorization of hotels waste – separation and*

*treating of waste occupy an important place. How the hotels of the highest category confronting with this problems, who they are arranging this? Guests coming from developed countries are used to separating of waste and recycling. Do we offer them that possibility? This can be one of important competitive advantages of hotel because it raises consciousness of employees and guests and it's approaching to guests with high pretension to keeping of environment and sustainable development. I have made a research in all five star hotels in Slovenia and found out that separation of and treating waste is not settled to be guest and employee friendly. That common to all aspiration and placing stress on social responsibility it is slowly initiate into society. One significant motivator and stimulator is competitive advantage which companies with social responsibility have. Organizers of events and direct services users request for such orientation because they want to contribute to sustainable development with their acts.*

*Keywords: social responsibility, sustainable development, separating of waste, treatment of waste, five star hotels*



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## **Okoljska dimenzija trajnostnega razvoja v hotelski kopalnici**

### **Povzetek**

Kopalnica je zagotovo prostor v hotelski sobi, ki je okoljevarstveno in stroškovno zelo obremenjen. Skrb za okolje se lahko izvaja v številnih primerih: izbira naravnim materialov za opremo kopalnice, sistemi za varčevanje z vodo, za varčevanje z električno energijo, vzdrževanje čistoče in ponudbe hotelske kozmetike. Članek podrobneje predstavlja možnosti, ki jih lahko v hotelski kopalnici izkoristimo, da skrbimo za naše okolje, se obnašamo družbeno odgovorno in delujemo po načelih trajnostnega razvoja. Že pri načrtovanju objekta ali pri prenovi je potrebno vgraditi elemente trajnostnega razvoja, na področju materialov, pri nabavi aparatov in drugih naprav, ki trošijo energente, kot tudi glede prijaznosti dela do

zaposlenih, ko čistijo in urejajo prostore. Pomembna je tudi komunikacija z gosti in posredno z dobavitelji. V članku bo prikazano kako lahko skrbimo za varovanje okolja v kopalnici in kako se hoteli najvišje kategorizacije (5\*) v Sloveniji spopadajo z izzivi trajnostnega razvoja iz področja okoljske dimenzije v hotelski kopalnici.

Ključne besede: trajnostni razvoj, skrb za okolje, hotelska kopalnica, hoteli pet zvezdic

## Environmental dimension of sustainable development within hotel bathroom

### Abstract

*Bathroom is definitely a place in hotel room very charged with environmental protection and costs. Care for environment can be carried out in numerous cases: chooses to natural materials for bathroom equipment, system for economizing with water, for economizing with electrical energy, maintenance of cleanness and offer of hotel cosmetics. The article is presenting possibilities that we can utilize in hotel bathroom that we take care of our environment, we act social responsibly and we work round principles of sustainable development. Already over planning of building or renovation we must install elements of sustainable development on fields of materials, at purchase of machines and other devices which are spending energy also about friendliness to employees when they are cleaning and arranging places. Communication with guests and indirectly with suppliers is also important. In the article will be showed how we can take care of belay of environment within bathroom and how five stars hotels in Slovenia fight with challenge of sustainable development from the field of environmental dimension in hotel bathroom.*

*Keywords: sustainable development, care for environment, hotel bathroom, five star hotels*



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# **Analiza sožitij in navzkrižij trajnostnega razvoja v naravnih parkih: primer turizma v Triglavskem narodnem parku**

