



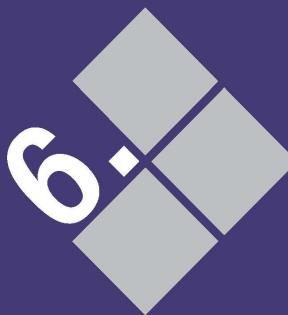
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poslovni izzivi  
globalizacije v letu 2015**

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Celje, 20. november 2015

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# Pozdravna nagovora na otvoritvi 6. mednarodne znanstvene konference Znanje in poslovni izzivi globalizacije v letu 2015

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# Vabljena predavanja 6. mednarodne znanstvene konference Znanje in poslovni izzivi globalizacije v letu 2015

izr. prof. dr. sc. Josip Stepanić

- University of Zagreb, Faculty of Mechanical Engineering & Naval Architecture, Croatia

## Rise of the unmanned aerial systems

doc. dr. Dubravka Mahaček

- Josip Juraj Strossmayer University of Osijek, Faculty of Medicine in Osijek, Croatia

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mag. Alojz Gostenčnik

- ustanovitelj podjetja Relax Turizem, d. d., Slovenija

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## The impact of the external environment on the effectiveness and efficiency of the Relax Turizem d.d. company

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- Direktor podjetja Novem Car Interior Design, d. o. o., Žalec, Slovenija

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## Vabljeni predavanji

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**Invited lectures**

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# Rise of the unmanned aerial systems

## Abstract

*The uses and misuses of Unmanned Aerial Systems (UAS) are regularly covered in news. What is not so regularly covered are other aspects of their use such as innovations that has accompanied their development, or characteristics of their past, current and projected market. In order to cover consistently different aspects of UAS, an interdisciplinary approach is adopted ranging from legal and ethic aspects, to security related topics, to business information technologies utilised in UAS and developed specially for them, to production of UAS, as well as to the sustainability of their use and related gradual change of our ways of life. In the paper, first the technical characteristics of frequent UAS are sketched, secondly their main commercial uses are listed and projected to near future, while thirdly some thoughts are exposed about the long term changes their use could bring about to our world. Rise of the use of UAS is paralleled with similar events that started in recent past. Exposition is accompanied with illustrative examples. The paper points to the two conclusions. First conclusion is that the long term changes would be significant, ranging from local and daily functioning of individuals, to changes of global laws, rules and customs. The second conclusion is that the production related to UAS hardware and software is in general favourable from the point of view of a relatively small or relatively inexperienced economy.*

**Keywords:** *unmanned aerial systems, innovations, sustainability*



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# Opportunities for sustainable development by improving the management of public funds

## Abstract

*Increasingly we are faced with the requirements for improving the management of public funds, because that way we affect overall community development, i.e. better fulfilment of public needs in a particular area. The task of the state audit is to control the use of public funds. The aim of this paper is to explore the possibilities of influencing the improvement of public finances management and the impact on the development via the action of the State Audit. The financial statements of all who use budget funds are subjected to audit by the State Audit Office. In this way the general public is informed on the use of taxpayers' money. The jurisdiction of the State Audit Office is prescribed by statutory provisions. This paper investigates the ability to influence the improvement of governance and development via local and regional self-government units' budget. The assumption is that local units' budget funds are limited and there are no significant possibilities of increasing them, so a special given attention should be given to their spending. This paper uses a method of analysis for determining the realized revenues of local and regional self-government units in the observed period, types of expenditures over the years and their shares were determined, and then those expenditures and calculation of the relative numbers (percentages) were compared. Conclusions are drawn regarding the extent and movement of expenditures and expenses. An analysis of the number of orders and recommendations was performed according to the subjects and the areas in which the irregularities for local units were determined during the financial audit and an analysis was performed on given recommendations according to counties in performed efficiency audit. Based on individual conclusions other conclusions were drawn regarding the movement of the realized revenues and expenditures. In the area of every local and regional self-government units, i.e. the county, residents meet public needs. The*

## Invited lectures

*realization of county budget revenues also includes the realization of revenues of municipalities and cities in the county. A survey of revenues, expenditures, orders and recommendations was conducted, and the reports of the State Audit Office were used as a data base. Local and regional self-government units establish companies in their area and play a significant part in their financing. This is another way in which they meet public needs. In order to ensure better control, it is necessary to ensure transparency in the provision of public services, which can be achieved by increasing accountability. In order to better meet the needs, it is essential to ensure effective access to available budgetary funds. Performing efficiency audits is becoming increasingly important since they affect the use of public sector resources in achieving greater value for money. The assumption of limited resources was confirmed, and conclusions were made on the importance of legal and transparent business conduct, which affects the improvement of business conduct and the overall development. We determined a focus on the implementation of activities and actions pursuant to the recommendations which ultimately affect better access to realized revenues and their earmarked spending.*

*Keywords:* development, public funds, audit, revenue, efficiency



# **Globalni izzivi podjetništva in trženja**

Global challenges in the field  
of entrepreneurship and marketing

## Global challenges in the field of entrepreneurship and marketing

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# Comparative analysis of workplace design in public institutes in Croatia

## Abstract

*The foundations of work design and redesign include specific techniques and alternative workplace arrangements that focus on individual workplace and consequently shape individual work behavior and overall organizational performance. Modern techniques of work design help organizations transform any possible flaws into their competitive advantage and to adapt quickly to organizational changes. The key for adaptation lies in a modernized work design, where workers no longer adapt to workplace, but instead workplace adapts to its workers. Public sector along with its institutions present an interesting field for the application of modern techniques of work designs. Due to the economic crisis many structural reforms have been implemented but with questionable sustainability. Obvious differences can be seen in work design of public institutes and consequently their overall effectiveness. This paper will analyze two public institutes in Croatia, who although performing similar activities have very little similarity in work design and overall effectiveness. Our comparative research shows that public institute that implements innovative overall organizational and work design, including alternative workplace arrangements, achieves better results with increased employee satisfaction and motivation. This analysis implies that using different techniques of work design can greatly increase the overall productivity of public institutes and also simultaneously achieve optimization of its workplaces.*

*Keywords: workplace, work design, alternative workplace arrangements, public sector, public institutes*



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## Vrednotenje uspešnosti prodajalcev: primer zavarovalnih zastopnikov

### Povzetek

Prispevek obravnava področje uspešnosti prodajalcev, katero obravnavamo na primeru zavarovalnih zastopnikov. Tema prispevka je definicija uspešnosti posameznega prodajalca in načini vrednotenja individualne delovne uspešnosti. Namen tega prispevka je izdelava sodobne definicije uspešnosti posameznega prodajalca, v našem primeru zavarovalnega zastopnika, in opredelitev ustreznih načinov vrednotenja individualne uspešnosti. Raziskava temelji na ugotovitvah avtorjev, ki so se v preteklosti ukvarjali s to tematiko z vključevanjem izkušenj avtorjev prispevka in povezovanjem obstoječih znanj s sodobnimi trendi v prodajanju. Ugotovitve študija literature kažejo, da med avtorji ne obstaja soglasje glede same definicije uspešnosti prodajalcev, kot tudi ne glede načinov vrednotenja individualne uspešnosti. Nesoglasja obstajajo celo glede same potrebe po vrednotenju oziroma namena vrednotenja prodajalcev v organizaciji. Definicij uspešnosti zavarovalnih zastopnikov v literaturi skoraj ni, obstaja pa več definicij uspešnosti prodajalcev, ki večinoma temeljijo le na eni dimenziji uspešnosti, to je uspešnosti prodajalca pri izpolnjevanju ciljev in pričakovanj organizacije. V prispevku smo oblikovali novo definicijo uspešnosti zavarovalnih zastopnikov, ki jo

## Global challenges in the field of entrepreneurship and marketing

sestavlja več dimenzijs uspešnosti, kot je uspešnost prodajalca pri izpolnjevanju ciljev in pričakovanj organizacije, uspešnost prodajalca pri izpolnjevanju lastnih ciljev z upoštevanjem dimenzijs zadovoljstva strank in ustreznega odnosa do širše družbe. Na osnovi navedene definicije smo oblikovali tudi primeren nabor načinov vrednotenja uspešnosti zavarovalnih zastopnikov, ki kaže širšo sliko individualne uspešnosti prodajalca in ne samo obseg prodaje. Ugotovitve so doprinos k teoretičnemu znanju ter uporabne tudi v praksi.

Ključne besede: uspešnost, prodajalci, vrednotenje uspešnosti, zavarovalni zastopniki, analiza in sinteza

# Salesperson performance evaluation: the case of insurance agents

## Abstract

*The article deals with the area of salesperson performance, which is discussed in the case of insurance agents. The purpose of this paper is to define the performance of each agent as well as ways to evaluate individual work performance. The purpose of this paper is also to produce a modern definition of the performance of each agent, in our case the insurance agent, and to identify suitable ways of evaluating individual performance. The research is based on the findings of authors who have previously dealt with the issue by incorporating the experience of the article's author and integrating the existing knowledge with modern sales trends. The findings of the literature study show that there is no consensus among authors regarding the very definition of agent performance; likewise there is no consensus on the methods of evaluation on individual performance. There are even disagreements as to the actual needs for evaluation or the purpose of agents' evaluation in the organization. The available literature provides almost no definitions of insurance agent performance, but there are several definitions of seller performance, which are largely based on a single dimension of performance: a seller's performance in within the sphere of meeting the goals and expectations of the organization. In this paper, we have developed a new definition of insurance agent performance consisting of several dimensions of performance such as, for example, the performance of the agent in meeting the objectives and expectations of the organization, the agent's performance in meeting his or her own objectives with regard to the dimensions of customer satisfaction and the proper*

## Globalni izzivi podjetništva in trženja

*relationship of the agent within the wider society. Based on the above definition, we designed a set of suitable methods for evaluating the performance of insurance agents, which show a broader picture of an individual agent's performance rather than their mere sales volume. The findings serve not only as a contribution to theoretical knowledge, but are also useful in practical settings*

**Keywords:** performance, salesperson, performance measurement, insurance agents, analysis and synthesis



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# Optimiranje trženjskega spletja podjetja GVO, d. o. o.

## Povzetek

Prispevek predstavlja raziskavo trženjske aktivnosti podjetja GVO d. o. o. glede na teoretična izhodišča različnih avtorjev. Ključno raziskovalno vprašanje se nanaša na to »Kako optimirati trženjski splet podjetja GVO d. o. o.«. Zaznani odmiki v dejanskih tržnih aktivnostih podjetja so raziskani s kvantitativno raziskavo. Na osnovi teoretičnih izhodišč in stališč anketirancev so podani predlogi za izboljšanje trženjskega spletu podjetja iz aspekta 7 P. Ker je podjetje izrazito tehnološko usmerjeno, premalo pozornosti usmerja modernim trženjskim aktivnostim in s tem ne izkorisča vseh potencialov na trgu. Teoretična izhodišča so podana iz aspekta lastnosti izdelkov, cen, tržnih poti, trženjskega komuniciranja, ljudi, procesov in fizičnih dokazov različnih avtorjev. Predstavljen je trženjski splet iz področij 7 P, kot ga trenutno obvladuje podjetje. Izvedena je projekcija področij in aktivnosti, ki so prilagojene specifičnim potrebam dejavnosti podjetja. Dejanska učinkovitost izvajanja trženjske aktivnosti je preverjena iz aspekta trga. Izvedena in prikazana je kvantitativna raziskava

## Global challenges in the field of entrepreneurship and marketing

na vzorcu 106 anketirancev, statistična obdelava podatkov pa s programskim orodjem SPSS.22. V zaključku so podani predlogi za optimiranje trženjskega spletja podjetja GVO d. o. o. iz aspekta 7 P.

