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PREDGOVOR

Međunarodna konferencija o poslovno ekonomskom i informatičkom menadžmentu sve više postaje mesto razmene znanja i iskustva o teoriji i praksi menadžmenta, kod nas i u svetu. Gradeći je na platformi okupljanja i ravnopravnog uključivanja svih stručnih potencijala u zemlji i inostranstvu, zajedno stvaramo kompetentni nacionalni i internacionalni forum o menadžmentu.

Projekat poslovnog menadžmenta na globalnom nivou se nalazi u punom zamahu, tako da danas, između " Menadžmenta 2012" i ove Konferencije imamo veći potencijal znanja i iskustva, nego što ih je bilo ukupno pre dve godine.

Globalni cilj Konferencije je uspostavljanje međunarodnog foruma za razmenu znanja, iskustva i informacija o različitim aspektima menadžment filozofije danas i sutra.

Parcijalni ciljevi ovog skupa su: (I) Kreiranje filozofskih, naučnih, tehnoloških i praktičnih modela i znanja za različite probleme: industrijskog menadžmenta, menadžmenta informacionih sistema, finansijskog menadžmenta, menadžmenta održivog razvoja, menadžmenta znanja, sportskog menadžmenta, menadžmenta totalnim kvalitetom - TQM, menadžmenta u turizmu, kriznog menadžmenta, menadžmenta u teoriji i praksi i ekonomije savremenog društva; (II) Generisanje novih ideja zasnovanih na domaćoj i međunarodnoj razmeni znanja i informacija; (III) Formiranje domaće naučne i stručne strategije za rad u široj oblasti menadžmenta između dve konferencije i (IV) Presentacija stečenih iskustava i postignutih rezultata preduzeća u primeni i unapređenju savremenih metoda i tehnika menadžmenta.

Zadaci Konferencije se definišu kao: (I) diskusija o različitim aspektima modernog menadžmenta u svetu i kod nas, (II) promovisanje, teorijsko razmatranje i praktična analiza i primena različitih alata i tehnika za unapređenja menadžmenta, i (III) uspostavljanje veza između različitih struka specijalnosti kako to menadžment zahteva.

Broj i kvalitet prihvaćenih radova iz zelje i inostranstva obezbeđuje realizaciju postavljenih ciljeva. Ove godine je posle stručne recenzije prihvaćeno 145 radova za saopštavanje. Njihove osnovne karakteristike su: (i) visok naučno – stručni nivo, (ii) širenje problema projekata poslovnog ekonomskog, industrijskog i informatičkog menadžmenta u različite privredne grane i (iii) veliki broj radova koji dolazi iz privrede.

Veliki broj institucija, organizacija i pojedinaca su doprineli uspešnoj pripremi konferencije, što se posebno odnosi na autore prihvaćenih radova. Svima se najtoplije zahvaljujem.

Na kraju, u ime Programskog i Organizacionog odbora i u svoje lično ime se najtoplije zahvaljujem svim autorima, koji su dali doprinos uspehu naše Konferencije.

U Beogradu,

Prof. dr Milija Bogavac

25 i 26. aprila 2014.

PREFACE

The international conference on business, economics and informatics management is increasingly becoming a place of exchanging knowledge and experiences about the theory and practice of management, both at home and in the world. By building this conference on the platform of gathering and equal participation of all expert capacities in this country and abroad, together we create a competent national and international forum on management.

The project of business management on a global level has been taking its full swing, thus resulting in the fact that today, between the two conferences, "Management in 2012" and this one, we have a greater potential of knowledge and experience than two years ago.

The global goal of the conference is to establish an international forum for exchange of knowledge, experiences and information about various aspects of the management philosophy today and in the future.

Partial goals of this meeting are: (I) creating philosophical, scientific, technological and practical models and knowledge on variety of problems such as: industrial management, information systems management, financial management, management of sustainable development, knowledge management, sports management, Total Quality Management - TQM, tourism management, crisis management, management in theory and practice and economics of modern society; (II) Generating new ideas based on domestic and international exchange of knowledge and information; (III) Forming the national scientific and technical strategy for work in the wider field of management between the two conferences, and (IV) Presenting the gained experiences and achieved results of the enterprise in the application and improvement of contemporary management methods and techniques.

The conference tasks are defined as follows: (I) discussion on various aspects of modern management in the world and in our country, (II) promotion, theoretical considerations and practical analysis and application of various tools and techniques for improvement of management, and (III) establishment of links between different specialty fields as it is required by management.

The number and quality of the accepted papers from the country and abroad are ensuring the achievement of the set goals. This year, after the peer review, 145 papers have been accepted for the conference. Their main characteristics are: (i) high scientific - professional level, (ii) the expanding the project problems concerning business, economics, industrial and information management to various industries, and (iii) a large number of papers coming from the field of economy.

A large number of institutions, organizations and individuals have contributed to the successful preparation of the conference, particularly with regard to the authors of the accepted papers. I would like to kindly thank them all.

Finally, on behalf of the Program and Organizing Committee and myself, I would like to thank all the authors who have contributed to the success of our Conference.

In Belgrade,
April 25 and 26, 2014

Professor Milija Bogavac, PhD



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SAVREMENE TENDENCIJE U OBRAZOVANJU IT STRUČNJAKA

CONTEMPORARY TENDENCIES IN EDUCATION OF IT PROFESSIONALS

Svetlana Anđelić¹, Valentin Kuleto²

Rezime

Problem kontinuiranog rasta stope nezaposlenosti je evidentan u celom svetu, kako u zemljama u tranziciji, tako i u tehnološki razvijenim državama. Jedno od osnovnih pitanja koje se nameće je, svakako, i sagledavanje obrazovnog profila nezaposlenih osoba, odnosno stručnih kompetencija evidentiranih lica na tržištu rada.

Velikoj nezaposlenosti, sigurno, je doprinela i hiperprodukcija određenog profila radnika, kao i neadekvatno obrazovanje tj. znanje koje oni poseduju nakon sticanja diploma.

Kako bi se navedeni problem prevazišao u narednom periodu neophodno je analizirati potražnju, odnosno odrediti koji kadrovi su najtraženiji, pa čak i deficitarni na tržištu. Cilj je da se školuju stručnjaci koji će biti konkurentni nakon završetka studija, pa se shodno tome moraju prilagoditi nastavni planovi i programi. Ovde se ima na umu i formalni i neformalni vid obrazovanja.

S obzirom da su se računari "uvukli" u sve sfere savremenog društva razumljivo je zašto su stručnjaci iz IT oblasti na prvom mestu. Ovde treba napomenuti da prema zvaničnim podacima Republičkog zavoda za statistiku Republike Srbije čak 100% firmi koristi računare u svom poslovanju.

Visoka škola strukovnih studija za informacione tehnologije u Beogradu (ITS) je sproveda istraživanje potražnje za IT kadrovima u Srbiji tokom 2013. godine. Razmatrani su svi oglasi koji su objavljeni za kategoriju IT na portalima www.poslovi.rs i www.poslovi.infostud.com, počevši od 01.01.2013. do 31.12.2013. godine. Ovi portali su uzeti kao referentni iz razloga što je na njima najveća ponuda poslovnih oglasa kod nas. U navedenom periodu objavljeno je preko 1500 oglasa za navedenu kategoriju. U radu će biti izneti najznačajniji rezultati i zaključci tog istraživanja uz kratke komentare.

Ključne reči: nezaposlenost, hiperprodukcija, neadekvatno znanje, istraživanja

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Summary

The problem of continuous growth in the unemployment rate is evident throughout the world, in the countries in transition as well as in the technologically advanced countries. One of the fundamental questions is, of course, the consideration of the educational profile of the unemployed or professional competence of registered persons in the labor market.

The overproduction of certain workers' skills and inadequate education i.e. knowledge workers possess upon graduation has certainly contributed to the high unemployment rates.

In order to overcome this problem in the future it is necessary to analyze the demand and determine which positions are the most sought after, and in short supply in the market. The goal is to educate professionals who will be competitive in the market after graduation and the curricula must be adapted accordingly. Here we have in mind formal as well as informal type of education.

Since computers are present in all spheres of modern society, it is understandable why experts in the IT field are top rated. It should be noted that according to the official data of the Statistical Office of the Republic of Serbia as much as 100% of companies use computers in their business.

Information Technology School in Belgrade (ITS) conducted a survey of demand for IT staff in Serbia during the year 2013. All ads that are published for the IT category on portals www.poslovi.rs and www.poslovi.infostud.com starting from 1st January 2013 to 31st December 2013 are taken into consideration. These portals are taken as a reference because they offer the largest number of employment ads in our country. During this period, they published more than 1500 listings for the specified category. This paper will present the most important results and conclusions of this study with brief comments.

Keywords: unemployment, overproduction, inadequate knowledge, research

MENADŽMENT U VANREDNIM - AKCIDENTNIM EKOLOŠKIM SITUACIJAMA

EMERGENCY MANAGEMENT SYSTEM IN ENVIRONMENTAL POLLUTION ACCIDENTS

Dragutin Arsić¹, Isidor Jevtović², Dragan Milovanović³

Rezime

Cilj rada je da pokaže menadžment u vanrednim – akcidentnim ekološkim situacijama u Republici Srbiji sa osvrtom na ulogu Mobilnih ekotoksikoloških laboratorija.

Menadžment vanrednim – akcidentnim ekološkim situacijama ima sledeću šemu: Sektor za vanredne situacije pri Ministarstvu unutrašnjih poslova, prima obaveštenja, preko Odeljenja za osmatranje, obaveštavanje, uzbunjivanje i telekomunikacije. Odeljenja za vanredne situacije Okruga imaju jedinice za zaštitu i spasavanje koje prve izlaze na mesto akcidenta, najčešće sa policijom. Ako se proceni da postoji mogućnost ugrožavanja životne sredine poziva se Sektor za kontrolu i nadzor u Ministarstvu energetike, razvoja i zaštite životne sredine, koji obaveštava Mobilnu ekotoksikološku laboratoriju, da izađe na mesto akcidenta.

Ako je seveso postrojenje ili kompleks sagledava se Plana zaštite od tehničko-tehnološkog udesa, procena rizika i opis lokacije i njegove okoline, veličina povredive zone, a ne manje od 1000 m od granice lokacije, sa aspekta hemijskog udesa, kao i popis opasnih materija i njihovih bitnih karakteristika. Na osnovu toga opredeliće se vrste merenja u odnosu na parametre kao i lokacije merenja u odnosu na povredivu zonu, meteorološke uslove i intenzitet udesa.

Mobilne ekotoksikološke laboratorije mogu u kratkom vremenskom periodu da stignu na mesto akcidenta, da obave potrebna merenja u svim medijima, vazduh, voda i zemljište, da odmah na licu mesta, urade potrebne analize i utvrde postojanje opasnih - toksičnih materija, da kvantifikuju vrednosti, procene opasnost po životnu sredinu, a naročito po zdravlje zaposlenih, stanovništva ili učesnika, predlože neophodne hitne mere koje treba preduzeti.

Posebno je značajna uloga ovih Mobilnih ekotoksikoloških laboratorija u akcidentnim ekološkim situacijama kada to nisu seveso postrojenja i kada ne postoje planovi zaštite od udesa, kao što su primeri divljih deponija, primeri deponija sa opasnim otpadom u preduzećima koja su otišla u stečaj ili likvidaciju, raznim skladištima, kod nepostojećih preduzeća i slično.

Ključne reči: menadžment, ekološki akcident, ekotoksikološka laboratorija

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Summary

The aim of this paper is to present the emergency management system in abrupt environmental pollution accidents in the Republic of Serbia with emphasis on the role of the mobile ecotoxicological laboratory.

Emergency management system in abrupt environmental pollution accidents has the following scheme: Sector for Emergency Management of the Ministry of Interior receives notification through the Department for Surveillance, Informing and Alerting. County Centers of Emergency Management have units for protection and rescue that come first to the site of accident, often with police. If assessed the possibility of endangering the environment, Control and Surveillance Department of the Ministry of Energy, Development and the Environmental Protection is alerted, which notifies the mobile ecotoxicological laboratory to go to the site of accident.

If it is a Seveso facility or complex, into account the Plan of Protection and Rescue in Emergency Situations is taken, than the risk assessment and description of the site and its surroundings, the size of inviolable zone, not less than 1000 m from the site boundary in terms of chemical accidents, as well as a list of hazardous materials and their essential characteristics. Based on this, the types of measurements will be determined with regard to parameters and also the locations of measurement with regard to the inviolable zone, meteorological conditions and the severity of the accident.

Mobile ecotoxicological laboratories can arrive in a short period of time to the site of accident to perform the necessary measurements in all media (air, water, soil), than almost immediately do the necessary analysis on the spot and determine the existence of dangerous - toxic substances, to quantify the values, assess the risk to the environment in particular the health of employees, population or participants and propose the necessary urgent measures to be conducted.