## **Povzetek**

V zavarovanih območjih narave so primarni cilji varstvo narave, varstvo življenjskih prostorov, ekosistemov, naravnih procesov in biološke raznovrstnosti. Naravni parki so namenjeni tudi obiskovalcem in ljudem, ki živijo v njem. Triglavski narodni park (TNP) ima več kot 2 milijona obiskovalcev letno in več kot 2 000 prebivalcev. Cilj TNP je tudi trajnostni razvoj. »V praksi se na zavarovanih območjih v splošnem pojavljajo predvsem štiri vrste konfliktov, in sicer: 1. med lokalno skupnostjo in upravljalci, 2) med obiskovalci in upravljalci, 3) med gospodarskimi subjekti in upravljalci ter 4) med različnimi vrstami obiskovalcev. » (Plut, 2008,). Razvili smo metodologijo za analiziranje sožitij in navzkrižij med prebivalstvom parka in lokalnim gospodarstvom (razvoj) na eni strani in upravo parka (varstvo narave) na drugi strani. Analiza se izvede v petih korakih: 1. Izdelava analiz stanja in trendov, 2. Analiza pritiskov in groženj, 3. SWOT analiza, 4. Analiza sožitij in navzkrižij, 5. Predlog upravljalških ciljev. Na osnovi analize sožitij in navzkrižij lahko ovrednotimo sožitja in navzkrižja in jih razvrščamo od najbolj pomembnih do najmanj pomembnih. Tako se lahko pripravi predlog prednostnih ciljev za upravjalce parka. Predstavljamo primer analize z turizem in rekreacijo v TNP.

**Ključne besede:** analiza sožitij in navzkrižij, trajnostni razvoj, turizem, Triglavski narodni park

## **Analysis of symbiosis and conflicts of sustainable development in nature parks: case of tourism in Triglav national park**

### **Abstract**

*In protected areas the primary aims are protection of nature, habitats, ecosystems and natural processes and preservation of biodiversity. Natural*

*parks are also designed for visitors and for people living within the borders of the park. Triglav national park (TNP) has more than 2 millions visitors per year and more than 2 000 inhabitants. The aim of TNP is also sustainable development. »In protected areas, generally occur four types of conflicts: 1. between local communities and park authorities 2. between visitors and park authorities 3. between local economy and park authority and 4. between different groups of visitors.« (Plut, 2008, ) We have developed the methodology of analysing the symbiosis and the conflicts between local communities and local economy (development issues) on one side and park authority on the other side (nature protection issues). Analysis of symbiosis and conflicts has 5 steps: 1. Analysis of situation and trends, 2. Analysis of pressures and threats, 2. SWOT 3. Analysis, 4. Analysis of symbiosis and conflicts. 5. Proposals of management aims. On the basis of Analysis of symbiosis and conflicts we are able to present valorisation of existing symbiosis and conflicts in the park and categorisation from most to less important. So the proposal of prioritisation of management aims for park authorities are designed. We present the case of tourism and recreation in TNP.*

*Keywords: analysis of symbiosis and conflicts, sustainable development, tourism, Triglav national park*



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## **Entertainment programs in tourist offer**

### **Abstract**

*Tourist demand is based on an experience with a special emphasis on the experience of tourist destination. Entertainment of tourist offer plays an important role in stimulating experience of a tourist who has chosen tourist*

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*destination, to experience in it his motives and needs of travel. The paper wants to research and confirm the mentioned initial findings on motives of selection of a tourist destination and importance of entertainment programs in meeting the needs of tourists. Model of research are Croatian tourist destinations in the benchmarking system with other European tourist destinations. Paper wants to define a tourist destination, with special emphasis on the importance of destination management and its organizability, and define, who are the bearers of execution plans of entertainment programs in a tourist destination. It will be examined the forms and types of entertainment programs offered in a tourist offer by which are increasing the tourist offer and consumption. Model of research are recognizable tourist destinations where in a special way are formed and realized the entertainment programs in a function of increasing the tourist experience.*

*Keywords: tourist offer of entertainment, tourist destination, entertainment program*



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## **Eco-health tourism offering in regional development**

### **Abstract**

*Competitiveness is a combination of assets, processes and advantage including human resources, physical resources, knowledge resources, capital resources, infrastructure and tourism superstructure, historical and cultural resources, size of economy and resource augmentation and depletion. The environmental dimension of region performance and*



*competitiveness is slowly but surely growing in importance in both practical and moral terms. Visitors are not oriented to regions, which have undergone visual degradation, through general over development or poor resource stewardship. Region with unique, relatively pristine environments can now build competitiveness, by positioning themselves as "environmental" region. Its offer is a part of ecotourism, responsible travel to natural areas that conserves the environment and improves the well-being of local people. The aim of this research is to analyse the factors that determine the motivation and behaviour of potential tourists in choosing a region, with particular emphasis on the role played by tourism region image in the case of different destination within the Primorsko-goranska County region.*