Ključne besede: izdelki, cene, tržne poti, trženjsko komuniciranje, ljudje, fizični dokazi, procesi

# Marketing mix optimization of GVO d. o. o. company

## Abstract

The article covers a marketing activity research in the GVO d. o. o. company regarding the theoretical point of view of different authors. The research question of is "How to optimize marketing mix of the GVO d. o. o. company". The detected deviations in the actual marketing activities of the company are researched in a quantitative research. Based on the theoretical perspectives and the perspectives of the respondents are given suggestions to improve the company's marketing mix from the 7Ps aspect. Because the company is highly technologically directed it is not paying enough attention to modern commercial activities and therefore it is not using all of the potentials on the market. Theoretical perspectives are presented from the aspect of product characteristics, prices, marketing channels, marketing communications, people, processes and physical evidences of different authors. The marketing mix is demonstrated from 7Ps area as it is currently controlled by the company. There is a projection of the areas and activities which are adjusted to specific needs of company's activities. The projection is carried out in the areas and activities that are tailored to the specific needs of the business. The actual effectiveness of the implementation of marketing activities was verified from the aspect of the market. The quantitative research is carried out on the sample of 106 respondents, statistical analysis of the data with the software tool SPSS.22. Based on a survey and the literature suggestions for optimizing the marketing mix of the company GVO d. o. o. from the aspect 7 P is given at the conclusion.

**Keywords:** products, prices, marketing channels, marketing communications, people, physical evidences, processes



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# Vpliv nezaposlenosti, vlaganja v raziskave in razvoj ter deleža delovno aktivnega prebivalstva na gibanje BDP

## Povzetek

Obstaja več makroekonomskih kazalcev, ki vplivajo na spremembo BDP-ja. V tej raziskavi se je preučeval vpliv nezaposlenosti, vlaganja v raziskave in razvoj ter sprememba deleža delovno aktivnega prebivalstva na BDP. Ob recesiji se nezaposlenost povečuje in obratno, v konjukturi narašča, vse to pa ima nek vpliv na gibanje BDP-ja. Spreminja se tudi delež BDP-ja, ki ga država namenja v raziskave in razvoj, ki prav tako vpliva na gibanje BDP-ja. Tudi vsaka sprememba deleža delovno aktivnega gospodarstva seveda nekako vpliva na spremembo BDP-ja, čeprav se le to bistveno ne povečuje (spreminja) V tej študiji se je uporabilo več statističnih modelov, da bi se ugotovil vpliv nezaposlenosti, deleža delovno aktivnega prebivalstva in vlaganj v raziskave in razvoj na BDP. V prvem delu je podan kratek teoretični pregled in rezultati nekaterih drugih analiz o vplivih nezaposlenosti, stopnji vlaganja v raziskave in razvoj in sprememb demografskih značilnosti prebivalstva. V drugem, raziskovalnem delu študije pa je opisana raziskovalna metodologija, podatki uporabljeni v empirični raziskavi in analiza le-teh. Cilj tega dela je potrditi hipotezo, da nižja nezaposlenost, višja vlaganja v raziskave in razvoj ter večji delež delovno aktivnega prebivalstva pozitivno vpliva na rast BDP-ja oziroma, da se s spremembo teh makroekonomskih kazalcev spreminja tudi BDP, torej, da imajo le ti kazalci vpliv na BDP.

Ključne besede: BDP, nezaposlenost, vlaganja v raziskave in razvoj, delovno aktivno prebivalstvo

**Global challenges in the field of entrepreneurship and marketing**

# The impact of unemployment, investing in research and development and the proportion of the working population on GDP

## Abstract

*There are several macroeconomic indicators that influence the change in GDP. In this study, the impact of unemployment, investing in research and development and change in the proportion of the working population in the GDP have been studied. By the recession the unemployment is rising, and vice versa, in conjuncture it is rising, all of which have an impact on the movement of GDP. Amendment to the share of GDP by country devotes to research and development that also affects the motion of GDP. Also, any change in the proportion of working-age economy, of course somehow influenced the change in GDP, though only it does not substantially increase (changing in this study have been used several statistical models in order to determine the impact of unemployment, the proportion of the working population and investment in research and the development of the GDP. In the first part it gives a brief theoretical review and the results of some other analysis on the effects of unemployment, the level of investment in research and development and changes in the demographic characteristics of the population. In the second, research studies have described the research methodology and data used in the empirical research and analysis thereof. The objective is to confirm the hypothesis that lower unemployment, higher investment in research and development and a higher proportion of the working population has a positive impact on GDP growth or to an amendment to these macroeconomic indicators also amends GDP So that only those indicators have the impact on GDP.*

**Keywords:** GDP, unemployment, investment in research and development, working population



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# Merjenje zadovoljstva poslušalcev glasbene skupine

## Povzetek

Tako kot mora biti zadovoljstvo kupcev eden glavnih ciljev podjetja, mora biti zadovoljstvo poslušalcev eden glavnih ciljev glasbene skupine. Predpostavljamo, da morajo glasbene skupine na eni strani poznati svoje pomanjkljivosti in na drugi strani poznati pričakovanja in zahteve poslušalcev. Namen prispevka je ugotoviti, ali in zakaj glasbene skupine merijo zadovoljstvo poslušalcev. Vzorec raziskave je 110 glasbenih skupin, ki so odgovorili na anketo. Glavna hipoteza prispevka je, da glasbene skupine merijo zadovoljstvo svojih poslušalcev vsaj enkrat letno z namenom odkriti in odpraviti pomanjkljivosti, ki nastajajo v glasbenih skupinah. Hipotezo smo testirali z bivariatno statistično metodo - enostranskim enostavnim t-testom. Z raziskavo smo pridobili informacije tudi o tem, ali glasbene skupine sploh merijo zadovoljstvo poslušalcev vsaj enkrat letno. Prav tako nas je zanimalo, v kolikšni meri merijo glasbene skupine preverjajo zadovoljstvo poslušalcev zaradi razlogov, kot so poleg »odkrivanja in odpravljanja pomanjkljivosti v glasbenih skupinah«, naslednji: »pridobiti informacijo o pričakovanjih in zahtevah publike«, »trženje glasbene skupine«, »kontakti s publiko« in »drugi« razlogi. Glavno hipotezo smo potrdili. Ugotovili smo tudi, da 51,8 % glasbenih skupin ne meri zadovoljstva poslušalcev, ostale pa merijo zadovoljstvo vsaj enkrat letno. Prav tako smo ugotovili, da sta najpogostejsa razloga za merjenje zadovoljstva poslušalcev pridobitev informacij o pričakovanjih in zahtevah publike ter odprave pomanjkljivosti pri glasbenih skupinah. Pridobljeni rezultati raziskave bodo spodbuda glasbenim skupinam, da redno merijo in proučujejo zadovoljstvo svojih poslušalcev.

Ključne besede: zadovoljstvo, poslušalci, trženje, glasbena skupina, pomanjkljivost

## Measuring the satisfaction of music group listeners

## Global challenges in the field of entrepreneurship and marketing

### Abstract

*Customer satisfaction should be one of the main goals of the company, the satisfaction of the audience must be one of the main objectives of the musical group. We assume that musical group must know their weaknesses and the expectations and demands of listeners. The purpose of this paper is to determine whether, and why musical groups measure the satisfaction of listeners. The sample survey consists of 110 musical groups. The main hypothesis of this paper is that the musical group measure the satisfaction of its listeners at least once a year in order to detect and eliminate deficiencies that occur. The hypothesis was tested by bivariate statistical method - one-sided One sample t-test with a survey of 150 randomly selected musical groups. With the survey we also obtained information about whether musical groups ever measure the satisfaction of listeners once or several times per year. Also, we investigated other reasons for verifying the satisfaction of the audience, such as: "obtain information about the expectations and requirements of the audience", "marketing of musical group", "contacts with the public" and "other" reasons. The hypothesis was confirmed. It was also found that 51.8% of groups do not measure customer satisfaction while the other measured satisfaction once or several times per year. We also found the most common reasons for measuring the satisfaction of listeners are to obtain information about expectations and requirements of the audience and elimination of deficiencies. Obtained results will be an incentive to bands that regularly measure the satisfaction of their listeners.*

*Keywords:* satisfaction, listeners, marketing, music group, weakness



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# Priložnost trajnostnega razvoja v ogrevalnih sistemih z lesno biomaso

### Povzetek

Zaradi vse večjih stroškov energentov na fosilna goriva se razvijajo alternativne rešitve v modernih individualnih, skupinskih in industrijskih

## Globalni izzivi podjetništva in trženja

kurilnih napravah za ogrevanje, procesno toploto in soproizvodnjo toplotne in električne energije. Z mnenjsko raziskavo smo ugotavljali poznavanje alternativnega vira lesne biomase in pomen, ki ga ima na trgu oskrbe s toploto. S statistično analizo smo ugotovili, da se anketiranci zavedajo pomena obsega gozdov in izkoriščanja potenciala lesne biomase. Podpirajo okolju prijazni način ogrevanja, varčevanje z energijo in spremljajo cenovna gibanja emergentov na trgu. Opozarjajo na težave pri gospodarjenju z gozdovi, pri porabi energije, ozaveščanju in svetovanju za zamenjave gelnega sistema. S korelacijsko analizo smo prikazali smer in moč odvisnosti med ocenami posameznih spremenljivk. S faktorsko analizo smo ugotovili tri skupne faktorje, ki se z utežmi v spremenljivkah kažejo pri prvem faktorju v okolju prijazne in varčne investicije v lesno biomaso, pri drugem faktorju s stroški in alternativnimi viri ter pri tretjem skupnem faktorju s porabo in ozaveščanjem za lesno biomaso. Načini ogrevanja se spreminja, priložnost je v ogrevalnih sistemih na lesno biomaso. Zavedanje nujnosti alternativnih rešitev je v varčevanju z energijo in zmanjšanju stroškov. Premalo so poznani sistemi soproizvodnje toplotne in električne energije, zato bo potrebno več narediti na promociji in osveščanju uporabnikov za okolju prijazen trajnostni razvoj.