The role of the mobile ecotoxicological laboratories is especially important in environmental pollution accidents when the Seveso facility is not involved and when there are no plans of protection and rescue in emergency situations, such as for example: illegal dumps, landfills with hazardous waste in companies that went into bankruptcy or liquidation, various storages, non-existing companies etc.

Keywords: management, environmental pollution accident, ecotoxicological laboratory

OBLAST STUDIJA NA KVALITET OBRAZOVANJA U SREDNJIM I VIŠIM ŠKOLAMA U OKRUGU, KAHTA ADIYAMAN

A FIELD STUDY ON EDUCATION QUALITY AND EFFICIENCY IN SECONDARY AND HIGHSCHOOLS IN KAHTA DISTRICT, ADIYAMAN CITY

Suat Aşkın¹, Murat Ayan²

Summary

In our globalizing world, with is increasing the necessity of education, lifelong education is actualized and intense developments in transportation and communication have been affecting educational as well as other institutions. These developments and transformations, which occurred in a short time, have been affecting educational institutions within the context of suitability for information society, adoption of universal values, contribution to information society, using information efficiently, obligation for raising better qualified people. As a natural consequence of this impact, all teachers' proficiencies in national educational institutions should be improved as well. With regard to this, it is clearly seen that the focused subject is quality and efforts to increase educational quality is an important subject that remains on the agenda of the country.

Quality and productivity are taken into account by not only goods-producing services, but also service-producing systems. Service quality should be measured as well as product quality. The output values of schools, which are national educational institutions operating as service business, can be sorted as accomplishing targeted purpose, the number of people benefiting from service, and service's sphere of influence.

Some of the most important issues in the world today are quality, educational institutions, as being both subjects and objects of this discussion. They should increase service quality for students.

For qualified education, it is necessary that expectations of students taking educational service should be well perceived. By that, expectations can be fulfilled and perceived quality in terms that taken educational service can be improved. Literally, division between expected service and received service is named as 'perceived quality'.

The subject of this study is to exert an effort devoted to improve educational quality in secondary and high schools and to reveal students' opinions about teachers in regard to education quality. A field study is done upon students' opinions about teacher's education quality, with the poll conducted to students in secondary and high schools in Kahta district, Adiyaman city.

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The main purpose of this study is to determine perceived quality of students in terms of taken educational service, and reveal the relationship between perceived service quality and customer satisfaction.

In the light of the information taken, 1000 polls is conducted to students attending different classes in secondary and high schools in Kahta district. 930 students filled out the multiple-choice questionnaire properly, and sample is created from this precise data. SPSS (Statistical Package for the Social Sciences) application is used while interpreting and analyzing data.

The extent of the study is limited to students attending secondary and high schools in Kahta district, Adiyaman city, where field research is done. General profiles of students who attended secondary and high schools in Kahta district is presented, and this district's educational and economic, social and other problems are determined besides its educational quality level.

Activities of students attending secondary and high schools in Kahta district toward their own teacher are analyzed, proposals are submitted, aimed at minimizing educational problems and increasing educational quality, in consequence of assessment of data and field research outputs.

Since this research is the first scientific study in district in regard to perception of students on their teacher's educational quality level, it can be reference to the future works devoted to increase educational level of secondary and high schools in Adiyaman.

With this study, questions and problems about education level in Adiyaman are actualized. In parallel to increase educational quality in schools, in light of data obtained from secondary and high education institutions, other educational institutions in different stages have taken the action. In this context, in certain schools, European Excellence Quality Model (EFQM) and ISO 9001:2008 Quality Management System (QMS) are being applied. With this study, troubled fields are identified, and the report including solution offers is prepared and shared with related institutions and corporations. A presentation is made to school managers, teachers and students about European Excellence Quality Model (EFQM) and ISO 9001:2008 Quality Management System (QMS) in different schools of Adiyaman.

With this study:

- Socio-economic and demographic characteristics of students attending secondary and high schools in Kahta, Adiyaman are identified.
- Opinions of the students attending secondary and high schools in Kahta, Adiyaman as well as the teacher's educational quality level is revealed.
- Educational quality of teachers in secondary and high schools in Kahta, Adiyaman is presented.
- The paper aims to study increasing education quality of teachers in secondary and high schools.
- Opinions of students and educational quality level of teachers in secondary and high schools of Kahta district, Adiyaman city are determined.
- Notably Kahta District National Education Directorate and then Adiyaman Provincial Directorate for National Education found a chance to consider educational activities and educational quality of teachers in secondary and high schools of Kahta district.
- The need for coordination between educational institutions of Kahta, Adiyaman in terms of providing standardization of quality is emphasized.
- New studies are projected across the city by paying attention on educational quality of secondary and high schools in Kahta, Adiyaman.
- As Adiyaman Provincial Directorate for National Education and Kahta District National Education Directorate, new strategies are projected in extent of improving educational quality level across the city.

In the result of the study, by answering some questions with high marks, the teacher's strong sides are identified by students as follows: The teacher has personal awards, his/her appearance is easy on the eye, he/she is citing actual developments to the students, and he/she is easy to access.

However, following issues are considered as mediocre by the students in regard to quality and efficiency: The teacher has vision and he/ she is open-minded, utilizes auxiliary materials, is kind to students, gives satisfactory answers to the questions, presents the lesson with a reasonable speed and comprehensible tone of voice, encourages the students to research and review, considers students his/her friends, is always cheerful, takes care of starting and ending time of the lessons.

On the other hand, following issues are considered as open for quality improvement: The teacher is providing flexibility in service at students' will, is fair while assessing students' success, has adequate knowledge on his/her field, is presenting the lesson lively, is appreciating the students, providing examples to make subjects more understandable, is serving without any discrimination, is eager to solve students' problems.

Keywords: education, secondary schools, high schools, marketing of educational services, service quality, customer satisfaction, efficiency

INTEGRISANI MARKETING MENADŽMENT SISTEM KVALITETA TURISTIČKE DESTINACIJE

INTEGRATED MARKETING MANAGEMENT QUALITY SYSTEM OF TOURIST DESTINATIONS

Jelena Avakumović¹, Čedomir Avakumović²

Rezime

U radu se analizira integrisani marketing menadžment sistema kvaliteta turističke destinacije sa stanovišta neophodnosti infrastrukturne podrške tom sistemu. Uspešna primena integrisanog sistema doprinosi postizanju i održavanju kompetitivnih prednosti turističke destinacije.

Kontrola i upravljanje kvalitetom predstavlja korektivnu meru u poslovanju destinacije. Osnovni zadatak upravljanja kvalitetom je stalno poboljšanje poslovnih procesa, sistematsko korišćenje potrebnih informacija koje se odnose na performanse poslovnih procesa i na prevenciju.

Strategija turističke destinacije i politika kvaliteta se formiraju na osnovu informacija iz okruženja i informacije o slabostima i prednostima turističke destinacije kao poslovnog sistema. Na osnovu toga se identifikuju zahtevi turista.

Zadatak integrisanog marketing menadžment sistema kvaliteta turističke destinacije je da uskladi svoj poslovni sistem sa zahtevima različitih standarda. To zahteva interno uskladjivanje svih parcijalnih sistema unutar turističke destinacije.

O uspešnosti implementacije integrisanog sistema kvaliteta turističke destinacije i pozitivnim efektima koji nastaju tom primenom biće reči u ovom radu.

Ključne reči: integrisani marketing menadžmenta, sistem kvaliteta, turistička destinacija

Summary

This paper analyzes integrated marketing management quality system of tourist destination, from the aspect of needs for infrastructural support of its. Successful implementation of an integrated

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system contributes to the achievement and maintenance of competitive advantages of tourism destinations.

Quality control and management is a corrective measure in business destination. The main task of quality management is continuous improvement of business processes, the systematic use of relevant information relating to the performance of business processes and prevention. Tourism destination strategy and quality policy are formed on the basis of information from the environment and information on the strengths and weaknesses of the tourist destination as a business system. On this basis, identify the requirements of tourists.

Task of integrated marketing management system of quality tourism destination is to align its business system to the requirements of different standards. It requires internal alignment of all partial systems within a tourist destination.

The success of the implementation of an integrated system of quality tourist destination, and the positive effects resulting from this application will be discussed in this paper.

Keywords: integrated marketing management, system quality tourist destination

UPRAVLJANJE PREDUZEĆEM U STEČAJU

COMPANY MANAGEMENT IN BANKRUPTCY

Goran Babić¹, Milija Bogavac²

Rezime

Za uspešno poslovanje bilo kog privrednog subjekta na prvom mestu zaslužen je njegov menadžment. Ukoliko je menadžment koji upravlja određenim privrednim subjektom kvalitetan i stručan, donosi kvalitetne odluke, postavlja realne ciljeve, uspostavlja uspešnu organizaciju u preduzeću, preduzeće će sigurno biti uspešno i generisaće profit. Analogno tome, za loše poslovanje i poslovne neuspehe takođe je na prvom mestu zaslužen menadžment. Ako izuzmemo neke eksterne faktore, kao što su makroekonomska kretanja (inflacija, oscilacije u deviznom kursu), nelojalna konkurencija, nesavesni poverioci, može se slobodno reći da je menadžment jedini krivac lošeg poslovnog rezultata. Kao posledica lošeg menadžmenta nastaju brojni problem u preduzeću. Prvi od problema na koji će naići preduzeće kojim upravlja loš menadžment je likvidnost. Menadžment koji loše upravlja finansijskim resursima, loše postavlja i sprovodi poslovnu i finansijsku politiku vrlo brzo će doći u situaciju da njihovo preduzeće ne može da isplati dospеле obaveze u roku dospeća. U tom trenutku, preduzeću ne preostaje ništa drugo, već da se zaduži na finansijskom tržištu kako bi uspela da se uspostavi kratkoročna likvidnost.

Kratkoročne kredite obavezno prate i veoma visoke kamatne stope, što će takođe negativno uticati na preduzeće koje je primorano da se zaduži. Ukoliko ova pojava postane učestala, pa privredni subjekt sve češće spas za nelikvidnost traže u zaduživanju na finansijskom tržištu javiće se ubrzo problem sa adekvatnošću kapitala. Struktura kapitala se sve više pomera u korist pozajmljenog ili tuđeg kapitala, što menadžmentu predstavlja sve veći problem, budući da korišćenje tuđeg kapitala predstavlja obavezu da se taj kapital vrati uvećan za kamatnu stopu. Dakle, preduzeće sad mora da ostvaruje veće prihode, kako bi anuliralo cenu tuđeg kapitala. U slučajevima kada preduzeće posluje na donjoj tački rentabilnosti, ili ispod granica rentabilnosti, dugovanja se samo kumuliraju i problem sa nelikvidnošću postaje svakodnevica. Kada vlada ovakva klima u preduzeću, menadžment bi trebao da napravi plan reorganizacije i izvrši reorganizaciju poslovanja u cilju poboljšanja finansijskog stanja preduzeća.

Kada preduzećem upravlja nekvalitetan i nestručan menadžment koji ne čini ništa kako bi se poboljšala finansijska situacija u preduzeću na vidiku je stečaj. Neretki su slučajevi, kada menadžment zbog ličnih interesa dovede preduzeće do stečaja, što je uglavnom slučaj sa preduzećima u državnom vlasništvu.

Prema Zakonu o stečaju Republike Srbije, stečajni razlozi su:

1. trajnija nesposobnost plaćanja,
2. preteća nesposobnost plaćanja,

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3. prezaduženost,
4. nepostupanje po usvojenom planu reorganizacije i ako je plan reorganizacije izdejtstvovan na prevaran ili nezakonit način.

Kada se pokrene stečajni postupak u preduzeću, stečajni sudija na čelo preduzeća u kome je pokrenut stečajni postupak postavlja stečajnog upravnika. Zadatak stečajnog upravnika je da vodi poslove i zastupa stečajnog dužnika, pokušavajući da preduzeće izvuče iz blata i namiri obaveze poverioca. Razlozi za postavljanje novog rukovodstva u slučaju stečaja, pre svega, su stručnost i kompetentnost stečajnog upravnika, u odnosu na prethodni menadžment koji je preduzeće svojim nekvalitetnim i nestručnim odlukama, ili stavljanjem ličnih interesa ispred interesa preduzeća, doveo preduzeće do propasti

Ključne reči: menadžment, likvidnost, stečaj, stečajni postupak, stečajni upravnik

Summary

For the successful operation of any business entity in the first place is credited with its management. If management that controls certain undertaking high quality and professional, makes good decisions, set realistic goals, establishing a successful organization of the company, the company will surely be successful and generate a profit. Similarly, for the poor performance and business failures is also the first place responsible management. With the exception of some external factors, such as macroeconomic trends (inflation, fluctuations in the exchange rate), unfair competition, unscrupulous creditors, it is fair to say that management is the sole culprit of poor business results. As a result of poor management caused numerous problems in the company. The first issue you will come across a company managed by bad management is liquidity. Management that mismanagement of financial resources, poor sets and implements business and financial policy will soon be in a position that their company can not pay the due obligations as they fall due. At that time, the company has no other choice but to borrow in the financial markets in order to be able to establish a short-term liquidity .