*Keywords: eco-health tourism, tourism destination, product, regional development*



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## **Vpliv organizacijske kulture na obvladovanje standardov kakovosti v turizmu**

### **Povzetek**

Članek obravnava odnos med organizacijsko kulturo in obvladovanje kakovosti v turizmu, ki ga je mogoče zaznati v sodobni praksi. Nastal je na osnovi raziskave praks različnih poslovnih sistemov v turizmu. Raziskava je pokazala, da je prakticiranje vsebin organizacijske kulture in odnos do kulture zelo različen v različnih poslovnih sistemov v turizmu. Prav tu pa se skriva odgovor na vprašanje zakaj je v naši slovenski sodobnosti še vedno zaznati veliko vrzel med pričakovano in zaznano kakovostjo storitev v turizmu. Prakse različnih izvajalcev storitev odsevajo v pretežni meri njihovo nezavedanje, da je organizacijska kultura in sistemski pristop ključnega pomena pri: načrtovanju, izvajanju in vrednotenju celovitega obvladovanja kakovosti v turizmu, saj večinoma pri svojih praksah

dosledno izvajajo le posamezne sklope vsebin, le redko pa se zavedajo pomembnosti celovitega obvladovanja kakovosti tako vidnih, kot nevidnih-zakulisnih aktivnosti. Ugotovitve raziskave predvsem kažejo na pomanjkanje sistemskega pristopa pri načrtovanju in vpeljevanju ustrezne organizacijske kulture pri obvladovanju kakovosti v turizmu in zagotavljanju zadovoljstva gostov.

Ključne besede: kultura, celovito, sistemsko, vidno, nevidno, zadovoljstvo, gostje, načrtovanje, obvladovanje

## The organisational culture impact on the controlling of the quality standards in tourism

### Abstract

*The article deals with the relation between the organisational culture and quality control in tourism, as perceived in modern practices. It results from the research of various practices in different business systems in tourism. The research results show that the implementation of organisational culture contents and the relation to culture vary in every specific different business system in tourism. Here we have the answer as to why in our Slovenian reality we can still notice a large gap between the expected and the actually perceived quality of service in tourism. The practices of various service providers reflect mostly their lack of being aware of the fact that the organisational culture and systemic process are of crucial importance so in the planning, as in the carrying out and the evaluating of the complete quality control in tourism – the fact is that most of the time while practising all this, the providers perform merely just single (separate, specific) parts of the contents and are only rarely aware of the importance of the complete quality control so of the transparent as of the hidden “backstage” activities. The findings of the research point out above all the lack of the systemic approach in the planning and implementation of the adequate organisational culture into the quality control in tourism and thus contributing to the satisfaction of the customers*

*Keywords: culture, complete, systemic, transparent, hidden, satisfaction, customers, planning, controlling*

Znanstveno-raziskovalno delo je za vsako izobraževalno ustanovo izrednega pomena, kar še posebej velja za mlado fakulteto kot je Fakulteta za komercialne in poslovne vede. Znanstveno raziskovanje ne sme biti samo sebi namen. Njegova vrednost se poveča, če se izsledki predstavijo javnosti, za kar je mednarodna znanstvena konferenca odlična priložnost. Na Fakulteti za komercialne in poslovne vede verjamemo, da predstavlja 3. mednarodna znanstvena konferenca z naslovom Znanje in poslovni izzivi globalizacije v letu 2011 pomemben člen pri povezovanju s širšim okoljem, tako gospodarstva kot tudi negospodarstva, in raziskovalci z različnih področij.

Organizacija konference je zahteven projekt, katerega zelo pomemben del predstavljajo pokrovitelji – organizacije. Na Fakulteti za komercialne in poslovne vede smo veseli njihovega odziva, zaupanja in podpore, saj s tem potrjujejo kakovost našega dela, pomembnost omenjenega dogodka ter prispevajo k njegovemu dodatnemu izboljšanju. Vsem se iskreno zahvaljujemo.

3. mednarodno znanstveno konferenco Znanje in poslovni izzivi globalizacije v letu 2011 so omogočili:

Pokrovitelji:

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