Ključne besede: trajnostni razvoj, lesna biomasa, toplota, mnenjska raziskava, statistična analiza, korelacijska analiza, faktorska analiza

# Opportunities for sustainable development in the biomass heating systems

## Abstract

*In order to fossil fuels energy price increases alternative solutions are been developed in modern individual, group and industrial heating devices, process heaters and coproduction of heat and electricity. A survey questionnaire helped us to establish the source recognition of alternative biomass and its meaning for the heating market. Statistical analysis helped us to establish the customer's acquaintance with the meaning of wood circumference and exploitation of wooden biomass potential. Customer support environmentally friendly heating and energy saving and they observe market energy source prices. They make aware of problems within wood management and energy consumption, informing and consulting*

## Global challenges in the field of entrepreneurship and marketing

*about replacement of heating systems. Correlation analysis helped us to show the direction and faculty of connectedness between single evaluation variables. By using factor analysis, we established three major joint factors, which show with variable weights at the first factor on environmentally friendly and energy saving wooden biomass investments, at the second factor on costs and alternative energy sources and at the third joint factor on consumption and wooden biomass informing. Heating ways are changing and are offering opportunities for wooden biomass heating systems. Awareness of alternative solutions necessity lies in energy saving and cost reduction. Coproduction of heat and electricity systems are less known, therefore more emphasis on promotion and consumer informing about environmentally friendly sustainable development has to be placed.*

**Keywords:** sustainable development, wooden biomass, heat, survey questionnaire, statistical analysis, correlation analysis, factor analysis



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# Organizacijska kultura in družbena odgovornost podjetij in organizacij

## Povzetek

Čedalje več je na trgu slovenskih podjetij, ki pri svojem poslovanju poudarjajo dimenzijske družbene odgovornosti. Se posebej se to opazi, odkar se pojavlja v našem okolju čedalje več tujih podjetij in nekatera od njih izrecno poslujejo samo s takimi poslovnimi partnerji, ki izkazujejo prakse družbene odgovornosti. Na svetovni in evropski ravni so bila sprejeta številna priporočila kako naj se podjetja in organizacije vedejo pri svojem poslovanju, da bo njihovo ravnanje družbeno sprejemljivo. Problem je, kako uskladiti vrednote podjetja ali organizacije in vrednote družbe v kateri poslujejo, potratne izrabe virov ter kako ohraniti vire tudi prihodnjim rodovom. Članek obravnava pomembno vlogo organizacijske kulture pri delovanju podjetij v vsakodnevni družbeno odgovorni praksi, prednosti, ki jih le ta prinaša podjetjem in organizacijam in zgodovinski pregled nastanka prepotrebne družbeno odgovorne prakse v poslovнем svetu.

Ključne besede: organizacijska kultura, družbena odgovornost, trajnostni razvoj , prednosti družbeno odgovornega prakticiranja

# Organisational culture and social responsibility of enterprises and organisations

## Abstract

*On the market, an increasing number of Slovene companies are stressing the dimension of social responsibility in their business scheme. We have observed this phenomena since many foreign companies have been emerging in our surrounding. Some of them even, deal exclusively with companies, proving social responsibility in their practice. Many recommendations had been accepted at the European and worldwide level, defining how companies and organizations should behave in view to achieve a socially acceptable way of making business. There is an issue about how to adjust the company or organization values with the values of the society where they operate, for example not to waste the use of resources thus keeping them for the future generations. The article treats the importance of the role the organizational culture has in the companies' everyday socially responsible practice, the advantages it brings into their business scheme. It is also an historical overview of the origin of this extremely important socially responsible practice in the business world.*

*Keywords:* organizational culture, social responsibility, development constancy, the advantages of the socially responsible practice



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# Poslovna logistika kot orodje strateškega menedžmenta za krepitev konkurenčne sposobnosti podjetja

## Global challenges in the field of entrepreneurship and marketing

### Povzetek

V času svetovne gospodarske, finančne, socialne, ekološke in še kakšne krize so podjetja prisiljena v globalno poslovanje, kar postavlja pred njih dodatne izzive, kako venomer ohranjati oz. krepiti svojo konkurenčno prednost. Kako strateški menedžment v povezavi s poslovno logistiko združiti v zmagovito zmes, ki bi krepila konkurenčno sposobnost podjetja, bo predmet našega bodočega proučevanja. Razvoj na področju strateškega menedžmenta zajema izboljšave pri nadzoru proizvodnje nato nadzor pri posameznih funkcionalnih področjih kot je obvladovanje zalog, planiranje, modeliranje proizvodnih procesov, logistike, prodaje, nabave, zagotavljanje masovne proizvodnje, sistemskega razmišljanja in planiranja ter obvladovanje vseh informacijskih tokov. Kljub konkurenčni med podjetji in turbulenci na globalnem trgu je bila osnovna struktura proizvodnih podjetij do nedavnega še dokaj stabilna. V bodoče se bo razvoj usmeril v večjo informatizacijo poslovanja, ki bo vplivala na organizacijsko strukturo in na model sprejemanja poslovnih odločitev ter krepitve konkurenčne sposobnosti podjetja. Raziskovalci bodo torej morali v bodoče upoštevati, da velikost problemov v poslovnih sistemih narašča s stopnjo kompleksnosti, časovni pritiski rastejo sorazmerno s krepitvijo konkurence in število orodij za upravljanje poslovne logistike, strateškega menedžmenta ter globalnih oskrbnih verig bo še skokovito naraščalo.

Ključne besede: globalizacija, globalne oskrbne verige, informatizacija, konkurenčna sposobnost, poslovna logistika, sistemi, strateški menedžment, učinkovitost poslovanja

### Business logistics as a strategic management tool to enhance the competitiveness of enterprises

### Abstract

*In a time of global economic, financial, social and ecological crisis companies are forced into a global business, which raises additional challenges before them, and how to maintain or constantly strengthen their competitive advantage. How strategic management in conjunction with business logistics to consolidate together in a winning mixture that could enhance the competitive ability of the company will be subject of our future study. Developments in the field of strategic management includes*

*improvements in the control of production and the individual functional areas such as inventory management, planning and modeling of manufacturing processes, logistics and sales, ensuring mass production, systems thinking and planning and management of all information flows. Despite the competition between businesses and turbulence on the global market, the basic structure of manufacturing companies has been fairly stable. The future development will be focused on increasing computerization of operations, which will have an impact on the organizational structure and the model of decision-making and enhance the competitiveness of enterprises. Researchers will therefore be taken into account in the future, the size of the problems in operating systems, increasing the level of complexity, time pressures grow in proportion to the strengthening of competition and the number of tools for managing business logistics, strategic management and global supply chains will continue to grow exponentially.*

**Keywords:** globalization, global supply chain management, computerization, competitive position, business logistics, systems, strategic management, business efficiency



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## **Regresijska analiza zvestobe uporabnikov mobilne telefonije**

### **Povzetek**

V slovenskem prostoru je nekaj ponudnikov mobilne telefonije, ki si močno konkurirajo. Zato je pomembno, da si mobilni ponudniki ustvarijo zveste uporabnike. Zveste uporabnike lahko ustvarijo s tem, da jih pogodbeno zavežejo z aneksom, lahko pa pravo zvestobo zgradijo preko zadovoljstva uporabnikov. Namen te raziskave je bil ugotoviti, kateri dejavniki so tisti, ki

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vplivajo na graditev zvestobe ponudniku mobilne telefonije. V ta namen smo izvedli kvantitativno raziskavo med polnoletnimi uporabniki mobilnih telefonov. Rezultati spletnne ankete so pokazali, da je dejavnik, ki v največji meri vpliva na zvestobo, zadovoljstvo uporabnikov, sledita pa cena in kakovost storitev. Nekoliko manj, vendar še vedno pozitivno vpliva na zvestobo image podjetja, še nekoliko manj pa kakovost osebja. Ugotovitve raziskave smo podali v luči ugotovitev drugih sorodnih raziskav, jih primerjali z rezultati svetovnih raziskav, ki so bile izvedene v različnih konkurenčnih panogah in podali predloge ponudnikom mobilne telefonije in rešitve za graditev zvestobe. Opozorili smo tudi na omejitve raziskave in navedli odprta vprašanja za nadaljnje raziskovanje.

Ključne besede: zvestoba, mobilna telefonija, zadovoljstvo, regresijska analiza, Slovenija

# Regression analysis of customer loyalty in mobile service industry

## Abstract

*The Slovene mobile industry is strongly competitive. Therefore, it is important that the mobile providers create loyal customers. Customer loyalty can be built by contracting mobile telephony users with an annex, or through customer satisfaction. The purpose of this study was to determine which factors do affect customer loyalty and how. To this end, we have conducted a quantitative research, a web survey among adult mobile phone users. The results showed that the factor that most highly affects customer loyalty is customer satisfaction, followed by price and service quality. Lower, but still a positive impact on customer loyalty is through image of the company and quality of the staff. The findings are presented in the light of the conclusions from similar studies; the results of this study are compared with the results of other surveys that have been conducted in different competitive industries. The proposals were made to providers of mobile telephony and solutions suggested how to improve customer loyalty. We pointed out the limitations of this research and indicated the open questions for further research.*

**Keywords:** *customer loyalty, mobile telephony, customer satisfaction, regression analysis, Slovenia*



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# **Model of users' beliefs, attitudes and behaviour towards marketing communication on social networks**

## **Abstract**

*The purpose of this article is to develop a comprehensive model of users' beliefs, attitudes and behaviour toward marketing communication on social networks. The main novelty in comparison with previous studies is the inclusion of belief factor "good for individual". The results show that users' beliefs about factors "information", "entertainment" "good for individual" and "good for economy" have positive impacts on users' attitudes towards marketing communication on social networks, while users' beliefs about factors "materialism", "falsity/nonsense" and "value corruption" have negative impact on users' attitudes towards marketing communication on social networks. Level of users' education has negative impact on both, users' attitudes and behaviour towards marketing communication on social networks, while users' gender has impact only on their attitudes towards marketing communication on social networks. The research results show that professionals in companies who are responsible for marketing communication on social networks should create messages containing useful information, with entertaining content, in which users will find personal benefit and recognize the benefits for economy or society in general. Since male and more educated users have more negative*

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*attitudes towards marketing communication on social networks, professionals who are responsible for marketing communication on social networks should be especially careful when addressing these two target groups. Based on the results of the research, authors created a generally applicable model of users' beliefs, attitudes and behaviour towards marketing communication on social networks.*

*Keywords:* social networks, marketing communication, user, belief, attitude, behaviour



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# Kakovost kot ključna determinanta zadovoljstva na primeru slovenskih bank

## Povzetek

Na trgu ponudnikov bančnih storitev v Sloveniji vlada velika konkurenca, zato se banke zavedajo, da morajo dosegati visoko zadovoljstvo svojih uporabnikov. Na osnovi teoretičnih izhodišč smo izpeljali, da je ključna determinanta zadovoljstva kakovost. Na osnovi dveh šol, ki prevladujeta v teoriji na področju zaznavanja kakovosti, smo kakovost konceptualizirali kot kakovost storitev in kakovost osebja. Namen te raziskave je bil ugotoviti, od česa je odvisno zadovoljstvo uporabnikov bančnih storitev. V ta namen smo izvedli kvantitativno raziskavo med polnoletnimi uporabniki bančnih storitev telefonov. Rezultati ankete so pokazali, da je dejavnik, ki v največji meri vpliva na zadovoljstvo uporabnikov kakovost bančnih storitev, pomembno in pozitivno pa na zadovoljstvo pa vpliva tudi kakovost osebja. Ugotovitve raziskave smo podali v luči ugotovitev drugih sorodnih raziskav

in podali predloge slovenskim bankam, kako dosegati zadovoljstvo njihovih uporabnikov.