Short-term loans must accompany and very high interest rates, which will also have a negative impact on a company that was forced to borrow. If this becomes a frequent occurrence, and undertaking increasingly seeking salvation for insolvency in borrowing in the financial markets there will soon be a problem with capital adequacy. The capital structure is increasingly shifted in favor of another's debt or equity, the management is a growing problem, since the use of foreign capital is an obligation to return the capital plus the interest rate. Therefore, the company now has to realize higher revenues, how to offset the price of foreign capital. In cases where the company operates in the lower break-even point, and below the limit of profitability, debts are accumulated and only problem with the lack of liquidity is becoming commonplace. When the government the current climate in the company, management should make a plan of reorganization and reorganize the business in order to improve the financial condition of the company.

When a company manages substandard and incompetent management that does nothing to improve the financial situation of the company 's bankruptcy on the horizon. Often cases when management because of personal interests lead the company to bankruptcy, which is generally the case with state-owned enterprises.

According to the bankruptcy of the Republic of Serbia, bankruptcy reasons are:

1. permanent disability payments,
2. threatening insolvency,

3. indebtedness,
4. failure of the adopted plan of reorganization if the plan of reorganization designed in a fraudulent or illegal manner.

When you initiate the bankruptcy proceedings of the company, the bankruptcy judge to head the company in which the bankruptcy proceedings bankruptcy trustee sets. The task of the bankruptcy trustee is to lead the business and represent the debtor's trying to pull the company out of the mud and settlement of debts to creditors. The reasons for the appointment of a new member in the event of bankruptcy, first of all, the professionalism and competence of the bankruptcy trustee in relation to the previous management of the company to its poor quality and improper decisions or putting personal interests ahead of the interests of the company, has led the company to collapse.

Keywords: management, liquidity, insolvency, bankruptcy, the bankruptcy trustee

UPRAVLJANJE PREDUZETNIČKOG OBRAZOVANJA U VISOKO OBRAZOVNIM INSTITUCIJAMA: EMPRIJSKA STUDIJA - SLUČAJ NA RUMUNSKIM STUDENTIMA U POSLOVNOJ ADMINISTRACIJI

MANAGING ENTREPRENEURSHIP EDUCATION IN HIGHER EDUCATION INSTITUTIONS: AN EMPIRICAL STUDY-CASE ON ROMANIAN MASTER STUDENTS IN BUSINESS ADMINISTRATION

Daniel Badulescu¹, Alina Badulescu²

Summary

Besides the opportunities offered by the labour market (i.e. the employment *per se*), entrepreneurship enjoys an increasingly attention from young students. Therefore, understanding the entrepreneurial trends and attitudes among undergraduate and master students (particularly in Business Administration) could provide deeper and clear insights on the relation between university education and the entrepreneurship requirements in the economic framework.

The subsequent implications are obvious: making adequate public policies to promote entrepreneurship among young people and adapting academic curricula, as to meet the students and employers' expectations. An adequate education may foster entrepreneurial intentions of an individual, as Turker & Selcuk (2009, p. 144) have revealed: "Since the education offered by a university mostly influences the career selection of students, universities can be seen as potential sources of future entrepreneurs".

Since the intentions are the best predictor for actual behaviour (Ajzen & Fishbein, 1977), the research of Krueger et al. (2000) on the antecedents of entrepreneurial intentions among students has underlined the importance of disposition to self-employment of young researchers. This willingness, properly guided, can help to a rapid and successful exploitation of the research results.

Our paper derives from a survey-based research conducted within master students in Business Administration from a Romanian public university. It aims at adding up to the already existing studies regarding the students' ability to capitalize master studies by entering into entrepreneurship. This paper attempts to clarify the following dilemma: to what extent the accumulation of knowledge and skills of high value leads young graduates to self-employment?

Considering to investigate relevant issues on the subject of entrepreneurial attitudes, orientation and potential of graduate students, we have conducted an extended survey in February 2013 and developed a survey-based study. In the present paper we have analysed the entrepreneurial antecedents related to intentions and expectations, motivational factors for starting a business

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and, finally, the key skills and competencies to justify and substantiate (in students' opinion) the entrepreneurial option.

The questionnaire was administered to 123 master students in Business Administration (1st and 2nd year) from the public university in Oradea, Romania, representing all the students enrolled in this program. As descriptions of the respondents, 33% of them were full-time master students (without any job commitments), 3% work in the public sector, 54% work in the private sector and 10% were self-employed. By gender, 71% of the respondents were female and 29% male; by residence, 66% of them live in cities, 10% in small towns and the 24% in rural areas.

Entering into entrepreneurship is considered a serious option for the interviewed master students. Actually, over 91% of the respondents (i.e. 112 students) declared they would be interested to enter into entrepreneurship and launch their own business. The large number of entrepreneurial intentions seems to be a perfect start, but it should not be generalized. In this stage, there are only intentions expressed in a "friendly" framework, i.e. a survey conducted among students in "business", favourable to statements and "virtual raids" into entrepreneurship, but less of specific approaches.

As a brief summary, in quantitative terms, out of 123 master students, 112 are interested in entrepreneurship, 23 previously got entrepreneurial experience, but only 13 of them could be considered active entrepreneurs at the moment. In other words, 100 people (out of 123) studying business administration have never had to deal with an entrepreneurial experience / business, although most of them declared themselves as interested in entrepreneurship.

Another issue investigated refers to actual or potential motivations to entry into entrepreneurship. The most important motivators are: the "expectation for higher earnings" (i.e. 92% of the respondents consider this factor as important or very important), the desire "to be your own boss" (i.e. 83% of the respondents consider this factor as important or very important) and the desire "to do what I like" (i.e. 90%) (note that multiple responses were allowed).

Regarding the meaning of the distribution of responses on different alternatives and motivational assessments, some explanations are needed. On one hand, it is expected that young students, at the beginning of their career, will choose entrepreneurship hoping it will bring consistent income, and it will quickly and directly (!) propel them in management position. On the other hand, we deal with a second category of reasons, less visible, with no particular credit among master students, although we suppose their strong influence is manifested in more subtle ways. It is about the existence of business models and entrepreneurial tradition within the family, the willingness to implement their own idea for a product or service or to meet the challenges etc.

Referring to factors enabling entering the entrepreneurship, as expected, students have a good opinion on their own abilities. They believe they know "how to organize and plan" (69 responses, i.e. 56%), "to communicate" (69 responses, i.e. 56%), "to cooperate" (49 responses, i.e. 40%). By contrast, the ability to do commercial presentation (7% of responses) or to negotiate (18%) are not as familiar for them. Even if the perspective is consonant to the reality, as the large majority of entrepreneurs with consolidated, profitable business have a combination of these traits, students projected a necessity and survival-driven entrepreneurship, focused on circumstantial results. Perhaps, this is due to difficult economic circumstances, market fragmentation and a lack of business models. For example, it is an unpleasant surprise for a highly educated person that some abilities registered modest scores, e.g. the "innovative capacity" with 18 responses (i.e. 15%) and "the ability to promote ideas" or "negotiating" with 7% respectively 18%. Opportunity-driven entrepreneurship is a far away eventuality in the students' plans. However, the overall picture is satisfactory, in line with the realities, and the main action recommended for all responsible and involve actors (i.e. HEI and students themselves) is to bring as much the self-assessed capabilities to current realities.

HEI and students are in the core of theoretical and practical debate on finding the optimal combination of high-value scientific knowledge teaching and the way to transform this knowledge into future viable and profitable ventures. Our research revealed the presence, for a significant part of the respondents, of a formal and declarative interest for entrepreneurship and a superficial knowledge of the realities and requirements of entrepreneurial careers.

Another concern arising from our research findings is related to the predominance of necessity-driven entrepreneurship. If we add the over-evaluation of generic, difficult to assess skills, serious doubts occur on the effectiveness of master studies and the real motivations of participation in the programs of Business Administration.

The limited nature of our study did not allow us to capture other determinants and features of the entrepreneurial approach, the extent to which HEI are actually prepared for labour market requirements, as to offer entrepreneurial education at high standards. However, an accurate and realistic attitude of master students towards entrepreneurship, nurtured by an adequate and up-to-date training and education could significantly enhance the role and impact of HEI on economic and social development.

Keywords: research, entrepreneurship, knowledge, development

POSPEŠIVANJE POSLOVNE INTELIGENCIJE U BANKAMA KROZ UPRAVLJANJE ZNANJEM - SLUČAJ ŠRI LANKE

FOSTERING BUSINESS INTELLIGENCE IN BANKS THROUGH KNOWLEDGE MANAGEMENT - A CASE OF SRI LANKA.

Junu Barua¹, Emon Sraman²

Summary

Change is inevitable. With the emergence of “knowledge era”, organizations are constantly challenged to be knowledge intensive in their operations in order to stay competitive and successful. The sustainability and prosperity of organizations increasingly depends on their capacity to leverage the worth of its intangible assets. In addition to the investments in human resources and technology, organizations today devote considerable attention towards learning how to manage their wealth of “knowledge”. This practice is generally known as Knowledge Management (KM) or sometimes is referred to as business intelligence. Being a knowledge intensive industry, banks in the public and private sectors have come to realize the significant role that KM can play in enhancing the effectiveness of their operations. This is evident through the recent initiatives of the World Bank which aims to enhance the capacity of banks in the developing countries to achieve greater impact through the application of KM tools and practices. However, banks in developing countries have been laggards in the adoption of KM, waiting to see the proof of benefits. Sri Lanka is now seeking opportunities for economic development after the conclusion of a civil war of decades. Financial institutions are taking the lead of this drive by providing the required financial support & directions for local developmental initiatives of individuals and firms. It is important to ensure that people who need financial aids or services get it on time. This setting calls for a strategy that fosters business intelligence in banking institutions by effective knowledge sharing. This paper identifies the factors that influence successful implementation of KM practices including cultural, people, technological, structural, legal, audit and strategic perspectives. It also identifies how the banks can effectively manage explicit and tacit knowledge. Then it presents a conceptual model of KM that promotes knowledge sharing and learning as a collaborative and continuous process in the banking organizations. The model is based on the data collected from staff of 10 banks in Sri Lanka through 50 interviews and a survey. The data was analyzed through correlations and regression analysis. The model suggests that sharing knowledge enables the banks to respond faster to client needs, deliver quality products or services and encourage innovation. It also assists bank staff, clients, and stakeholders in capturing and organizing their wealth of knowledge and experiences reducing the learning curve for banking trainees. The conceptual KM model proposed in this paper may also serve to a wider audience in other developing countries that addresses similar challenges.

Keywords: Business Intelligence, Knowledge Management, Banking Industry, Sri Lanka

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TOTALNI MENADŽMENT KVALITETA I RAZVOJ MAKEDONSKE EKONOMIJE

TOTAL QUALITY MANAGEMENT SYSTEM AND THE DEVELOPMENT THE REPUBLIC OF MACEDONIA

Gordana Biblilovska¹, Ivana Biblilovska²

Rezime

Totalni menadžment kvaliteta je filozofija, koncepcija i metodologija koja obezbeđuje ekonomski razvoj. Stvoren je u Japanu, transferiše se u Americi, a zatim u Evropi, kao i u tranzicionim ekonomijama.

Utvrđivanje kvaliteta je potrebno kada se utvrđuje misija, ciljevi, strategija, sprovođenje strategije, kulture, strukture, kao i kontrola proizvoda i usluga sa aspekta zadovoljavajućeg kvaliteta. Postoji povezanost između menadžmenta kvaliteta i tržišta, jer se stvaraju uslovi za plasman proizvoda i usluga na evropskom i svetskom tržištu. Treba da se radi na kvalitetu, t.j. da bude izgrađen i u praksi realizovan u: upravljanju i donošenju odluka, aktivnostima u domenu proizvodnje i kontrole, aktivnostima na tržištu i na istraživanju tržišta.