Ključne besede: kakovost storitev, kakovost osebja, nordijska šola, zadovoljstvo, banke

## Quality as a key determinant of customer satisfaction – the case of Slovenian banks

### Abstract

*In a banking services market there is a fierce competition in Slovenia, therefore banks are aware of importance of achieving high customer satisfaction. Based on the theoretical baseline we carried out a conclusion, that a key determinant customer satisfaction is quality. Based on the two schools, which dominate the theory how quality is perceived, we conceptualized quality as a quality of services and a quality of staff. The purpose of this study was to determine, what customer satisfaction in banking sector depends on. To this end, we conducted a quantitative survey among adult users of banking services. The results shows that the factor that most largely affects customer satisfaction is quality of services, the second is quality of staff. The findings are presented in the light of the findings of other related researches and proposals are made to Slovenian banks in order to achieve customer satisfaction of their users.*

*Keywords:* quality of services, quality of staff, Nordic school, customer satisfaction, banks



# **Inteligentne rešitve v poslovni informatiki**

Intelligent solutions in business IT

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## **Knowledge discovery in databases: relation to operations research**

### **Abstract**

*Knowledge Discovery in Databases is the process of searching for hidden knowledge in the massive amounts of data. It is a multi-step process that facilitates the conversion of data to useful information. Because of its potential to yield predictive insights from huge amounts of diverse data, knowledge discovery in databases is essential for improving performance and creating competitive advantage for all types of organizations. Operations research is the use of scientific methods in decision making. It seeks to observe, understand, and predict the behaviour of human-machine systems through the use of mathematical models. The goal of this paper is to present relation of knowledge discovery in databases and operations research.*

*Keywords:* knowledge discovery, operations research, mathematical models, data, databases



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## **The usefulness of IT in banking in Croatia**

### **Abstract**

*Rapid development of information technology sets the new business trends and rules, and has strong influence on business goals and results. In the past ten or more years information technology has fundamentally changed the financial industry and became important part of its business. The*

*competitive advantage of banks, which is reflected in the quality of products and services, as well as the time needed for their implementation, largely depends on the flexibility of banking IT systems and competencies of their IT professionals. The aim of this paper is to present results of the research, which analyzes the views of participants on the usefulness of information technology usage in banking. Specifically, the objectives of the research are to investigate the role of the use of information technology in achieving competitive advantage of banks, in reducing operating costs and increasing the quality and speed of service delivery in Croatia banking sector. The workers of five banks in the local banking sector: Zagrebacka bank, Privredna bank, Raiffeisen bank, OTP bank and the Kovanica bank were participated in this study. All participants took part in semi-structured interview based on a questionnaire. The study examined the socio-demographic information about the participants (gender, age, working experience,...), attitudes about the usefulness of information technology in banking systems and attitudes about the different ways in which certain forms of information technology have contributed to the functioning of the banking system. Conclusions and findings of the research have shown a strong positive relationship between the level of use of IT and the competitive advantage in banking sector in Croatia.*

*Keywords:* information technology, bank, competitive advantage



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# Vrednotenje metodologij 7FE BPM in BPTrends za menedžment poslovnih procesov

## Povzetek

Organizacije se vse bolj zavedajo pomena celovite obravnave in obvladovanja poslovnih procesov, zato v svoje poslovanje vse pogosteje uvajajo tehnike in prakse s področja menedžmenta poslovnih procesov (MPP), združene v različne metodološke pristope. V prispevku primerjamo dve uveljavljeni, prosto dostopni metodologiji MPP, ki jih lahko organizacije uporabijo neposredno ali kot osnovo za izgradnjo lastnih, svojim potrebam in projektom prilagojenih metodologij za MPP. V ta namen uporabimo večparametrski odločitveni model za ocenjevanje metodologij MPP po metodi DEX.

Ključne besede: menedžment poslovnih procesov, metodologije, večparametrski odločitveni modeli

# The comparison of 7FE BPM in BPTrends methodologies for business process management

## Abstract

*Organizations are increasingly aware of the importance of a comprehensive treatment and management of their business processes, so they are introducing techniques and practices from the field of business process management (BPM) and combined in a variety of methodological approaches. In this paper we compare two established, freely available BPM methodologies that organizations can use directly or as a basis for the construction of their own, to their needs and projects tailored BPM methodologies. To this end, we use a multi-attribute decision model for BPM methodologies assessment founded on DEX method.*

**Keywords:** business process management, methodologies, multi-attribute decision models



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## Elektronska knjižnica letenja

### Povzetek

V prispevku predstavljamo informacijsko podporo letenju, ki je nastala v sodelovanju s podjetjem Airurban, d. o. o. in njegovim ustanoviteljem, inštruktorjem v letalski šoli. Tako je nastala ideja o t. i. elektronski knjižnici letenja, ki bi vsem, ki se šolajo za pilota, pomagala pri usposabljanju in zagotavljanju varnosti. Elektronska knjižnica letenja je danes pripomoček, ki se kot informacijska podpora letenju tudi dejansko uporablja v omenjeni letalski šoli. V prispevku bomo predstavili ne le ekonomske učinke informacijske podpore letenju, kot so na primer prihranki. Pomembni so tudi drugi doseženi cilji, npr., učenci bodo lahko s pomočjo interaktivnega učenja izpite izdelali bolje, njihovo letenje pa bo varnejše. Naš izdelek lahko predstavimo tudi širšemu tržišču in s tem prispevamo k večjemu prometu tako na letališču, v regiji kot tudi v letalski šoli. Gledano v celoti bo informacijska podpora poslovanju letalske šole doprinesla k celoviti kakovosti delovanja letalske šole.

Ključne besede: letalska šola, ultralahko letenje, varnost letenja, informacijska podpora letenju

## Electronic library of flights

### Abstract

*The paper presents flight information support, which was created in collaboration with Airurban, Ltd. and its founder, instructor in the aviation school. Thus the idea of the so called Electronic library of flights has occurred that can help in training and safety everyone who is learning to become a pilot. Today Electronic library of flights is a real tool and a part of IT support in that flight school. In this paper we present not only the economic effects of IT flight support, such as savings. There are also other important objectives achieved, like those: interactive learning will help students to pass exams easier and their flights will be safer. Our tool can be presented to wider market and thereby contribute to increasing traffic at the airport, in the region and in the flight school. Generally, flight*

*information support of the flight school will contribute to the total quality in their operation.*

**Keywords:** *flight school, ultralight flying, flight safety, flight information support*



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## **Improving quality of public services: data mining approach**

### **Abstract**

*Nowadays, huge amount of data are available in numerous organizational databases. In order to use them and get valuable information different techniques could be used. Data mining approach presents a valuable tool for transforming data into knowledge. There is wide range of data mining application and usage in different areas, e.g. marketing, financial fraud, health care management, scientific discovery. In addition, many public organizations collect and analyze data regarding individuals, households and business in order to increase efficiency of different public services. Therefore, data mining could be useful in improving quality of public services. In number of countries, families with children have a problem in finding a nursery place, because capacities are limited and there are not enough places for all children. Goal of this paper is to demonstrate the usage of data mining in investigate which factors influence on getting a nursery place. In order to full-fill the goal, we utilized nursery data set available on UCI Machine Learning Repository which contains 12960 instances and 9 attributes. We conducted decision tree analysis, using J48 algorithm available as part of Weka data mining tool. The results showed that there were 89.213% correctly classified instances, which indicates a*

*high potential of data mining algorithms for improving quality of public services in the area of nursery.*

*Keywords:* *public services, nursery, data mining, decision trees, J48 algorithm*



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## **Cluster analysis approach to the financial instability discovery**

### **Abstract**

*Cluster analysis has been used for the purpose of the decision-making support in the beginning of the 70's, when several authors have analysed the companies quoted on the New York Stock Exchange, according to their profit and dividends. Some researchers have used the method for the identification of the stocks that could be utilized for the portfolio diversification while retaining the profitability at the same time. The goal of this paper is to compare the application of Z-score, Kralicek DF indicator*

anda  $GCE_3$  indicator of the financial stability of the companies that are quoted on the Zagreb Stock Exchange using data from 2009. Ratios used for the generation of selected financial stability indicators were used for the cluster analysis using the SOM-Ward algorithm. For that purpose, Viscovery software was used. Cluster analysis is applied in this paper using self-organizing maps that was developed by the Tuevo Kohonen in 80's, taking into account that the main advantage of this method is automated clustering and visualisation capability, which will be presented in the paper. Results revealed that analysis indicated the smallest number of unstable companies using  $GCE_3$  indicator (15% unstable companies), followed by the Kralicek DF indicator (24% of unstable companies), and Z-score (37% of unstable companies). Since we have conducted our analysis based on the data from 2009, our next goal is to compare what really happened after the five years (in 2014) with the examined companies.

**Keywords:** cluster analysis, SOM-Ward, Viscovery, financial instability, Zagreb Stock Exchange



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## **Big data and The Internet of things: Smart cities**

### **Abstract**

*Big data* is a term mainly used to describe a large amount of structured, semi-structured and unstructured data, generated from various sources that could not be handled by traditional database technologies. Attempt explaining Big data done by some authors encompasses an overview of the characteristics and sources of large amounts of data, its' underlying or related technologies and analytics. The Internet of Things (IoT) is technology closely related to Big data. IoT refers to sensors embedded in the physical objects or giant network of "things". Those "things", which for example, include smartphones, wearables, home appliances, or other facilities, are connected through wired or wireless networks, often using Internet Protocol. This way they can communicate and collaborate with

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*each other and may acquire or/and generate massive amounts and various kinds of data. Furthermore, applications of the large amounts of data generated by IoT are various and evolve. Smart City is an exciting and growing area based on the utilization of such data. It is a concept that is based on the usage of the Big data and IoT to create various benefits. Some of them are a better use of public and natural resources, less impact on the environment and more efficient public services for citizens. In this paper, an introduction to Big data along with the relationship between Big data and the IoT is presented, with the goal to review Big data and IoT the applications for Smart Cities.*

*Keywords:* *Big data, analytics, The Internet of Things, IoT, Smart City*



## Izzivi destinacijskega managementa v turizmu

Challenges of destination management in tourism

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# Zadovoljstvo uporabnikov turističnih storitev pri izbrani potovalni agenciji

## Povzetek

Zadovoljstvo turista kot potrošnika turističnih storitev je eden glavnih ciljev poslovanja turističnih agencij in predstavlja vir konkurenčnih prednosti. Gre za naložbo, saj je zadovoljen turist običajno dolgoročno zvest svojemu ponudniku. Zadovoljstvo turistov je pogosto odvisno od kakovosti turističnih storitev, čeprav je na tem področju kakovost težje spremljati im meriti kot pri proizvodih. Tudi za turistične storitve je značilno, da so neopredmetene, neobstoječe, minljive, neotipljive in spremenljive, kar je za objektivno presojo kakovosti in posledično zadovoljstva uporabnikov še toliko težje. Po Kotlerjevi definiciji je kakovost skupek lastnosti in značilnosti izdelka oziroma storitve, ki vplivajo na njegovo sposobnost, da zadovolji izražene ali naznačene potrebe (Kotler, 1996, str. 56). Prav zato je potrebno spremljati dejavnike, ki vplivajo na zadovoljstvo. Na področju turizma je to še bolj pomembno, saj je pavšalni turistični produkt sestavljen iz več storitev, ki niso odvisne le od kakovosti storitev, ki jih ponuja turistična agencija, ampak tudi od vseh ostalih akterjev, ki sodelujejo pri izvedbi te storitve. Poleg tega pa lahko imajo različne starostne skupine različne porabniške vzorce in preference pri svojih potovalnih potrebah, zato mora sodobno trženje v turizmu nameniti pozornost tudi poznavanju demografskih značilnosti svojih potrošnikov. Prav zato smo s to raziskavo žeeli ugotoviti kateri so tisti dejavniki, ki vplivajo na zadovoljstvo in kako se zadovoljstvo loči po različnih starostnih skupinah. To smo ugotavljali na vzorcu 180-ih potnikov izbrane potovalne agencije. Ugotovili smo, da so potrošnik bili v povprečju zadovoljni z vsemi elementi ponudbe. Najvišje so ovrednotili zadovoljstvo s turističnim vodnikom, najnižje pa z izbiro hotela. Ugotovili smo tudi, da so mlajši potniki bili v povprečju manj zadovoljni z izvedbo turistične storitve kot starejši potniki. Rezultati te raziskave lahko služijo omenjeni agenciji kot tudi celotnemu turističnemu sektorju za

izvedbo ukrepov s katerimi lahko izboljšajo kakovost svojih storitev in na ta način omogočajo še višjo stopnjo zadovoljstva.

Ključne besede: zadovoljstvo, turizem, kakovost, anketiranje, Komptur

## Users' satisfaction of tourist services in selected travel agency

### Abstract

*Satisfaction tourist as a consumer of tourist services is one of the main objectives of the business travel agencies and represents a source of competitive advantage. This is an investment, since it is satisfied tourist is usually a long-term loyal to their provider. The satisfaction of tourists is often dependent on the quality of tourist services, although in this area the quality of the monitor is harder to measure than for products. It is therefore necessary to monitor factors that contribute to the satisfaction. In the field of tourism, it is even more important because it is a flat-rate tourism product consists of several services that depend not only on travel agents, but also on all other factors involved in the implementation of these services. In addition, they may have different age groups are in fact different consumer patterns and preferences of their travel needs, so the modern tourism marketing emphasis on understanding the demographic characteristics of tourism consumers. That is why we are in this study wanted to determine which are the factors that affect customer satisfaction and how pleased separated by different age groups. It was determined on a sample of 180's passengers selected travel agency. We have found that consumers were on average satisfied with all aspects of the tender. The highest satisfaction was evaluated by a tourist guide, and the lowest by choosing a hotel. We have also found that the younger passengers were, on average, less satisfied with the performance of tourist services such as older travelers. The results of this research can serve the agency as well as the entire tourism sector to implement measures which can improve the owl services, thus enabling a higher level of satisfaction.*

**Keywords:** satisfaction, tourism, quality, interviewing, Komptur



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# Turizem starostnikov kot priložnost za slovenski turizem

## Povzetek

Delež starejših (nad 65 let) je vedno večji – tako v Sloveniji kot v Evropi in v svetu. To predstavlja velik potencial za slovenski turizem. V članku bomo predstavili podatke o staranju prebivalstva ter različne oblike turističnih produktov, ki so zanimivi za starostnike. Prav tako bo predstavljena primerjava 20 slovenskih spletnih strani, ki so namenjene turizmu starostnikov. Delež starejših v turizmu je vsako leto večji. Prav tako se zvišuje povprečna starost turistov. Tako imenovana baby boom generacija (rojeni med letom 1946 in 1960) se je začela intenzivno upokojevati. Današnji upokojenci so bolj zdravi, bolj aktivni ter bolj izobraženi. Gre za populacijo, ki ji morajo turistični delavci nameniti večjo pozornost in njihovim željam in potrebam prilagojene turistične produkte.

Ključne besede: starostniki, turizem, generacija baby boom, turistični produkt, vrste turizma

## Senior tourism as opportunity for Slovenia tourism

## Abstract

*The proportion of elderly people (over 65 years) is growing - both in Slovenia and in Europe and in the world. This represents a huge potential for Slovenian tourism. In this paper we present data on the aging population and the various forms of tourism products that are of interest to older people. We will also present 20 Slovenian websites that are designed for the elderly tourism. The proportion of older people in tourism has increased every year. It also increases the average age of tourists. The so-called baby boom generation is reaching retirement. Today's seniors are healthier, more active and more educated. It is a population that travel*

## Izzivi destinacijskega managementa v turizmu

*professionals must pay more attention to and their wishes and personalized tourism products.*

**Keywords:** elderly, tourism, baby boom generation, tourist product, types of tourism



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# Potencial mladinskih centrov na področju razvoja mladinskega turizma

## Povzetek

V zadnjem desetletju je bilo v Sloveniji zaznati izrazit porast mladinskih centrov kot družbenih prostorov in neformalnih učnih okolij, ki so namenjeni mladim v starosti med 15. in 29. letom, da v njih ustvarjajo, se neformalno izobražujejo, družijo ali kako drugače aktivno preživljajo svoj prosti čas. Mladinski centri, ki izvajajo različne dejavnosti za mlade in so ustanovljeni s strani lokalnih skupnosti ali nevladnih organizacij, predstavljajo nov potencial pri razvoju mladinskega turizma. V prispevku, kjer je bila uporabljena etnografska metoda opazovanja z udeležbo in pristop etnografskega dela na več krajih, se naprej seznamimo z nekaterimi osnovnimi teoretični izhodišči, ki se navezujejo na mladinski center kot antropološko kategorijo, subkulturo mladih, prostim časom mladih in mladinskim turizmom. Iz nekaterih rezultatov primerjalne analize mladinskih centrov v severovzhodni Sloveniji, od katerih nekateri upravljajo tudi mladinska prenočišča, je razvidno, da so lahko mladinski centri pomemben dejavnik pri razvoju mladinskega turizma. Mladinski centri z izvajanjem posameznih dejavnosti, predvsem festivalov in drugih izobraževalnih in kulturnih dogodkov za mlade, mladim omogočajo različna doživetja in so aktualna in zanimiva tudi za mlade turiste, popotnike in 'backpackerje', ki obiščejo severovzhodno Slovenijo. Sklepamo, da lahko postanejo mladinski centri v sodelovanju z drugimi turističnimi organizacijami pomembna središča mladih na področju razvoja neformalno izobraževalnega turizma in subkulturnega turizma v lokalnih okoljih.

Ključne besede: mladinski center, prosti čas, subkultura mladih, mladinski turizem, neformalno izobraževalni turizem, subkulturni turizem

## The potential of youth centers in the field of youth tourism

### Abstract

*During the last decade in Slovenia there has been a significant increase in youth centers, having a role as social places and informal learning environments targeting groups of young people between the ages of 15 and 29. In these places youth can get informal education, create, start to get the hang of socializing or spent leisure time in any other ways possible. Youth centers founded by local communities or non governmental organizations are offering variety of youth activities and therefore present a new potential for development of youth tourism. In the research where participant observation was used as an ethnographic method and access of multi-sited ethnography, we become acquainted with basic theory of youth center as an anthropological category and with a short theory presentation of youth subculture, youth leisure time and youth tourism. Results by a comparative analysis from certain youth centers that also deal with managing youth hostels in Northeast Slovenia shows that these centers play an important role in the development of youth tourism. Youth centers in Northeast Slovenia which offer variety of youth activities, mostly festivals and other educational and cultural type events, are enabling variable experiences to the youth and at the same time also act as points of interest for young tourists, travelers and backpackers. To conclude youth centers in collaboration with other tourism organizations have the potential to become important points of interest for young people in the field of development of informal education, tourism and subcultural tourism in local surroundings.*

**Keywords:** youth centers, youth subculture, leisure time youth tourism, informal educational tourism, subcultural tourism



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# Paradigma proučevanja in modeliranja športnega turizma

## Povzetek

V prispevku predstavljamo Športni turizem kot enega od vse pomembnejših segmentov turistične ponudbe osrednjega dela Evrope, nekatera dejstva vezana na njegov razvoj, ter analiziramo nosilce razvoja tega segmenta v obdobju do leta 2015. Glavni poudarek je namenjen pregledu do sedaj opravljenih raziskav tega področja, pripravi okvirja proučevanja aktivnega športnega turizma ter kreiranju mogočega kompleksnega modela aktivnega športnega turizma. Avtorji so doslej področje obravnavali parcialno in se posvečali predvsem segmentom povezanim s športnimi prireditvami, ter delom ponudbe aktivnih počitnic v turističnih destinacijah. Glavni poudarek je bil namenjen analizi motivov, ciljnim skupinam deležnikov ter razlikami med posameznimi potrošniki ob hkratnem ugotavljanju ovir pri razvoju skupine. Praksa v gospodarstvu izkazuje, da se je področje v zadnjem desetletju razvilo do te mere, da se ponudniki produktov povezanih s športno ponudbo specializirajo in se tej ponudbi prilagajajo tako kadrovsko kot tudi z infrastrukturo. Ob raziskovanju ponudbe najpomembnejših ponudnikov turističnih storitev v Evropi in širše, ter študijem do sedaj opravljenih raziskav, smo ugotovili, da bi lahko segment športnega turizma natančneje opredelili z modelom 5 kategorij povezanih s turizmom. Te sestavljajo trženje športne rekreacije v turizmu, trženje profilakse s pomočjo športnih programov, trženje rehabilitacije po poškodbah in operacijah z uporabo športnih vsebin in kineziterapije, organizacije športnih tekmovanj in sponzorstva športa s strani turističnih ponudnikov bodisi podjetij ali destinacij.