U Makedoniji totalni menadžment kvaliteta u potpunosti ne nalazi svoju primenu, ne zbog nedostatka želje ili neznanja, već zbog nepostojanja nekih uslova za razvoj ove forme upravljanja sa kvalitetom. Na primer, preduzeća u Makedoniji nemaju sredstava za veća ulaganja u istraživanju i razvoju. Cilj ovog rada je da se istraži značenje totalnog menadžmenta kvaliteta u Makedoniji, iz aspekta zemlje kandidata za člana EU. U početku tranzicije (sa afirmacijom tržišta i privatizacije) totalni menadžment kvaliteta bio je atraktivan za povećanje konkurentnosti na tržištu, efikasnosti, rentabilnosti i standardizaciji. Integralni je deo strategije na najvišem nivou, a funkcioniše horizontalno kad povezuje funkcije odeljenja, angažuje zaposlene na svim nivoima i obuhvata dobavljače i kupce. Tržišna ekonomija omogućava njegov razvoj, jer menadžment kvaliteta u potpunosti je karakteristika tržišne ekonomije (koje su razvijene, stabilne, bogate, organizovane). I danas makedonska preduzeća samoinicijativno sa svojim finansijskim sredstvima se snalaze na tržištu, kako znaju i umeju i ostvaruju svoje razvojne planove. Prioritetni zadatak im je poboljšanje kvaliteta u funkciji dinamizacije izvoza i učešća u procesu globalizacije svetske privrede. U svim makroekonomskim politikama u našoj zemlji, kvalitetu se posvećuje važno mesto, a u svim dokumentima je naglašena potreba da se intenziviraju ovi procesi. Unapređenje kvaliteta proizvodnje traži sinhroniziranje delovanje svih involviranih u ovim procesima. Sa realizacijom

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Nacionalnog programa za kvalitet (gde su sadržane potrebne aktivnosti, rokovi, nosioci zadataka), stvoreni su uslovi za postizanje većeg kvaliteta proizvoda, usaglašeno sa kriterijumima i standardima koji postoje u razvijenim zemljama. Usvajanje međunarodnih standarda, stvara uslove Makedonija da bude moderna i konkurentna savremena ekonomija. Napravljen je i akcioni plan u kome se donosi infrastruktura kvaliteta, implementacija evropskih standarda, nagrade za kvalitet, obuka i edukacija, izvori informiranja i pitanja za informacije, aktivnosti i finansiranje. Predviđena su i tela za podršku implementacije standarda u proizvodstvenim i neproizvodstvenim delatnostima makedonske ekonomije. U našim preduzećima primenjuje se međunarodni standard ISO 9001. Veći broj preduzeća je implementirao principe filozofije menadžmenta ukupnog kvaliteta.

Sa uvođenjem nagrada za kvalitet podiže se svest za unapređenjem kvaliteta kod privrednih subjekata. Predviđene su i obuke i edukacija involviranih u ovim procesima. U radu su korišćeni sledeći metodi: metod analize, dedukcija, indukcija, sinteza, komparativna analiza i dr. Očekujemo i dalje da se radi na poboljšanju kvaliteta makedonskih proizvoda i da bude povećana konkurentna sposobnost makedonske ekonomije i razvoj zemlje kao moderna i konkurentna savremena ekonomija. U upravljanju sa kvalitetom treba da bude uključena i matematičko statistička metodologija za kontrolu kvaliteta. Nalaze primenu kontrolne karte, histogrami, Pareto dijagrami i dijagrami rasturanja, koji se primenjuju za utvrđivanje kontrole varijabiliteta. Kada je varijabilitet iznad dozvoljenog ukazuje se na potrebu da se preduzmu adekvatne mere. Ističe se cilj statističkog rezonovanja kada se nastoji da se umanjí varijabilitet i da se poboljša kvalitet proizvoda i usluga. Ova testiranja se prave sa primenom statističkih metoda. Autori u radu obradiće i statističku kontrolu kvaliteta na osnovu primeraka, sa ciljem da budu otkrivene greške, tj. odstupanja od predviđenog kvaliteta. A uspešnost u radu preduzeća zavisi i od toga u kolikoj meri se na svim hijerarhijskim nivoima koriste informacije za upravljanje sa kvalitet i kvantitet proizvoda ili usluga.

Ključne reči: kvalitet, strategija, konkurentnost, kontrola kvaliteta, standardi, tranzicija, tržište

Summary

Total Quality Management offers a management philosophy, culture, and methodology and the process of managing and realizing economic development for the country. It emerged for the first time in Japan, later it was transferred to America, and finally it expanded to Europe, and became a main objective, guiding the efforts of the transitional economies. The strategy of differentiation based on superior quality appears to be a fundamental strategy for making an entry on the international market. The strategy for implementing this philosophy involves a broad spectrum of activities. The paper will analyze the impact of the TQM practices on the economic performance of the firms with respect to profitability and productivity. The TQM is the evolution and the most sophisticated form of management known so far. To be able to realize these activities, there is a need for an appropriate methodology. This kind of tendency is prevailing as well in Macedonia. If we decide to apply TQM in our country exists. Progress in quality represents an imperative for the development of the Republic of Macedonia. It is an essential prerequisite for intense export promotion, GDP growth and prosperity of the whole national economy. Therefore, special attention is paid to the macroeconomics policy on quality production. Progress in quality is a long-term and complex process. Macedonian enterprises, having in mind the impossibility of implementation of the cost leadership strategy. From this point of view, the TQM philosophy is the right attitude towards the improvement of products quality and of working processes, and

thereby, towards an increment of the competitiveness of domestic firms. In Macedonia there is a low level of commitment of the top-management to quality, very often quality problems are delegated to managers from lower levels. The realization of the national Program on Quality, which includes necessary measures, terms and implementing agents by specific responsibility, will create real circumstances to speed up the processes of reaching a higher quality level of products that is in compliance with the criteria and standards of the developed countries. The realization of the national Program should be carried out in accordance with a set of complex measures, provided by the development and macroeconomics policy as well as with synchronized activities of all economic subjects. The implementation of a differentiation strategy that is focused on superior quality in all phases of the strategic management process comprises: analysis of external and internal factors from the aspect of the quality, considering the quality in the phase of strategy formulation, strategy implementation by leadership, culture and structure, and evaluation and control of performance from the view point of the level of satisfaction of the quality. In the Republic of Macedonia, very often quality problems are delegated to managers from lower levels. The, culture of quality is on a very low level and there is a lack of culture established to provide support to the TQM philosophy, non-existence of team working, and form from time-to-time organizing ad hoc groups for solving different problems that emerge from production processes. Adoption of international standards on a higher extent, as a requisite to give more liveliness to export and GDP, is the only option which, if coordinated with efficiently managed macroeconomics and development policy, could bring about a successful transformation of the Republic Macedonia from a country in transition into a modern country with competitive economy.

The methods of analysis, deduction, induction, synthesis and comparative analysis will be used to justify the thesis of this paper. The quality control is contained in that approach with the accent on statistical control of the respective processes including the finishing of production and services and their realizations with maximum profit, minimum costs and optional engagement of the corresponding resources. Original ideas on statistical quality control were brought to Japan, many advances have taken place. The statistical way of thinking now is more than ever viewed as a wealthy thinking process which helps one overcome the problems which stem from the interaction between the processes. A process implies variability, using different methods to explore this variability. In the paper, the authors pay special attention to the statistical quality control which can be continues and discontinues, as well at the random and systemic discrepancies from the quality

Keywords: quality, strategy, competition, quality control, standards, transition market

RAZVOJ KYOKUSHINKAI KARATE SISTEMA SA POSEBNIM OSVRTOM NA RAZVOJ SPORTSKOG MENADŽMENTA U KYOKUSHINKAI KARATE ORGANIZACIJAMA

DEVELOPMENT OF KYOKUSHINKAI KARATE SYSTEMS WITH SPECIAL REFERENCE TO THE DEVELOPMENT OF SPORTS MANAGEMENT IN KYOKUSHINKAI KARATE ORGANIZATION

Vojkan Bižić¹

Rezime

Ono što nas prvo asocira na prvu pomisao na Japan su borilački sportovi karate, dzudo, sumo, kendo... Specifičnost kyokushinkai karate kao stila je vrlo prepoznatljiva danas u svetu. Njegova glavna karakteristika je realna borba. Ovde ću dati svu njegovu specifičnost u odnosu na druge stilove. Objasniću specifičnost organizacijske strukture svetske organizacije. Nastanak i sve podele koje su nastale unutar svetske Kyokushinkai karate organizacije posle smrti osnivača stila. Daću pregled nastanka i dolaska kyokushinkai karatea u Srbiju sa svim njegovim problemima na koje je nailazio u našoj zemlji da bi se razvijao i širio. U ovom istraživanju baviću se fenomenom njegove popularnosti u Japanu, ali posebno u Srbiji naručito u poslednjoj dekadi dvadesetog veka i početkom dvadeset prvog veka. Objasnićemo njegovu veliku popularnost na ovim prostorima, specifičnosti te ekspanzije. Daću prikaz modela organizacione strukture na koji se način mogu i na koji se način organizuje kyokushinkai organizacije u svetu i kod nas. Na kraju rada daću neke kompetencije koje bi trebali da imaju ljudi (stručnjaci) koji se bave rukovođenjem i radom ovakvih sportskih organizacija. Posebno ću se pozabaviti odedenim segmentima organizacijske strukture koji su jako bitni za dobro funkcionisanje i razvoj organizacija ovog tipa. Kroz ovaj ceo rad pokušaću da pokažemo koliko je u današnjem vremenu bitno da ovakve organizacije imaju dobre sportske menadžere u svojoj organizacionoj strukturi.

Ključne reči: menadžment, sport, kyokushinkai karate, borilački sistem, organizacija

¹ Full contact kyokushinkai savez Srbije

Summary

Our first associations with Japan were the martial arts karate, judo, sumo, kendo... The unique style of kyokushinkai karate is recognizable all over the world. Its main characteristic is a real fight. This abstract will compare its uniqueness in comparison to other styles. The characteristic organizational structure of the world organization will be explained as well as the creation of it and all the groups within the world Kyokushinkai karate organization after the style founder. The review of the creation and appearance of Kyokushinkai karate in Serbia along with the ongoing problems in which it come upon in this country on its development.

A special focus will be on the phenomenon of its popularity in Japan especially in Serbia in the last decade of 21st century. The great popularity in these grounds and the characteristics of its expansion are going to be explained. The model of the organizational structure, with the ways of its organizing all over the globe, will be presented.

Finally, several competences will be given as a guidelines for people who are involved in management and working in this field i.e. sport organizations. A special attention will be set on specific segments of organizational structures which are very relevant to similar organizations' functioning and development. It is vital to stress the importance of good sport managers within their own organizational structure.

Keywords: management, sport, kyokushinkai karate, fight system, organization

RESTRUKTURIRANJE VISOKOOBRAZOVNOG SUSTAVA UVOĐENJEM SUSTAVA UPRAVLJANJA KVALITETOM

RESTRUCTURING HIGHER EDUCATION SYSTEM BY IMPLEMENTING QUALITY MANAGEMENT

Lucija Blašković¹, Dubravka Mandušić²

Rezime

Kvalitetu visokog obrazovanja možemo definirati u širem i užem smislu. U širem smislu, kvaliteta je usklađenost visokog obrazovanja sa potrebama i zahtjevima korisnika, ciljevima, normama i standardima. U užem smislu: usklađenost procesa i rezultata pripreme visokoobrazovnih stručnjaka sa potrebama, ciljevima, normama i standardima države, poslodavaca i društva u cjelini.

Kvaliteta visokog obrazovanja rezultat je utjecaja mnogih zahtjeva koji se nameću: zahtjevi Bolonjskog procesa i međunarodnih normi, sustava upravljanja kvalitetom, te zahtjevi standarda visokoobrazovne institucije. Postojeći obrazovni sustav u Hrvatskoj trebalo je reformirati u cjelosti. Visokoobrazovnom sustavu treba reorganizacija prema standardima koje diktira Bolonjska deklaracija i tako ga se usklađuje sa zapadom. Potreba za uspostavom sustava kvalitete pokazala se ključnim faktorom u odlučivanju o uspjehu ili propasti mnogih proizvođača/usluga, u industriji, pa i u visokoobrazovnim institucijama. Praćenje svjetskih trendova u osiguranju i uspostavi sustava kvalitete, nužan je korak što ga visokoobrazovne institucije moraju učiniti u cilju integracije u Sveučilište, a Sveučilište u cilju integracije u EHEA. Uvođenje sustava upravljanja kvalitetom u skladu sa zahtjevima međunarodne norme ISO 9001:2000 predstavlja i oblik je strateškog sveobuhvatnog restrukturiranja organizacije. Projekt Ustroj sustava upravljanja kvalitetom na Sveučilištu u Zagrebu temelji se na potrebi da se uspostavi institucijski sustav kvalitete. Ovim projektom potaknuta je svijest o potrebi i važnosti razvoja kvalitete i sustava upravljanja kvalitetom. Restrukturiranje visokoobrazovnog sustava uvođenjem sustava upravljanja kvalitetom važno je jer je takav sustav jedan od osnovnih preduvjeta za usporedivost diploma i kvalifikacija u Europi, a to je jedan od ciljeva koji se žele postići.