Ključne besede: športni turizem, destinacije, okvir za proučevanje, ciljne skupine, analiza, model, aktivne počitnice

## Paradigm for researching and modelling of sports tourism

## Abstract

*The paper presents Sport tourism as one of the most important segments of tourist offer destinations in central part of Europe, some facts regarding*

## Challenges of destination management in tourism

development of the field, and analysing key markets that developed this segment until 2015. This work is concentrated mainly to review and analyse of researches of this field and creation of framework for investigating of sports tourism and possible model of active sport tourism. Authors researched active sport tourism until now partially and concentrated mainly to the segments connected with sports events, part of the offers of active sport holidays to tourist in tourist destinations. Authors mainly researched motives, selected target groups, and difference between consumers in those target groups and obstacles that consumers prevents using active sport holidays. Praxis in tourist industry proves that filed was developed in last decade to the stage, that companies and destinations that offer sport tourist products adjust their structure and invest to specialized human resources and infrastructure. Researching most important destinations that offer active sport tourism in Europe and wider, and reviewing existing literature, we realized that the field of sport tourism could be defined with model of five primer categorises that are connected with tourism. These categories are sports recreation in tourism, prophylactic programs with elements of sport in tourism, rehabilitation after injuries and operations with elements of sport and kinesiotherapy, organization of sporting events and sponsorship of sport from the side of tourist companies or destinations.

**Keywords:** sport tourism, destinations, framework for investigating, target groups, analyse, model, active holidays



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## Gibanje napitnin v slovenskem igralništvu in gostinstvu

### Povzetek

Cilj raziskave je bil ugotoviti, kako se je v preteklosti gibala napitnina v slovenskem igralništvu in gostinstvu. Raziskava igralniške napitnine temelji na dostopnih podatkih igralniških koncesionarjev, saj so le-ti dolžni voditi

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evidence o zbrani napitnini in jo v celoti razdeliti med zaposlene. Višina napitnin v gostinstvu je bila simulirana s pomočjo znanih podatkov v slovenskem gostinstvu in turizmu na eni strani, ter pogostosti in višini napitnine, ki jo namenjajo stranke, na drugi. Ugotovljeno je bilo, da je igralniška napitnina v velikem upadu, saj se je v zadnjih desetih letih prepolovila. Gostinska napitnina je relativno konstantna.

Ključne besede: napitnina, igralništvo, turizem, gostinstvo, prihodki

# Tipping variations in Slovenian gambling and catering industry

## Abstract

*The main objective of the research is to find out how the tipping have been varied in Slovenian gambling and catering industry in the past period of time. The research is based on available data, which are gathered by casino operators. Casino operators are obliged to keep the record about the received tips and furthermore, distribute tips among employees. On one side, the tip amounts have been simulated by gathered public information. On the other hand, the tip amounts have been also simulated by public pre-gathered data about frequency and tip amount in Slovenian hospitality and tourism industry. In the last ten years, the tip amount decreased by half, so the results of this research clearly show a decrease of casino tips. The amount of tips in hospitality have been more or less constantly kept at the same rate.*

*Keywords:* tips, gambling, tourism, hospitality and catering industry, revenue



# Perspektive na področju financ in računovodstva

Financial and accounting perspectives

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# EFQM model – odlično orodje za analizo poslovne odličnosti in njegova uporaba na področju zdravstva

## Povzetek

Avtor v svojem prispevku poveže analizo poslovanja s poslovno odličnostjo kot idealom, h kateremu težijo vse dobre organizacije, ki dosegajo in trajno ohranjajo izvrstne ravni poslovanja, ki izpolnjujejo oziroma presegajo pričakovanja vseh njihovih deležnikov. Opre se na model EFQM, ki ga uporabi kot odlično orodje, da lahko z njim analizira poslovanje organizacije skozi vse faze, ki jih opredeljuje tradicionalna analiza poslovanja. Najprej gre za opazovanje dejstev, za diagnosticiranje problemov, kar se v modelu poslovne odličnosti prepozna skozi opredeljevanje priložnosti za izboljšave. To obenem pomeni postavljanje hipotez in v nadaljevanju nihovo preverjanje na osnovi sprejetih ukrepov. Avtor predstavi osnovne prvine modela poslovne odličnosti in posebej izpostavi RADAR matriko kot zelo koristen pripomoček za analiziranje poslovne odličnosti. Predstavi tudi uporabnost modela za analiziranje in ocenjevanje poslovne odličnosti organizacij na področju zdravstva (bolnišnic). Tako najprej predstavi atribute (izbrane vidike zdravstvene nege), ki opredeljujejo kakovost zdravstvenih storitev za ključne deležnike, ki so pacienti in plačniki zdravstvenih storitev. Te atribute, ki so tehnični dosežki, medosebni odnosi, udobnost in dostop, pacientove želje, učinkovitost in stroškovna učinkovitost, nato osvetli z vidika merit poslovne odličnosti, predvsem dojemanja in kazalnikov uspešnosti delovanja. Avtor svoj prispevek zaokroži z nekaj priporočili pri zapisovanju prednosti in priložnosti za izboljšave, ki ga kot vodilni ocenjevalec poslovne odličnosti z dolgoletnimi izkušnjami šteje za najpomembnejšo fazo v analizi poslovne odličnosti.

Ključne besede: poslovna odličnost, EFQM model odličnosti, finančni kazalniki, kakovost zdravstvenih storitev, analiza poslovanja

# EFQM model – an exquisite tool for analysis of business excellence and its use in the health industry

## Abstract

The author links together the business analysis and business excellence as an ideal what all good performing companies wish to achieve while attaining and continuously keeping superior levels of business, fulfilling and even exceeding the expectations of all the stakeholders. He leans on the EFQM model and uses it as an excellent tool for analyzing the business of a company during all the phases defined by the traditional business analysis. In the first place, there is an observation of the facts, a diagnosis of the problems, what can be recognized as the defining of the areas of strengths and areas for improvement. This means at the same time setting the hypotheses, and further as a next step testing them by undertaking the appropriate measures. The author represents the basic concepts and elements of the model of business excellence, and especially emphasizes a matrix RADAR as a very useful instrument (a management tool) for analyzing the business excellence. He also represents the use of the model for analyzing and assessing the business excellence of the organizations in the public sector in the health industry (hospitals). Firstly, he represents the key attributes (selected aspects of care) that define the quality of the health care services for the key participants who are the patients and payers of these services. These attributes, which are technical performance, interpersonal relationship, amenities and access, patient preferences, efficiency and cost effectiveness are then highlighted by some of the criterion parts of the business excellence, mainly by comprehension and business performance indicators. The author rounds up his paper with some recommendations at setting the strengths and areas for continuous improvement what he as a leading assessor with many years' experiences considers as the most important phase of the analysis of business excellence.

**Keywords:** business excellence, EFQM model of excellence, financial ratios, quality of health care services, business analysis



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# **Financial support to Tourism: a reflection of the importance of the sector**

## **Abstract**

*In times of financial crisis all financial support that can be used from EU funds and programs represents possibility for national economy to grow. Support coming from EU funds first of all has to fulfil goals defined in strategy Europe 2020. Tourism in terms of importance for wealth been of European countries is also industry supported by European Commission. In this paper we aim to investigate correlation between financial possibilities from EU funds and importance of Tourism for national economy for chosen EU countries. As a measure of importance share of this industry in GDP and percentage of employees working within tourism industry, will be presented. Analytical observing and determination of contemporary trends in amount of money available to subjects working in Tourism will help us to predict future trends of growth. Results will be analyzed and upon them suggestions for improvements will be provided. In this survey we will also analyze the previous success in withdrawal of financial means from available funds because in majority of EU countries available budget and paid grant amount deviates. Correlation between absorption capacity, available budget and importance of Tourism as industry will be provided for chosen EU countries. On the basis of foundings of research some suggestions for improvement and further research will be provided.*

**Keywords:** EU funds, importance of Tourism, available budget, payment ratio, absorption capacity



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## Pomen varčevanja in CAE-Cost Average Effect

### Povzetek

V članku navajamo razloge, zakaj je smiselno razmišljati o varčevanju kot prvi nalogi, ko mesečno razporejamo naše prihodke. Razložimo prednosti varčevanja po Cost Average Effectu ozziroma povprečni metodi stroška. Želimo opozoriti na številne možnosti visokih in varnih donosov pri varčevanjih, ki jih omogočajo nihajoči tečaji vzajemnih skladov, dragih kovin ozziroma drugih naložbenih strategij, ki koristijo nihajoče tečaje. S člankom želimo približati varčevalcu na prvi pogled »špekulativne« naložbeno varčevalne oblike, kjer so prisotni gibajoči tečaji, kot varno obliko. Na konkretnih primerih je prikazano in natančno izračunano, na kakšen način imamo priložnost dobička. S pravimi varčevalnimi in naložbenimi potezami tudi možnost dvojnega dobička. Zanima nas, kakšni so konkretni donosi v primerjavi z obrestno mero klasičnih varčevanj in tistih, ki so simulativno izračunani z upoštevanjem obrestno obrestnega računa. Za lažjo predstavo na konkretnih primerih pokažemo, kakšna je dejanska donosnost in kako lahko izkoristimo na prvi pogled strah vzbujajoča padajoča in naraščajoča obdobja za Vaš večji in varnejši donos, torej za Vašo osebno finančno korist. Slovenci veljamo za varčen in delaven narod, z izboljšanim znanjem in spoštljivim odnosom do denarja in posledično bolj raznoliko uporabo finančnih orodij lahko postanemo tudi bogat narod. Zakaj si ne bi vzeli nekaj minut svojega dnevnega časa ne le za delo ampak tudi za razmišljjanje o denarju?

Ključne besede: CAE-cost average effect, metoda povprečnega stroška, varčevanje, nihajoči tečaji, vzajemni skladi, drage kovine

## The importance of saving and CAE-Cost Average Effect

## Abstract

*In the article we are stating reasons way it is reasonable to think about saving as a primary factor when arranging incomes monthly. We explain the advantages of saving with cost average effect method. We point out numerous possibilities of high and safe yields with economizing that are possible with the fluctuating exchange rates of mutual funds, valuable metals or other investment strategies that benefits from fluctuating exchange rates. The goal of article is to present, at first glance speculative investment savings forms, where the fluctuating exchange rates are present, as safe to the saver. With specific examples we show and exactly calculate the opportunities of making profit – with the right saving and investment moves maybe even double profit. In addition, we are interested in specific yields compared to interest rates with classic saving forms and those that are calculated simulationaly with compound interest. For better presentation and also for your personal bigger and safes yield – therefore for your financial safety – we show the actual yield and how to explore at first glance dangerous fluctuating periods on actual examples. Slovenians are considered as working and economical nation with improved knowledge and respectful relationship towards money. Therefore with the use of diverse financial tools we can become also a wealthy nation. So, why not take a few minutes of your daily time not only to work but also to think about money?*

**Keywords:** CAE-Cost Average Effect, saving, fluctuating exchange rates, mutual funds, precious metals



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# Sestavitev letnega poročila splošne knjižnice

## Povzetek

Splošne knjižnice v Sloveniji so osebe javnega prava in posredne proračunske uporabnike, ki so vsako leto zavezane k sestavi letnega poročila o svojem poslovanju. Knjižnice prihodke za svoje poslovanje pridobivajo večinoma od občine in ministrstva, pristojnega za kulturo. Vsebina letnega poročila knjižnice je okvirno določena s predpisi, enotnih podrobnejših navodil ni, nekatere pa jih delno pridobjijo od občine, ministrstva, iz drugod ali pa jih sploh ne prejmejo. Zato je v praksi podrobnejša vsebina letnih poročil zelo različna. Namen prispevka je ugotoviti, ali knjižnice potrebujejo enoten predlog podrobnejših vsebin za sestavitev letnega poročila. Preverili smo štiri hipoteze, in sicer da (1) knjižnicam nihče ne daje navodil za sestavo letnega poročila, da (2) knjižnice nimajo enotnega predloga za sestavitev vsebin letnega poročila, da (3) knjižnice pogrešajo enoten predlog vsebin za sestavitev letnega poročila in da (4) prejemanje navodil vpliva na pogrešanost enotnega predloga vsebin za sestavitev letnega poročila. Hipoteze smo preverili s pomočjo vprašalnika, na katerega je od 58 knjižnic, registriranih v Sloveniji, odgovorilo 51, ki predstavljajo vzorec raziskovanja. Prve tri hipoteze smo preverili z deskriptivno statistiko, četrto hipotezo s kontingenčno tabelo in hi-kvadrat testom. S slednjim smo ugotovili, da ne glede na to, ali knjižnice prejmejo navodila za sestavo letnega poročila ali jih ne prejmejo, pogrešajo enoten predlog podrobnejše vsebine letnega poročila. Rezultati raziskave so spodbuda zakonodajalcem, ustanoviteljem in financerjem knjižnic, da pripravijo podrobnejša navodila za sestavo njihovih poročil, saj le tako bodo pridobili od vseh knjižnic enakovredne kakovostne informacije o poslovanju.

Ključne besede: letno poročilo, knjižnica, proračunski uporabnik, občina, ministrstvo za kulturo

## Preparation of the annual report of the public library

### Abstract

*Public libraries in Slovenia are public entities and indirect users of budget, which are annually obliged to draw up annual reports on their activities. Libraries's revenue for their business derived mainly from municipality and ministry of culture. The content of the library's annual report has to be prepared in compliance with regulation, which is not detailed. Some of them obtained some instructions from municipality, ministry of culture, elsewhere*

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*or do not get. In practice, detailed content of annual reports varies. The purpose of this paper is to determine whether libraries need the uniform proposal for preparation of detailed contents of annual report. We checked four hypothesis: (1) Nobody gives instructions to libraries for preparing annual report, (2) Libraries do not have the uniform proposal for preparation of the content of annual report, (3) Libraries miss the uniform proposal of the content for preparation of annual report, (4) Receiving instruction does affect on missing of uniform proposal for preparation of annual report. Hypotheses were tested using a questionnaire, sent to 58 libraries registered in Slovenia, answered 51 are representing a sample survey. First three hypotheses were tested with descriptive statistics and the fourth hypothesis with contingency table and Chi-square test. We found that regardless of whether libraries receive instructions for preparing the annual report or not, they are missing the uniform proposal for detailed contents of annual report. Survey results encourage regulators, founders and funders of libraries to prepare detailed instructions for drawing up their reports. Only in this way they will acquire of a quality business information from all of libraries.*

*Keywords:* annual report, public library, public institution, municipality, ministry of culture



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# Učinki uvedbe davčnih blagajn v Sloveniji

## Povzetek

Obvezna uporaba davčnih blagajn je eden izmed ukrepov vlade, s katerimi želi zmanjšati obseg sive ekonomije, okrepiti zavedanje o pravični porazdelitvi davčnega bremena med zavezanci ter zagotoviti učinkovito pobiranje davkov. V referatu sem raziskala predvidene finančne učinke uvedbe davčnih blagajn na proračun ter vpliv uvedbe na poslovanje gospodarskih subjektov. Davčne blagajne naj bi v proračun dodatno prinesle od 50 do 100 milijonov EUR letno, stroški uvedbe nove

## Financial and accounting perspectives

programske in strojne opreme ter izobraževanja zaposlenih na finančni upravi RS, pa so ocenjeni na 2 milijona EUR. Za gospodarstvo pa bo uvedba davčnih blagajn pomenila velik strošek. Obrtna zbornica Slovenije ocenjuje, da bodo stroški uvedbe davčnih blagajn znašali od 1.500 EUR do 2.000 EUR na zavezanca, odvisno od vrste dejavnosti in njenega obsega. Menim, da je za zmanjšanje obsega sive ekonomije ter posledično utajevanje dakov, potrebno zagotoviti ugodnejše davčno okolje z zmernimi davčnimi obremenitvami, davčnimi spodbudami, prav tako je potrebna večja ozaveščenost javnosti ter s tem dvig davčne morale vseh davkoplačevalcev. Do podobnih zaključkov prihaja tudi študija EU, ki navaja, da se v državah članicah z uvedenimi davčnimi blagajnami, delež sive ekonomije bistveno ni znižal in se giblje še vedno od 25 % do 40 % BDP. Za Slovenijo se ocene deleža sive ekonomije gibljejo od 10 do skoraj 24 % BDP-ja. Davčne blagajne ne rešujejo problema davčnih utaj, ki se izvajajo v obliki neizdanih računov, predvsem pa ne rešujejo problema davčnih utaj v dejavnostih, ki niso registrirane.

Ključne besede: finance, davčna blagajna, proračun, siva ekonomija, utaja dakov, davčna morala

## Effects of introducing certified cash registers in Slovenia

### Abstract

*Compulsory use of certified cash registers is one of the measures of the government to reduce the scale of grey economy, raise awareness of the fair distribution of the tax burden among liable persons and ensure efficient tax collection. The paper examines expected financial effects of introducing certified cash registers on the budget and impact on business activities of economic operators. Certified cash registers are expected to bring additional 50 to 100 million euros to the budget annually, while the costs of introducing new software and hardware and training of employees at the Financial Administration of the Republic of Slovenia are estimated at two million euros. However, introducing certified cash registers represents significant costs to the economy sector. The Chamber of Craft of Slovenia estimates the costs of introducing certified cash registers at 1,500 to 2,000 euros per liable person, depending on the type of business activity and its scope. I believe that in order to reduce the scale of grey economy and subsequent tax evasion it is vital to ensure a more favourable tax*

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*environment with moderate tax burden, tax incentives and, additionally, it is necessary to foster public awareness thus raising tax morale of all liable persons. Similar conclusions are drawn also in an EU study reporting that the proportion of grey economy in the Member States using certified cash registers did not fundamentally decrease and still ranges from 25 % to 31 % of GDP. The estimated proportion of grey economy in Slovenia ranges from 10 % to almost 24 % of GDP. Certified cash registers do not resolve the issue of tax evasion which is committed by not issuing invoices and, above all, they do not resolve the issue of tax evasion in non-registered business activities.*

*Keywords:* finance, certified cash register, budget, grey economy, tax evasion, tax morale



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# Zavarovalništvo v evropskem prostoru: potencialni trgi slovenskih zavarovalnic

## Povzetek

Posledice trajajoče finančne, gospodarske in dolžniške krize je kot v mnogih storitvenih dejavnostih zaznati tudi v zavarovalniški industriji. V Evropi je kriza na področju zavarovalništva najmočneje prizadela države, kjer je realna stopnja BDP intenzivneje padala, kupna moč je pod povprečjem in stopnja brezposelnosti višja. Obračunana kosmata zavarovalna premija premoženjskih in življenjskih zavarovanj na območju držav članic evropskega zavarovalnega in pozavarovalnega združenja Insurance Europe je od nastanka krize do danes precej nihala. Nekatere države so krizo na področju zavarovalništva komaj občutile, medtem ko so druge doletele pomembne posledice, predvsem na področju življenjskih zavarovanj. Prispevek obravnava pomembne podatke o bližnjih potencialnih zavarovalnih trgih, med katerimi so nekateri bistveno bolj razviti od slovenskega in drugi precej manj. Vsak izmed navedenih trgov

ima svoje posebnosti. Slovenske zavarovalnice so na nekaterih že prisotne, drugi bi lahko predstavljali priložnost za trženje zavarovanj. Zavarovalna premija je na slovenskem trgu v trendu upadanja, zato bi bila priložnost slovenskih zavarovalnic prodor na manj razvite zavarovalne trge, na katerih še niso prisotne ali intenziviranje tržnih aktivnosti na obstoječih trgih, pri čemer je ponudbo zavarovanj potrebno prilagoditi potrebam posameznega trga in inovativne zavarovalne produkte uvajati v smeri izraženih potreb.

Ključne besede: zavarovalništvo, zavarovalna premija, potencialni trgi, premoženska zavarovanja, življenska zavarovanja, povprečna premija na prebivalca, zavarovalna gostota

## Insurance industry in Europe: potential markets for Slovenian insurance companies

### Abstract

*The current financial, economic and debt crisis has also affected the insurance industry. In Europe, the strongest impact of the crisis in the insurance industry was for the countries where the GDP felt more intensively, purchasing power is below average and the unemployment rate is higher. Gross written premium of non-life and life insurance in the countries which are members of Insurance Europe, the European insurance and reinsurance Association, fluctuated considerably since the beginning of the crisis until today. Some countries, the crisis in the insurance sector barely affected, while others feel important consequences, particularly in the area of life insurance. In this paper important information about potential insurance markets are exposed. Some of these markets are much more developed in comparison to Slovenian market and the others much less. Each of these markets has its own peculiarities. Slovenian insurance companies are already present in some of these markets, the others might represent an opportunity. Given the trend of declining premiums in Slovenia, the Slovenian insurance companies can target less developed insurance markets in which they are not yet present or intensify marketing activities in existing markets. Offered insurance products have to be adapted to customer needs in each market. Innovative insurance products have to be introduced in the direction of the expressed needs. Since the purchasing power in many situations is a limit for buying*

*facultative insurance products, the premium growth of Slovenian insurance companies can be expected only in case of increasing the purchasing power.*

**Keywords:** insurance industry, insurance premium, potential markets, non-life insurance, life insurance, insurance density, insurance penetration



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# Kriza denarnega in bančnega sistema: vzija reforme denarnega sistema v smislu trajnostnega razvoja

## Povzetek

V zadnjih letih smo skoraj dnevno priča posledicam anomalij na denarnem in še posebej bančnem področju. Bančne krize posledično vplivajo na vsakogar, ne le na posameznika, temveč na celotna narodna gospodarstva in svetovno gospodarstvo. Denarni sistem je v središču problemov, s katerimi se ukvarjamo, saj se tako neposredno kot posredno dotika vseh naših aktivnosti in vpliva na njihov razvoj. Zato je na mestu razmislek o potrebi po prenovi denarnega sistema v smislu trajnostnega razvoja. Dejstvo je, da v veliko bankah zaradi prepletjenosti finančnih interesov in politike delujejo družbeno škodljivo: denar varčevalcev namesto v produktivno in inovativno gospodarstvo večinoma posojajo za špekulativne in razvojno sumljive posle, za posledice svojih nestrokovnih in škodljivih odločitev pa najpogosteje ne odgovarjajo. Dobiček se pri tem razdeli med priviligirane posameznike oziroma družbe, poplačilo pogosto neizterljivih dolgov pa se socializira (prenese na celotno družbo). Zaradi vse bolj neetičnega in družbeno nekoristnega početja denarnih institucij (ne samo bank) se vedno več posameznikov, tudi iz vrst strokovne javnosti, vključuje v različne oblike formalnih in neformalnih združenj, katerih osnovni interes je sprememba obstoječega denarnega in bančnega sistema v bolj etičnega in družbeno koristnega – skratka trajnostno naravnega. Nekatere pobude so v smeri ničelnih obrestnih mer, druge v množičnem odpisovanju dolgov,

tretje v uvajanju lokalnih valut. Uspešno se že uvajajo nove oblike posojanja denarja kot je crowdfunding v razvitem svetu in mini posojila v državah v razvoju.