Ključne reči: kvalitet, obrazovanje, kontrola kvaliteta, standardi, tržište

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Summary

Quality of higher education can be defined widely and closely. Widely, quality is compatibility of high education with requirements and demands of users, aims, codes and standards. Closely, quality signifies compatibility of processes and results of training high-educated experts with requirements, aims, codes and standards of country, employers and entire society. Quality of higher education is a result of a large number of requirements: demands of Bologna process and international codes, quality management system, and demands of standard in high education institutions. Existing educational system in Croatia needed complete reform. High education system requires reorganization, according to the standards of The Bologna declaration. Need for establishing a quality system is proven to be a key factor in success or failure of many products/services, in the industry and therefore in high education institutions. Following world trends in quality assurance and establishing quality systems are important steps that high education institutions have to take in the intention to integrate in University, and University in European Higher Education Area. Implementation of quality management system according to demands of international code ISO 9001:2000, represents a form of strategic restructuring of organization. Project "Organization of quality management system at The University of Zagreb" is based on a need to establish institutional quality system. This project initiated awareness of need and importance of developing quality and quality management system. Restructuring higher education system by implementing quality management system is important because that system is one of the basic preconditions for diploma comparison and qualifications in Europe, and that is one of the goals that we want to accomplish.

Keywords: quality, strategy, education, quality control, standards, transition market

HOW THE MARKET CREATES JOBS, AND THE GOVERNMENT DESTROYS THEM

Walter E. Block ¹

Summary

The market creates jobs due to scarcity. We live in a world of scarcity, which means we want more goods and services than are at present available. This being the case, people naturally attempt to produce things of value. And then they trade. That is what we mean by the “market”: voluntary commercial interaction of free peoples. For example, someone, call him A, clears a field and plants corn. Another person, call him B, captures a wild cow and domesticates it. A then trades his vegetable for B’s milk. Where do jobs come in? A hires some workers, a1, a2, a3, etc., to help him sow and reap, while B employs b1, b2, b3 for similar ends. With no government interference the free enterprise system tends to employ all those for whom the wage paid is higher than their alternative costs of leisure foregone.

Now the government enters this idyllic scenario. Through a myriad of laws, regulations, taxes, subsidies, it reduces employment and destroys jobs.

Consider the following.

The minimum wage law.

States *Milton Friedman*: “A minimum-wage law is, in reality, a law that makes it illegal for an employer to hire a person with limited skills.” No words are any truer than these. If the minimum wage law is pegged at, say, \$10 per hour, what incentive does a firm have to employ a worker whose productivity is, for example, \$6 per hour. None at all, for if the employer does so, he will lose \$4 per hour. If the company does so out of the goodness of its heart, in an attempt to help the downtrodden, it will tend to go bankrupt. Whereas, in the absence of this pernicious legislation, such a worker would have had a job, paying, in equilibrium, that wage, e.g., \$6 per hour. Where is the employee better off? With no job at all at a “wage” of \$10 per hour which he cannot in any case have, or with an actual employment slot paying the more modest \$6 per hour. To ask this question is really to answer it, but, given the popularity of this legislation, here is the answer: better to have a job paying \$6 per hour, than be unemployed, and “earn” nothing at all. Demand curves slope in a downward direction: the higher the cost of anything, cars, toothpaste and, yes, labor too, the less of it will be demanded. If the minimum wage were such a good idea, why not

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raise it to \$100 per hour. Surely, that would cure poverty? Surely not. At such a wage, present stratospheric unemployment rates would appear moderate.

Central banking.

Central banks create money out of thin air. Not only does this create inflation, which most people acknowledge, at least nowadays, it also artificially, and far more insidiously, lowers interest rates. According to Austrian Business Cycle Theory (ABCT) this induces entrepreneurs to make investments in round about methods of production to a greater extent than would be warranted by the time preferences of the populace. But the saving and investment decisions of the society do not automatically change so as to accommodate central bank inflationism. Thus, these mal-investments are unsustainable in the long run. There is a cluster of error, which is known in other terms as a recession or a depression. Capital must be moved from the places to which it was mis-allocated to sectors of the economy more in line with the saving investment decisions of the populace. If labor and capital could be moved costlessly and instantaneously, there need not be any subsequent unemployment. Only a loss of wealth would ensue. But real world economies cannot be run costlessly and instantaneously. The necessity for massive reallocations of labor and capital is what creates unemployment.

Unemployment “insurance”

On the face of it, it would appear to be callous to oppose unemployment “insurance.” After all, how is the unemployed person to be able to survive without such a program. The answer is to repeal all laws which create unemployment in the first place, not to add additional ones which create even more unemployment. Just as demand curves slope in a downward direction, supply curves do the very opposite: the more you pay for something, the more of it will be supplied by the market place. If we pay more for ice-cream, *ceteris paribus* more of this dessert will be forthcoming. But this applies, paradoxically to some, to unemployment as well. The higher the compensation for being unemployed, the more unemployment there will be. If we pay the unemployed 2% of their previous salary, they will have some relatively small incentive to remain in that status, and enjoy the leisure this payment makes possible. But as we raise this to 10%, 20%, 50% and even more in some cases, this incentive grows. No, the only way to reduce unemployment using this dimension is to penalize people for being unemployed. Make the penalty high enough, and unemployment will disappear. The libertarian, of course, cannot embrace any such policy, but the economist can see how this would work.

Keywords: market, job, deployment, insurance, government

DRŽAVNI PROPISI KAO FAKTOR ODRŽIVOG EKONOMSKOG RAZVOJA

STATE REGULATION AS A FACTOR OF SUSTAINABLE ECONOMIC DEVELOPMENT

Kseniia Bondarevska¹

Summary

At the present stage of development of economic systems the drawbacks of the mechanism of market economy are appeared more often. Among the negative results of the market actions is reduction of the enterprise stability, inflationary fluctuations, imperfection of foreign economic policy, increase of unemployment and staff turnover, etc.

The special attention of the state should be paid to agricultural sector of economy because it performs important functions such as supply of food security of the country, assistance in employment of rural population, formation of export potential. The necessity of state intervention in the processes of functioning of this branch is predetermined by its features, among them the climatic effects and seasonality of production. That is why the strategic task of agrarian policy of the state is to form the effective competitive agricultural production, which is able to provide the food security of the country and the increase of export of some types of products. Implementation of such tasks is impossible without strengthening the role of the state backing of this important industry.

The mechanism of coordination and optimal correlation of state and market elements is provided in the developed countries of Europe. Its balance depends on the overall economic state in the country, the specific nature of production conditions, the effectiveness of all methods and instruments of impact. The experience of countries, where agrarian industry is considered to be the basis of the vital activity of society, certifies the efficiency of mechanism of state regulation. The leaders of agrarian production among the countries of European Union are traditionally considered to be Germany and France, one of the world's leaders is the USA. In the countries of EU the volume of state support of agrarian sector is 35 % from the amount of the manufactured products, in Japan and France – 72 %, in the USA – 40 %, in Ukraine – 8,3%. In European countries a state support to agrarian production is carried out through the provision of law interest credits, maintenance of the fixed prices, implementation of direct cash payments, etc. Herewith, 90 % of

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prices of agricultural produce as subsidies for support of agrarians through high prices on means of production fall under state regulation.

Most foreign countries regulate the prices on agricultural produce, raw materials and food. There is orientation of providing the certain level of profits on accumulation in agriculture. Thus the classic methods are used, in particular, the establishment of controlled prices, the determination of limits for the change of price, the control of price policy of monopolies and large producers, the creation of conditions for their decrease.

The agriculture development in Ukraine is characterized by low level of profitability of production (in 2012 year – 20,5 %) in terms of absence of clear mechanism of state regulation of agrarian economic relations. Basic types of stockbreeding are unprofitable, in particular cattle and poultry. Certain difficulties for Ukraine are caused by membership in WTO in view of competitiveness of domestic enterprises.

With the purpose of minimization of negative factors of globalization and warning of a possibility of crisis, there is a need to introduce clear approach as to development and realization of state regulation measures. Forming competitive agrarian production has to take place due to international norms and standards and be based on the rational use of the finances, labor, material, technical and innovative resources.

The main subject of stabilization of agricultural development has to become the state that implements its action on three levels of management.

Due to the specification of subjects and objects of state regulation of the economy as part of state management, it is useful to define its primary purposes and methods that are acceptable to implement in modern economic conditions.

The main purpose of state regulation of agrarian sphere is to provide socio-economic stability in agriculture and food security of population considering world globalization and integration tendencies. The tasks to be performed by the state as subject of management contribute to the ultimate goal.

Keywords: stability, agriculture, measures, development, policy, enterprises

ENERGETSKA EFIKASNOST KAO IZAZOV ODRŽIVOG MENADŽMENTA, SLUČAJ SRBIJE

ENERGY EFFICIENCY AS A SUSTAINABLE MANAGEMENT CHALLENGE, THE CASE OF SERBIA

Ana Bovan ¹, Tatjana Mamula ²

Rezime

Na osnovu aktuelne Energetske strategije Srbije energetska efikasnost (EE) je drugi prioritet u politici ekonomske upotrebe kvalitetnih energenata. Kompanije u Srbiji pretežno koriste električnu energiju, najmanje efikasan i najskuplji oblik toplotne energije, tako da preterano troše, resursi se smanjuju i povećava zagađenje. Nivo značaja i sprovođenje upravljanja EE među srpskim malim i srednjim preduzećima (MSP) je bilo tema istraživanja sprovedenog u decembru 2012. Učesnici su ocenili opšti nivo svesti o racionalnoj potrošnji energije među malim i srednjim preduzećima u Srbiji veoma niskom. Takođe se smatra da država i mediji ne čine dovoljno napora da informišu javnost o značaju racionalne potrošnje energije. Što se tiče savetodavne i konsultantske pomoći u domenu EE opšti je stav je da je MSP sektoru u Srbiji potrebna savetodavnu pomoć u oblasti unapređenja EE, kako u zakonodavstvu i administraciji, u pogledu tehničkih rešenja i pitanja finansiranja. Nekoliko preporuke je predloženo kao sredstvo za obezbeđivanje učestalije primene mera energetske efikasnosti u preduzećima u Srbiji.

Ključne reči: Energetska efikasnost, održivi menadžment, energetska menadžment, energetska strategija EU, konkurentnost malih i srednjih preduzeća, energetska savetnik

Summary

Based on the current Serbian Energy Strategy, energy efficiency (EE) has been recognised as the second priority of the economical use of quality energy products. Companies in Serbia predominantly use electricity, the most energy inefficient and expensive form of heat generation, so overspending is the consequence, resources are drained, and pollution increases. The level of importance and implementation of EE management among Serbian small and medium enterprises (SMEs) was a topic of survey conducted in December 2012. The participants rated the general level of awareness of rational energy consumption in Serbia as very low among SMEs. It is also considered that the State and the media are not making enough effort to inform the public about the importance of rational energy consumption. Regarding advisory assistance in the domain of EE

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the general view is that SMEs in Serbia need advisory assistance in the area of improving EE, both in legislation and administration, and in technical solutions and financing issues. Several recommendations are proposed as a means to providing more implementation of EE measures in companies in Serbia.

Keywords: Energy efficiency, sustainable management, energy management, EU energy strategy, SME competitiveness, energy advisor

INTEGRISANI PRISTUP TOKOVIMA U LANCU SNABDEVANJA

AN INTEGRATED APPROACH TO THE FLOWS IN SUPPLY CHAINS

Miroslav Božović¹, Branko Davidović², Aleksandar Jovanović³

Summary

Big commercial chains intensify the use of modern tools and methods for supplying the integrated services and, in that way, meet the customers' needs and improve the quality of their own service using the integrated information systems which take part in the realization of 'high-end' (highly technological) transport. A unique plan of communication and information is offered and thus a simple tracking and tracing through the shipments of different operators by different aspects of transport is enabled. The key idea is to provide a commonly open, standardized interface among all the system components. The existing solutions are usually based on the bar code where the identification is performed at control spots. The key idea of 'ParcelCall' is to provide the required services of standardized communication protocols, including the potential, e.g. GSM/GPRS, ISDN, UMTS and TCP/IP. The integration into the existing IT structures is sine-qua-non (elementary action), figure 1, and it shows a generically designed model which can be used in the future for the integration of the tracking functions and tracing the shipment, as well as for the other applications.