Ključne besede: bančni sistem, denarni sistem, kriza, trajnostni razvoj

## Crisis of money and banking system: the vision of the reform of the monetary system in the context of sustainable development

### Abstract

*In recent years we have witnessed almost daily consequences of abnormalities in the money and especially the banking sector. Banking crisis consequently affect everyone, not just on the individual but on the whole national economy and the world economy. The monetary system is at the heart of the problems with which we are dealing, because both directly and indirectly touches all of our activities and the impact on their development. Therefore, at the site of reflection on the need for renovation of the monetary system in the context of sustainable development. The fact is that in many banks due to the interconnectedness of financial interests and policy act in a socially harmful: money savers instead of in productive and innovative economy generally lend for speculative development and suspicious transactions to the consequences of their improper and harmful decisions most often do not respond. Profits in this divided among the privileged individuals or companies, often repay bad debts are socialized (transferred to society as a whole). Due to the increasingly unethical and socially useless doing monetary institutions (not just banks) are more and more individuals from professional experts, involved in various forms of formal and informal associations whose primary interest is to change the existing monetary and banking system more ethical and socially useful - in short, sustainable natural. Some initiatives are in the direction of zero interest rates, the other in a massive debt relief and the third phase of local currencies. Successful already introduced new forms of lending money as crowdfunding in the developed world and mini loans in developing countries.*

**Keywords:** banking system, money sistem, crisis, sustainable development



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## Factors influencing the financial performance in hospitals

### Abstract

*Croatian public non-profit hospitals are facing with financial instability in last 15 years. Public non-profit hospitals in Croatia are systems that provide health care and treatments to all patients regardless of their income, but the state budget for financing hospital health care and treatments has been decreasing over the years. Due to this the financial performance of public non-profit hospitals has been becoming a subject that needs to be properly analysed. This research aims to provide an overview of relevant published empirical research conducted between 2002 and 2015 on the indicators used to measure financial performance in hospitals, as well as the factors which are believed to affect the financial performance of hospitals. The motivation to carry out this research stems from the importance of success of public non-profit hospitals as a topic, as well as from the fact that the area of hospital management is currently still underresearched. This theoretical overview of literature shows that the financial performance in hospitals is mostly measured through profitability, by using indicators such as operating margin, profit margin, return on equity and return on assets. On the other hand, factors which are thought to affect hospital financial performance are the quality of providing health care and treatment, cost-system functionality, operational efficiency, productivity, ownership, clinical technology, patient revenues and the involvement of hospital management in the work of hospital boards of directors supervising the hospital.*

**Keywords:** *public non-profit hospitals, hospital management, financial performance, performance indicators, health care management, theoretical review*



# Sodobni pristopi k managementu znanja

Modern approaches to knowledge  
management

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# How to insure successful future of professional higher education institutions?

## Abstract

*Contemporary changes in demographical structure and trends in European countries are obliging the higher education (HE) institutions to make changes. Not understanding new problems and frames could cause major problems to HE institutions. It is up to HE institutions to coop with challenges of modern society. Adopting new approaches, competences and skills, they could still continue to be what they are supposed to be: centres of excellence and generator of development of the efficient society. This paper aims to display methodology of making changes in Study Program Accounting & Finance at Department for Professional Studies, University of Split, taking in consideration all important, contemporary concepts, such as: Triple Helix, Bologna Process, Blooms Taxonomy, ENQA standards... Main reasons for taking such action are:*

- *Although we live in world that, thanks to great technological evolution, is connected in a way that pieces of information are shared in glance, we still don't have sufficient rate of exchange of relevant information.*
- *Unemployment rate in Croatia is grooving and as a responsible institution we want to make sure that our students don't become a part of "black" statistics.*
- *Teaching staff needs more opportunity for interaction true mutual activities with different groups of stakeholders.*

## Modern approaches to knowledge management

These remarks are even more valid for institutions belonging to the professional higher education area (PHE) like Department of Professional Studies. This paper will display results of research made on relevant sample of potential employers for the students that finish studies at this institution. Compatibility of skills, knowledge and competences acquired from study programs in offer and demands from labour market will be measured and compared.

Since the process of improvement is continues one, this survey with presented results, will represent starting point for some corrective and preventive measures and further activities.

*Keywords: PHE, labour market, competences, improvement*



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# Zadovoljstvo zaposlenih v javnem in zasebnem sektorju v času krize

## Povzetek

V prispevku prikazujemo rezultate raziskave, ki je bila narejena med zaposlenimi v javnem in zasebnem sektorju o tem, kakšno je njihovo zadovoljstvo pri delu v času krize. Želeli smo predvsem osvetliti slabosti, ki jih čutijo zaposleni na delovnih mestih v času recesije in negativen vpliv leta na delovno storilnost in medsebojne odnose v organizacijah. Za ugotavljanje zadovoljstva smo uporabili raziskovanje s pomočjo anketnega vprašalnika. Ugotavljali smo, ali kriza vpliva na zaposlovanje v slovenskih organizacijah ali ne, ali zaposleni poznajo delegiran način vodenja ter ali ga njihove vodje tudi uporabljajo. Preverjali smo tudi, ali so zaposleni zadovoljni z organizacijsko klimo v svojih organizacijah, ter v katerem sektorju je večja fluktuacija zaposlenih. Odgovore smo analizirali, uredili in statistično obdelali s pomočjo programa SPSS 19, za preverjanje hipotez

## Sodobni pristopi k managementu znanja

pa uporabili opisno in bivariatno statistiko. Raziskava je razkrila, da je zadovoljstvo zaposlenih v času krize na območju Republike Slovenije dobro. Rezultati kažejo, da so zaposleni v zasebnem sektorju zadovoljnješi s svojim delovnim mestom od zaposlenih v javnem sektorju. Kljub temu da se gospodarstvo srečuje z močno konkurenco na trgu, podjetja še dodatno zaposlujejo, motivirajo zaposlene in jim več delegirajo, zato se zaposleni lažje samostojno odločajo in so zadovoljnješi od svojih kolegov v javnem sektorju.

Ključne besede: pripadnost zaposlenih, opolnomočenje, zadovoljstvo zaposlenih, gospodarska kriza, Javni sektor, zasebni sektor

# Employee satisfaction in the times of crisis: public and private sector

## Abstract

*The paper presents the results of research which was conducted among employees in the public and private sector about what their job satisfaction is in times of crisis. We wanted to highlight the particular disadvantages that make them feel unmotivated in jobs during the recession and the negative impact thereof on labor productivity and interpersonal relationships in organizations. For the assessment of satisfaction, we conducted a research using a questionnaire. We seek to determine whether there is an impact of the crisis on employment in the Slovenian organizations or not, whether employees know delegated leadership style, and whether it is also applied to them. We also examined whether employees are satisfied with the organizational climate in their organizations, and in which sector there is greater employee turnover. The answers were analyzed, edited and statistically analyzed using SPSS programme. For verifying hypotheses descriptive and bivariate statistics were used. The survey revealed that employee satisfaction during the crisis in the Republic of Slovenia is good. The results show that employees in the private sector are more satisfied with their jobs than employees in the public sector. Despite the fact that the economy is facing strong competition in the market, the companies additionally employ, motivate employees and delegate more, so employees are expected to make independent decisions and are more confident than their counterparts in the public sector.*

*Keywords: employee loyalty, empowerment, employee satisfaction, the economic crisis, the public sector, the private sector*



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## **Vpliv zavzetosti zaposlenih na uspešnost poslovanja**

### **Povzetek**

Veliko časa ljudje preživimo v službah, zato je zelo pomembno, da smo za delo, ki ga opravljamo, motivirani. Zavzeti zaposleni, ki vse napore vlagajo v uresničitev ciljev podjetja, so glavna konkurenčna prednost v sodobnem svetu. V referatu sem raziskal vpliv zavzetosti zaposlenih na višino prihodkov od prodaje v trgovini na drobno. Vpliv zavzetosti zaposlenih na uspešnost poslovanja podjetja so proučevali različni strokovnjaki. Vsi raziskovalci so prišli do podobnih ugotovitev, ki jih lahko združimo v skupni imenovalec in sicer »bolj, ko so zaposleni zavzeti pri delu, boljše poslovne rezultate ima podjetje«. V referatu sem prišel do ugotovitev, ki niso v skladu z ugotovitvami dosedanjih raziskav. Predvsem je zanimiva ugotovitev, da ne obstaja statistično pomembna povezanost med zavzetostjo zaposlenih in višino prihodkov od prodaje v trgovini na drobno. Izsledki raziskave so lahko osnova za raziskovanje v prihodnje in hkrati vspodbuda, da bi pri nadaljnjih raziskavah raziskovalci uporabljali mikro podatke, ki javnosti in raziskovalcem niso javno dostopni.

Ključne besede: zavzetost zaposlenih, prihodek, trgovina na drobno, uspešnost poslovanja, enostavna linearna regresija

## **The impact of employee's engagement on the business performance**

## Abstract

*People spend most of our time at jobs, which is why it is important to be motivated. Enthusiastic employees, who focus their efforts in realizing the companies' goals are a key competitive advantage in the modern world. In the paper I researched the effect of employee's engagement on the business performance. The effect of employee engagement on business performance was studied by various experts. They all came to the similar conclusion of "the more enthusiastic the workers are, the better the operating result of the company". In the paper I come to conclusions, which are not in line with previous research. The discovery that there is no statistically important connection between employee engagement and retail sales income is especially interesting. Findings of this study can be a basis for future research and an encouragement for researchers to use micro data which are not publicly available.*

**Keywords:** employee engagement, turnover, retail trade, business performance, linear regression