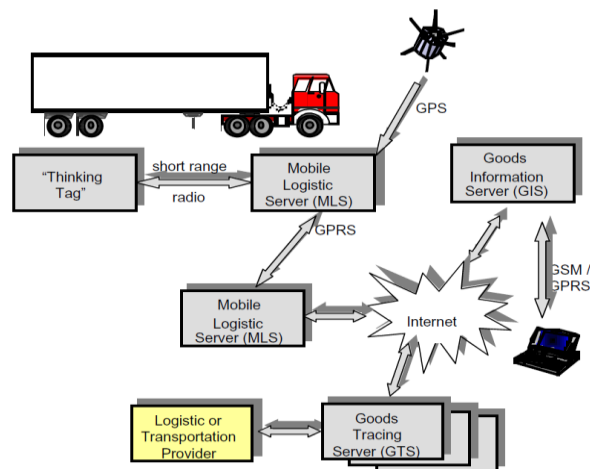


Figure 1: «The ParcelCall» structure

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The information, including the position and the status, are gathered by Mobile logistics Server (MLS) which is placed in a vehicle. Through the Global Positioning System (GPS) the ad-hoc nets, which can be used for tracing of the active status of the shipment, will be formed. MLS sends the collected information to the Goods Tracking Server (GTS) – Server for tracking the goods. Each company taking part in the delivery process must install at least one GTS which also serves as an interface between the corresponding IT system and track&trace service. GTS forms a highly distributed data base which contains the information available to the filna users. The individual servers are mutually connected by the public networks (e.g., Internet or ISDN). It should be mentioned that small companies which don't have their own 'tracking and tracing' system can use the ParcelCall service, as GTS (via the PC).

The improvements in the new system can have an important role in eliminating one of the problems the internet trade is faced with, and that is the timely reliable delivery adjusted to customer's requests. Although they are not strictly connected with Internet shopping, significant expectations of buyers with internet/WAP access serve as a possibility for improving the users' service by using a more precise 'parcel' tracking technology. Almost equally important, there is no need to modify the current corporative IT infrastructures. The only thing which must be performed is the specification and implementation of interface between the infrastructure and GTS. If neccessary, the incoming information (from the MLS) can first be internally processed and then made public (for example, if the information about the location is correct, it mustn't be available for security reasons).

The internal details, as the changes of the traffic aspects or engaging of the subcontractors, are hidden from the final users, to whom the virtual delivery system is presented. The final users (that is, the senders and the recipients) can get the information about the shipment from the «Goods Information Server» (GIS) which has the individual users' profiles, checks and verifies the user's identity, forwards the inquiry to the corresponding GTS and answers back to the current user's system. Generally, there is a key strategic choice about the information which can be transferred within the system and which model should be applied. A complete model implies the support of complex needs of different sets of participants in the chain which will receive the data in the packages during the delivery. A simpler model implies that only certain data will be exchanged within the system itself and that this will be completed by the information provided by the internal systems and procedures of different participants in the chain which has more advantages because a complete model bears more risk through the rigorous safety protocols concerning the issuing of information.

However, it is most probable that the final success of the system will be determined by the actions of the companies which influence the logistic process the most. If the number of large, integrated, express/logistic companies included in the process is big, it will develop the impulse for the «Parcelcall» in two directions. Firstly, these big companies can insist on the compatibility of their negotiators. Secondly, an additional level of services given by the system will raise the expected industrial standard , pressuring the others to do so. The implementation requires that the companies should possess six crucial components in E-services:

1. E-mail response management system (a responding RMS system).
2. Interactive chat,
3. A highly frequent communication (inquiry-answer).
4. Frequently asked questions.
5. voice-driven command.
6. Coolaborative tools (Co-browsing, web-baseds).
7. Self-services or self-help.

It is considered that only about 45% e-service traders use at least three components.

When using the internet technologies (online data base and cloud technology), the possibility of access to the data base is considerably facilitated. The most noticeable application of the mentioned technologies can be noticed in the biggest world messenger services (UPS and FedEx). They actively use the given IT and internet technologies for a number of years to facilitate the tracking and tracing of shipments. The internet and IT technologies can significantly help the final user in buying, tracking and tracing of parcels and different other products or services. The internet services must continually develop according to the trends, but, at the same time, they must adjust to the final user.

Keywords: supply chains, approaches, flow, organization, protocol

RAZVOJ MEHANIZMA ORGANIZACIONOG FINANSIRANJA INVESTICIONIH PROJEKATA

DEVELOPMENT OF THE ORGANIZATIONAL FINANCING MECHANISM OF INVESTMENT PROJECTS

Ekaterina Brezhneva¹

Summary

This scientific article on the basis of reasoning and researches of the Russian Federation innovative system identifies the need of development of an essentially new security as an attempt to develop the investment sphere in innovative projects in order to attract additional financial sources and elaborates the mechanism of the security functioning. Besides it confirms the need of insurance participation as an economic category in the innovation development in order to minimize economic risks.

Currently, the effective functioning of the Russian innovation system is one of the most important issues for the entire national economy because the competitiveness of domestic products depends on the financial impact of the field. However the investment sphere of the enterprises in the Russian Federation is presented as a fragmented and underdeveloped market of investment resources, which does not work consistently and ineffective.

In modern conditions, a part of the financial market providing the fastest spillover of financial resources into investments is the securities market. In this regard, the solution of a task of developing and implementing a mechanism for attracting investment in innovative business seems to be appropriate. This mechanism is based on issue of the security allowing intensifying investment activity.

Consider each stage in more detail.

Stage 1. In order to attract borrowed funds on financing the projects it is suggested that innovative companies make issue of an innovative security “Single” giving to the investor the opportunity to share in the project developed by the issuer.

“Single” is a security certifying the shareholding of its owner (investor) in the project of an innovative company (the issuer), who has issued a given security.

Stage 2. Project life cycle begins with the issue. Because of the issue and placement in the primary market, an innovative security finds its owner and thus completes its first cycle of circulation.

Besides at this stage the investment risk insurance on issued securities takes place. Innovation risk insurance must be considered as a special type of insurance because this type of insurance

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includes all types of risks. Therefore, the interaction between an insurer, innovative company and reinsurance company assume the special importance.

Stage 3. Resales of “Single”. We propose to develop a completely new platform for the implementation of innovative ideas - Exchange of Innovation Projects (EIP) in order to accommodate “Single”. Therefore, the project will find its investors.

Divide the main parts and principal functional elements of the EIP.

Stage 4. We are developing a mechanism for the implementation of an innovative project that describes an obtaining income strategy, penetration of a certain segment of the market and is aimed at solving social objectives. An issuer undertakes to pay the income as a due interest, which depends on the demand for an investment product.

Stage 5. Completion of the life cycle of an innovation project. After a certain period, the project execution ends when achieved its objectives. The final stage of the project life cycle is its obsolescence, a significant reduction in practical use.

Application of the developed tools in practice can reasonably revise the strategic guidelines of innovative enterprises for introduction of innovations. In our opinion, the implementation of the proposed method will give an opportunity to innovative companies to attract investment for their projects and investors, by-turn, will get extra income while minimizing risk through insurance. All this make it possible to improve the competitiveness of Russia in the global market.

Keywords: security, mechanism, stages, application

EVROPSKI MARKETING – POJAM ZA EFIKASNU IZMENU JEDNOG TRŽIŠTA EVROPSKE UNIJE

EUROPEAN MARKETING - CONCEPT FOR EFFICIENT EXCHANGE OF THE SINGLE MARKET OF THE EUROPEAN UNION

Viera Cihovska¹

Summary

The scale of economic and political integration of the European Union is unprecedented within the whole history of mankind and in many areas it exceeded the level of cooperation between territorial communities and some free federations. European Union gives the current configuration of European countries, modern and sustained nature. By the emergence and gradual enlargement of the EU, the common market has been formed, which influences on a strong economic area without internal frontiers with the free movement of goods, persons, services and capital. Currently, market represents 40 % of world trade and it is the largest internal market with fixed terms applied to all EU countries. It is alliance of 27 states, with their own traditions, manners, languages, culture and religion, into a multinational unit where the country differences intersected. Common market requires a specific marketing approach and the concept must take into account changeable market conditions, depending on a country where we do business.

Keywords: European Union, European marketing, marketing conception, global marketing, intercultural marketing, segmentation, convergention, divergention

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MENADŽER I LIDER U MENADŽMENTU ZNANJA

MANAGERS AND LEADERS IN KNOWLEDGE MANAGEMENT

Anita Cucović¹

Rezime

U uslovima globalizacije poslovanja, brzih promjena u organizaciji i okruženju, odgovornost menadžmenta znanja počiva na sposobnosti menadžmenta da odreaguje na novonastale situacije, posebno kada je riječ o zemljama u tranziciji. Menadžment znanja posmatran kao efektivno korištenje intelektualnog kapitala danas je podložan promjenama izazvanih svetskom finansijskom krizom.

Već na početku, razlika između termina lidera i menadžera bi trebala da bude jasna.

Menadžment znanja, kao fenomen pojavio se zajedno sa procesom globalizacije, dakle to je nova pojava, opšteprihvaćena, u svijetu pod konceptom održivog razvoja gdje je upravo znanje nosilac razvoja. Asocira se na to da bez adekvatnog i kvalitetnog kadra, nema ni održivog razvoja.

Osnovna razlika između menadžera i lidera takođe se ogleda u rizicima koje oboje snose. Menadžeri se tradicionalno plaše rizika, dok se lideri često oslanjaju na rizik. Analizom današnjeg stanja u menadžmentima zemalja u razvoju, suočenima sa održivim razvojem, shvatamo da se nešto mora menjati.

Ono šta menadžeri trebaju uraditi jeste da upravljaju zadacima, da menjaju sistem da bi po savremenom mišljenju riješili probleme u našoj okolini, a da bi uspješno upravljali zadacima trebaju biti motivisani. To je posao lideršipa odnosno lidera. Jačanje sistema upravljanja i unapređenje liderstva na svim nivoima organizacije bi poboljšalo njene performanse, razvilo ljudske resurse i osposobilo organizaciju da uspješno odgovori na promjene spolja i djelovanje iznutra.

Ključne reči: zemlje u tranziciji, upravljanje zadacima, lideri, delovanja

Summary

Under the circumstances of business globalization, fast-paced changes in the organisation and environment, the responsibility of knowledge management begins with the abilities of the management to respond to newly created situations, in particular when we refer to countries

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undergoing transition. Knowledge management seen as the effective use of intellectual capital is currently subjected to changes sparked by the global financial crisis.

From the outset the difference between the term leader and manager should be clear.

Knowledge management, as a phenomenon emerged together with the process of globalisation, hence it is a new phenomenon widely accepted throughout the world under the concept of sustainable development, in which knowledge is the carrier of development. It associates to the fact that without the adequate and qualitative human resources, there can be no sustainable development.

The basic difference between a manager and a leader is also viewed from the risks that both carry. Managers traditionally fear risk, while leaders often rely on risk. Through analysis of current circumstances of management in developing countries, faced with sustainable development, we understand that something needs to change.

What managers are expected to do is manage tasks, to change the system so that they can resolve problems in our surrounding based on contemporary thinking, and in order to successfully manage tasks they should be motivated. This is the responsibility of the leadership and specifically the leader. The strengthening of the management system and the advancement of leadership at all levels of the organisation would improve its performance, develop human resources and would enable the organisation to successfully respond to external changes and internal activities.

Keywords: countries undergoing transition, management in developing countries, activities

UNAPREĐENJE GLOBALNE KONKURENTNOSTI MALIH I SREDNJIH PREDUZEĆA U SRBIJI

IMPROVING GLOBAL COMPETITIVENESS OF SMALL AND MEDIUM ENTERPRISES IN SERBIA

Kristina Cvetković¹, Ljiljana Arsić², Zoran Milićević³

Rezime

Srbija u novoj etapi razvoja treba da stvara i održava konkurentsku prednost putem preduzetništva i inovatorstva preduzeća, podizanjem nivoa znanja i ubranog tehnološkog razvoja i da na toj osnovi povećava ekonomske i tehničke mogućnosti. Za održavanje konkurentne pozicije na globalnom tržištu ključni elementi su kreativnost, specijalizacija i diversifikacija. Da bi se savremeno preduzeće uklopilo u nova globalna pravila funkcionisanja neophodno je ulaganje u povećanje produktivnosti, kredibilitnosti proizvoda korišćenjem međunarodno prihvaćenih metoda sertifikacije, pokretanja novih linija proizvoda i širenje tržišta putem osvajanja novih segmenata na različitim osnovama. To zahteva nova i veća ulaganje u nove forme imovine preduzeća koje su ključne za ostvarenje tržišne fleksibilnosti i konkurentnosti na duži period. Najvažnija promena danas u strategiji svakog ozbiljnog preduzeća u cilju unapređivanja konkurentnosti je naglašena orijentacija na ulaganja u tzv. neopipljivu imovinu (IIR, tehnologiju, upravljačko i preduzetničko znanje i veštine zaposlenih, poslovnu organizaciju, razvoj tržišta, softverskih aplikacija). U savremenim uslovima održavanje prednosti neizbežno zahteva globalni pristup strategiji. Preduzeće ne može dugoročno da zadrži konkurentnu prednost na međunarodnom planu bez korišćenja i proširivanja domaćih prednosti sa globalnim pristupom strategiji jer globalni pristup strategiji uključuje brojne važne elemente.

Ključne reči: globalna ekonomija, konkurentnost, inovacije, znanje

Summary

In the new stage of development, Serbia should create and maintain a competitive edge through entrepreneurship and innovation of companies, by raising the level of knowledge and rapid technological development, in the way that increases economic and technical possibilities. To maintain a competitive position in the global market, the key elements are creativity, specialization and diversity. In order to fit in the modern corporation in the new global rules of

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operation, it is necessary to invest in increasing productivity and credibility of the product by using internationally accepted methods of certification, launching new product lines and market expansion by conquering new segments in different fields. This requires new and greater investment in new forms of enterprise assets that are crucial to the realization of market flexibility and competitiveness in the long run. The most important change in the strategy of every serious company today is the orientation to investment in so-called intangible assets (R & D, technology, management and entrepreneurial knowledge and skills of employees, business organization, market development, software applications). In modern conditions, maintenance of benefits inevitably requires a global approach to the strategy. The Company cannot keep for a long time a competitive edge on the international level without using the expansion of local benefits with global access strategy because global access strategy includes many important elements.

Keywords: global economy, competitiveness, innovation, knowledge

ASPEKTI KORISNE GREŠKE I NJEN UTICAJ NA EFIKASNOST U SVAKODNEVNOM DELOVANJU

ASPECTS OF USEFUL ERROR AND ITS INFLUENCE ON EVERYDAY OPERATION EFFICIENCY

Zoran Čeganjac ¹, Milan Djuričić ², Slavko Ivković ³

Rezime

Verni pratilac čoveka, njegovog radnog i svakodnevnog ponašanja, je ljudska greška. U Srpskom jeziku, kao i u mnogim drugim, česte su maksime koje glase: „ljudski je pogrešiti“, „ko radi, taj i pogreši“, „rodio se nije ko pogrešio nije“ ili „nesreće se događaju“...To su su klišeji koji opisuju bitne aspekte čovekovog života i svakodnevnih situacija sa kojima se on susreće. Doslovno tumačenje ovih fraza sugeriše da su pogrešne odluke deo ljudske prirode, uvek su bile i uvek će se pojavljivati u njegovom radu i svakodnevnom životu. Čovekov život, a posebno njegova svesna svrshodna delatnost - rad, prožeta je manjim ili većim pogreškama. Dakle često uz čoveka kao sastavni deo, njegovog radnog i svakodnevnog ponašanja, je ljudska greška. Iako su savremena nauka i tehnologija, a posebno nauka o organizaciji rada i menadžmentu, ovu pojavu zanemarile, ona ima veliki značaj u ukupnim radnim efektima i životu ljudi. Njeno prisustvo posebno dobija na značaju u kritičnim tačkama rada kao što su donošenje poslovnih odluka. Radno ponašanje zaposlenih je zavisno od osobenosti posla i njegovih izvršilaca, od specifične interakcije između njih i od konteksta u kome se ti odnosi odvijaju. Verni pratilac čoveka, njegovog radnog i svakodnevnog ponašanja, je ljudska greška. Takva pojava, pojava ljudske greške su često svojim razmerama i dalekosežnim posledicama takve da se mogu podvesti pod zločine koje ljudi priređuju jedni drugima.

Namerni ili ne namerni i nehotični potezi pojedinaca česti su uzročnici patnji i stradanja drugih. Greške koje u svojim drastičnim verzijama prelaze u nasilja i zločine verni su pratilac istorije čovečanstva ali i izvesne vizije njegove budućnosti. Pogrešni potezi nam pomažu da zapažamo, vagamo i učimo i razotkrivamo prave puteve i mehanizme sopstvenog postupanja i ponašanja drugih. U tom smislu Ivo Andrić kaže da: „Dobra iskustva varaju a ona pogrešna nisu uzaludna“. Ako je istorija učiteljica života onda je njena najsnažnija pedagoško-andragoška metoda ona koja je vezana za pogreške.

Ključne reči: ljudska greška, poslovno odlučivanje, korisna greška, motivacija, pogrešna odluka

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Summary

Man's loyal companion, his working and every day behavior, is a human error. In Serbian language, as in many others, there are maxims which are of frequent occurrence, such as: "it's human to make mistakes", "who work he makes mistakes", "unborn person only couldn't make mistakes" or "accidents go on"... This is cliché that describes essential aspects of human life and everyday situations in which men is encounter. Literalness of these phrases suggest that mistakes are parts of the human nature, they always were there and they will always appear in his work and everyday life. Man's life, and especially his consciously purposeful activeness – such as his work, are penetrated with smaller or bigger mistakes. : Man's loyal companion is working and every day behavior, is a human error. And although modern science and technology, and especially science about organizational work and management have neglected this occurrence, it has a great impact in the sum of working effects and people's life's. Its presence is even more important when it comes to critical points at work, like for example making business decisions. : Employees working behavior depends on the specification of the job and its executors, specific interaction among them and the context in which these relations develop. Man's loyal companion, his working and every day behavior, is a human error. This is cliché that describes essential aspects of human life and everyday situations in which men is encounter. Literalness of these phrases suggest that mistakes are parts of the human nature, they always were there and they will always appear in his work and everyday life. Man's life, and especially his consciously purposeful activeness – such as his work, are penetrated with smaller or bigger mistakes.

By this ethnic psychological access to the nature of human mistakes and by this way of thinking about them, about their derivation and consequences, it is obviously that there is doubt in possibility of taking control over these deeply fixed habits on people. Have control over peoples habit to make mistakes is same as have control over their whole life. And more than that, some people believe that efforts for preventing the unconscious endangerment of oneself or others, didn't reach the highest limits and that there is still place for advancement.

Keywords: motivation, poor decision, cause human error, business decision making

BITCOIN – PREDNOSTI I RIZICI

BITCOIN - BENEFITS AND RISKS

Petar Čekerevac ¹, Zoran Čekerevac ²

Rezime

Bitcoin, digitalni novac, novac novijeg datuma, lansiran 2009-e godine, došao je u žižu interesovanja posle bankrota MT.GOX i (samo)ubistva American Bitcoin exchange CEO u Singapuru februara 2014. U ovom radu biće prikazani tehnologija Bitcoina, prednosti ovog sistema i neki rizici kojima su izloženi korisnici.

Današnja plaćanja koja u sebe uključuju i finansijske institucije povezana su sa brojnim ograničenjima i uključuju relativno velike troškove. Bitcoin podrazumeva P2P interakciju, a elektronski novčić se definiše kao lanac digitalnih potpisa. Svaki vlasnik prenosi novčić sledećem vlasniku potpisivanjem heša prethodne transakcije i javnog ključa sledećeg vlasnika, i dodavanjem svega toga na kraj novčića. Primalac može da proveriti potpise da bi proverio lanac vlasništva. Verifikacija plaćanja se ostvaruje obaveštavanjem cele mreže o izvršenoj transakciji. Na taj način se sprečava dvostruko plaćanje i izbegava generisanje nepostojećeg novca. Provera može da potraje i nekoliko minuta. Pri ovim transakcijama se ne prenose lične informacije između učesnika u transakciji. Za razliku od potpuno anonimnih transakcija, pri plaćanju Bitcoinima ostaje zapis o transakciji zabeležen i dostupan javnosti. Međutim, učesnici u transakciji ne moraju da posluju pod svojim imenima, već mogu da se prijavljuju preko pseudonima.

Bitcoin nudi korisnicima niže troškove transakcije, povećanu privatnost i na duže vreme zaštitu kupovne moći od inflacije. Međutim, Bitcoin još uvek nema dovoljno učesnika i finansijsku bazu da bi obezbedio stabilnost pa cena Bitcoina značajno osciluje. Još uvek među korisnicima postoji neizvesnost o bezbednosti na krađu i prevare. I među nadležnim državnim organima postoje brojne dileme i analize postojećih i budućih rizika vezanih za primenu Bitcoina.

Bitcoin zbog relativne anonimnosti svojih korisnika, omogućava pojedincima da generišu, prenesu, operu i/ili ukradu novčana sredstva. On svojom primenom donosi pred istražitelje slične izazove kao i drugi virtualni novac, npr. WebMoney, ali i dopunske teškoće zbog svoje decentralizovane prirode. Prema procenama FBI, sa priličnom pouzdanošću, u bliskoj budućnosti će kriminalci tretirati kao drugu opciju plaćanja, mada neće napuštati postojeće tradicionalne načine plaćanja. Ovaj zaključak je baziran na velikim fluktuacijama kursa Bitcoin-a u 2011-oj godini. Sa manjom pouzdanošću FBI smatra da će se Bitcoin koristiti za pranje novca. Ovu pretpostavku je teško dokazati jer ne postoji dovoljno izveštaja o Bitcoinu. Zbog svoje decentralizacije napadi na sistem će se verovatno pokazati kao malo uspešni, ali će se kriminalci fokusirati i pokušati da koriste servise treće-strane i da napadaju privatne Bitcoin novčanike (Bitcoin wallet). Iako je Bitcoin

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izrazito decentralizovan, ipak postoji mesto koje može dati podatke o učesnicima u plaćanju, a to je mesto gde se Bitcoin pretvaraju u fiat valutu, tj. dekretni novac.

Iako broj korisnika Bitcoin sistema raste, on je još uvek mali u poređenju sa kreditnim karticama i upotrebom USD, EUR i drugog novca. Ipak, Bitcoin sistem predstavlja izuzetno konceptualno i tehničko dostignuće. Njega mogu da koriste i postojeće finansijske institucije (koje mogu i same da emituju svoje bitkoine). Takođe, nema prepreka da čak i vlade država same koriste ovu tehnologiju. Ipak, u svemu ovom treba proveriti sigurnosne aspekte Bitcoina i pojačati zaštitu sistema.

Ključne reči: digitalni novac, transakcija, finansijske institucije, pojačati zaštitu sistema

Summary

Bitcoin, new digital money, launched in 2009-year, came into focus of interest after bankruptcy of MT.GOX and the American Bitcoin exchange CEO suicide(?) in Singapore in February 2014. In this paper we will present Bitcoin technology, the advantages of this system and some of the risks to whom users are exposed.

Today's payments which include the financial institution are associated with numerous limitations, and also include relatively high costs. Bitcoin means P2P interact, and the electronic coin is defined as a chain of digital signatures. Each owner transfers the coin to the next owner signing a hash of the previous transaction and the public key of the next owner, and adding it all to the end of the coin. The recipient can verify the signatures to verify the chain of ownership. Payment verification is accomplished by notifying the entire network about the transaction. This prevents double-spending and avoids the generation of non-existent money. Checking may take a few minutes. In these transactions personal information between parties in the transaction are not transferred. Unlike completely anonymous transaction, the Bitcoin transaction remains recorded and available to the public. However, participants in the transaction do not have to operate under their own names, and can log in through the aliases.

Bitcoin offers to users lower transaction costs, increased privacy and for more time protection of the purchasing power from inflation. However, Bitcoin still have no enough participants and financial base to ensure stability, and price of Bitcoin significantly oscillates. Still, among the users, there is uncertainty about the safety on the theft and fraud. Also, among the relevant state authorities, there are numerous dilemmas and analyses of present and future risks related to the implementation of Bitcoin.

Bitcoin due to the relative anonymity of its users, allows individuals to generate, transmit, to wash and / or stol funds. With its application it brings to investigators similar challenges as other virtual money, for example WebMoney, but also and additional difficulties connected with its decentralized nature. According to FBI, it is estimated, with medium certainty, in the near future criminals will treat Bitcoin as another payment option, but wouldn't leave the existing traditional methods of payment. This conclusion is based on the large fluctuations of Bitcoin ratio in the year 2011. With less certainty FBI believes that the Bitcoin will be used for money washing. This assumption is difficult to prove because there are not enough reports about Bitcoin. Because of the Bitcoin system decentralization, attacks will likely be a little successful, but criminals will focus their attacks to use of the third-party services attacking the private Bitcoin wallets. Although Bitcoin is highly decentralized, there is a place that can provide information about participants in the payment, and that is where the Bitcoin converts to fiat money.

Although the number of users of Bitcoin system grows, it is still small compared with the number of credit cards users, or use of the USD, EUR and other money. However, the Bitcoin system is high conceptual and technical achievement. It can be used by existing financial institutions (which also may emit their own bitcoins). Also, there is no obstacle that even the governments themselves use this technology. However, safety aspects of Bitcoin must be checked in order to enhance protection.

Keywords: digital money transactions, financial institutions, strengthen the protection system

INTERNET SIGURNOST U SVETLU OTKRIĆA EDVARDA SNOUDENA

INTERNET SECURITY IN LIGHT OF EDWARD SNOWDEN'S REVELATIONS

Zoran Čekerevac ¹, Zdenek Dvorak ², Petar Čekerevac ³

Rezime

Savremena komunikacija među ljudima i savremeno poslovanje vezani su za masovnu upotrebu interneta. Internet je danas glavni komunikacioni kanal za elektronske novčane transakcije kreditnim i debitnim karticama, prenos elektronske pošte, međunarodne govorne i video komunikacije, a pored njega u stalnom usponu je i upotreba mobilnih komunikacija. Bez ovih komunikacija privredni subjekti danas praktično ne mogu da obavljaju svoju delatnost. Međutim, ovi vidovi komunikacija su izloženi mnogim opasnostima. Integritet i tajnost podataka su ugroženi kako pri prenosu tako i pri skladištenju. Izvanredno brz razvoj informacionih tehnologija omogućava njihovu sve efikasniju zaštitu, ali i nove mogućnosti za prisluškivanje i špijunažu. „Višak” računarskih kapaciteta na strani napadača omogućava im da usmere pažnju ne samo na velike i značajne, već praktično na sve korisnike interneta uključujući i MSP i pojedince. Čak i u situacijama primene najsavremenije zaštite postoje načini da se neopaženo pristupi podacima. U ovom radu se razmatra trenutno stanje u internet poslovanju i posebno zaštita elektronske pošte. Tema postaje značajnija kada se imaju u vidu nedavni događaji vezani za aferu sa prisluškivanjem internet poruka od strane NSA koje je u časopisu The Guardian juna 2013 obelodanio Edward Snowden i koji su izazvali burne diskusije na ovu temu koje su potvrdile da se mnoge (ako ne sve) države bave prisluškivanjem telekomunikacionih kanala, a da je NSA imala „nesreću” da bude prva otkrivena. Pored prikupljanja podataka sa elektronske pošte, posebno su interesantni i tokovi novčanih transakcija.

Prema godišnjem izveštaju Evropske Centralne Banke (ECB) u pogledu bezgotovinskih plaćanja, u 2011-oj godini zabeležen je porast od 4,6%, na 90,6 milijardi EUR, u odnosu na prethodnu godinu. Plaćanje kreditnim karticama je obuhvatilo 41% svih transakcija. (European Central Bank, 2012) U 2012-Oj godini porast bezgotovinskih plaćanja u odnosu na prethodnu godinu iznosio je 4,2% i dostigao 95,5 milijardi EUR, a plaćanje karticama je dostiglo 42%. (European Central Bank, 2013)

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Prema rezultatima Osterman Research (Symantec, 2013), 74% intelektualne svojine organizacija boravi u elektronskoj pošti ili kao tekst ili kao prilog. Na osnovu izveštaja The Radicati Group, Inc. (Radicati & Levenstein, 2013) procenjuje se da u 2013-oj godini funkcioniše nešto manje od 3,9 milijardi e-mejl računa i da će taj broj u 2017-oj godini porasti za preko milijardu novih računa, na 4,92 milijarde. Od svih računa, približno četvrtinu predstavljaju računi koji se koriste isključivo u poslovne svrhe. Sigurno je da se i veliki broj privatnih računa takođe koristi u poslovne svrhe.

Mobilne komunikacije su danas vrlo popularan, ako ne i najmasovniji vid komunikacija. Broj aktivnih mobilnih telefona će prevazići svetsku populaciju u 2014-oj godini. (Pramis, 2013) Očekuje se da će do kraja 2013. godine biti aktivno 6,8 milijardi mobilnih telefona. (Betakit, 2013) Na osnovu statističkih podataka Svetske banke (The World Bank, 2013) prema broju mobilnih telefona na 100 stanovnika listu predvodi Makao SAR, Kina sa 284, a sledi Hong Kong SAR, Kina sa 228. Na dnu liste su Erireja sa 5,4, Somalija sa 6,7 i Severna Koreja sa 6,9 mobilnih telefona na sto stanovnika. Odgovarajući broj mobilnih telefona je u SAD 98,1, u Velikoj Britaniji 130,75, u Srbiji 92,8, a u Nemačkoj 131,3.

Imajući u vidu navedene podatke lako je sagledati bogatstvo informacija koje se svakodnevno prenosi komunikacionim kanalima. Sigurno je da su mnogi zainteresovani za prikupljanje podataka sa komunikacionih kanala u cilju njihove upotrebe ili kasnije upotrebe. Svaki korisnik interneta, kreditne kartice ili mobilnog telefona lako je mogao da pretpostavi da je osim toga što je korisnik usluge istovremeno i objekat posmatranja, ali je malo onih koji su bili svesni veličine resursa i obima špijunaže komunikacija. Polovinom 2013. godine naglo se digla bura oko bezbednosti elektronske pošte i podataka koji cirkulišu elektronskom poštom. (Čekerevac, Čekerevac, & Vasiljević, 2013) lako se veruje da je primenom desktop računara, gejtujeja i enkripcije prenos elektronske pošte bezbedan čak i u oblaku, Edward Snowden (2013) je pokazao da to i nije slučaj, da se elektronska pošta, i ne samo ona, aktivno prati i prisluškuje. Na osnovu The Guardian serijala „O bezbednosti i slobodi“ (Greenwald & MacAskill, 2013) Agencija za nacionalnu bezbednost (NSA) ima direktan pristup sistemima Google, Facebook, Apple i drugih američkih internet giganata. U strogo poverljivom dokumentu čiji su sadržaj autori objavili, NSA pristup je deo ranije neobjavljenog programa pod nazivom Prizma, koji omogućava službama da prikupljaju materijal uključujući istorije pretraživanja, sadržaj e-pošte, prenošenje datoteka i razgovora uživo. Dokument tvrdi da se podaci prikupljaju direktno sa servera glavnih američkih provajdera internet usluga. Zakonska osnova za prikupljanje podataka leži u USA Patriot Act (2001), Protect America Act of 2007 (2007), Foreign Intelligence Surveillance Act of 1978 Amendments Act of 2008 (2008) i nekoliko drugih zakona predviđenih za borbu protiv terorizma.

Detalje prikupljanja podataka po projektu Prizma dali su Greenwald i MacAskill (2013), a prikaz napada na komunikaciju između Google i njegovih korisnika prikazali su Naughton (2013), Gellman (2013) i mnogi drugi.

U skladu sa pomenutom zakonskom regulativom, u program prisluškivanja su postepeno uključivani najveći svetski internet provajderi počev od Microsoft-a (2007. god.), preko Yahoo-a (2008. god.), Google, Facebook i PalTalk (2009.), YouTube (2010.), Skype i AOL (2011.) i Apple (2012.) (Izvor: (Greenwald & MacAskill, 2013)) Lako je pretpostaviti da novi učesnici u prisluškivanju nisu bili oduševljeni kada su od dobili NSA zahtev za preuzimanje korisničkih podataka, iako je on bio sudski odobren. Međutim, to sigurno nije ništa u odnosu na trenutak kada su saznali da je NSA, iza njihovih leđa, tajno preuzimala znatno veće količine podataka. (Oremus,

2013) Slika koju je objavio Washington Post 30. oktobra 2013. bacila je novo svetlo na obim i vrstu prikupljanja podataka.

Na osnovu tvrdnji Edwarda Snowdena i tzv. dobro obaveštenih izvora, Agencija za nacionalnu bezbednost (NSA) je tajno provalila u veze Yahoo-a i Google-a širom sveta. Prisluškivanjem tih linija, agencija je dobila mogućnost da prati rad više stotina miliona korisničkih računara što joj je otvorilo neslućene obaveštajne mogućnosti. Na osnovu poverljivih podataka objavljenih u The Washington Post-u (2013) aktivnosti su sprovedene u okviru tajnog projekta „Muscular“ namenjenog za presretanja saobraćaja sa privatnih linkova povezanih sa Yahoo i Google serverima. Pristupna tačka poznata kao DS-200B nalazi se izvan teritorije SAD, kod za sada nepoznatog provajdera telekomunikacionih usluga. Interesantno je da je u projekat prisluškivanja uključena i Velika Britanija preko zajedničkog programa „Windstop“. Sa strane Velike Britanije za projekat je nadležan Glavni komunikacioni centar (General Communications Headquarters – GCHQ). Na taj način, a imajući u vidu da je Velika Britanija jedan od glavnih centara (ako ne i glavni centar) za Internet saobraćaj, ovim dvema službama je omogućeno da nesmetano prate skoro celokupni Internet saobraćaj.

Međutim, iako se sva pažnja skoncentrisala na prisluškivanja i prikupljanje podataka od strane američkih kompanija i obaveštajnih službi, postoje dokazi da su i nemačke kompanije sarađivale sa obaveštajnim službama SAD, ali i sa drugim obaveštajnim službama. U svojoj izjavi Savezni poverenik za zaštitu podataka Peter Schar je poimence naveo „Vodafone Deutschland“ i „Deutsche Telekom“. (Jungholt, 2013). Juna 2013 je objavljeno da je i Velika Britanija uspostavila svoj program monitoringa („Tempora“) koji treba i da nadmaši projekat Prizma. (Franceschi-Bicchierai, 2013). Sasvim je sigurno da slični projekti postoje i u drugim zemljama, npr. Italija, Indija i Kanada. (Mirani, 2013)

Na to da se stanje u ovoj oblasti neće poboljšavati posredno ukazuje izjava Michaela Hajdena (direktor NSA od 1995 do 2005) u kojoj je praktično opisao sve one koji su zabrinuti zbog projekta Prizma i koji žele transparentnost u upravljanju državom kao: „nihiliste, anarhiste, Lulzseke, Anonimuse, dvadesetogodišnjake koji sa suprotnim polom nisu kontaktirali pet ili šest godina.“ (Ackerman, 2013) (Moore, 2013)

Na osnovu u radu prikazane analize može se zaključiti da ne postoji apsolutna zaštita poruka iako se sve čini da poruka bude zaštićena „s kraja na kraj“. Čak i u tim situacijama pošiljalac i primalac poruke moraju da veruju kompaniji koja im je prodala softver za enkripciju. Zbog toga pošiljalac i primalac poruke moraju da budu veoma obazrivi pri komunikaciji o važnim pitanjima.

Ključne reči: internet, kreditne kartice, mobilne komunikacije, Edward Snowden, projekat Muscular, Windstop, tempora, Patriot Act

Summary

Modern communication and modern business are linked to the massive use of the Internet. However, use of Internet can compromise the integrity and confidentiality of data during both their transmission and their storage. Remarkably rapid development of IT allows more efficient data protection, but also new opportunities for eavesdropping and spying. "Excess" of computing capacities on the attackers' side enable them to cover virtually all Internet users, including

individuals. Even in situations with the latest protection there are ways to access data unnoticed. This paper discusses the current state of the Internet business, and the protection of electronic mail. The topic becomes more significant when one considers the recent events related to an affair with wiretapping of internet posts by the NSA, which Edward Snowden revealed in The Guardian in June 2013. The publication of these secrets launched a flood of discussions that have confirmed that many (if not all) countries tapped telecommunication channels, and that the NSA only had the "misfortune" to be discovered first. In addition to collecting data from e-mails, of particular interest are flows of financial transactions.

Mobile communications are now very popular, if not the most massive form of communication. The number of active mobile phones will surpass the world population in the year 2014. (Pramis, 2013) It is assumed that at the end of 2013 there were 6.8 billion active cell phones. In view of these data it is easy to perceive the wealth of information that is transmitted daily over the communication channels. Every user of the Internet, credit card or mobile phone could have guessed easily that in addition to be the service user, at the same time, he was the object of observation, but only a few were aware of the size and scope of resources for espionage of communications. Based on The Guardian series, "Glenn Greenwald on security and liberty" (Greenwald & MacAskill, 2013) National Security Agency (NSA) has direct access to systems like Google, Facebook, Apple and other U.S. internet giants. NSA access was a part of the previously undisclosed program called Prism, which allows the departments to collect material, including browsing history, content of e-mails, file transfer and live chat. Details of data collection under the project Prism were given by Greenwald and MacAskill (2013), and the explanation about the attacks on the communication between Google and its users was presented by Naughton (2013), Gellman (2013) and many others.

In the wiretapping program, there were gradually included the world's largest internet service providers starting from Microsoft's (2007) and ending with Apple (2012).

Based on the claims of Edward Snowden and so called "well-informed sources", the NSA has secretly invaded the links of Yahoo and Google all over the world. By eavesdropping these lines, the agency got the opportunity to follow the work of hundreds of millions of users' accounts. On the basis of confidential information published in The Washington Post (2013) activities are conducted within the secret project "Muscular" intended to intercept traffic from private links associated with Yahoo and Google's servers. It is interesting that in the project was also included the United Kingdom through a joint program "Windstop". This way, bearing in mind that the UK is one of the main centers for the Internet traffic, these two services are able to smoothly follow almost the entire Internet traffic.

Although all the attention is concentrated on the interception and data collection by U.S. companies and intelligence services, there are evidences that German companies also cooperated with U.S. intelligence agencies, and with other intelligence agencies. In his statement, the Federal Commissioner for Data Protection Peter Schar cited by name "Vodafone Deutschland" and "Deutsche Telekom". (Jungholt, 2013). In June 2013 it was announced that the United Kingdom established its monitoring program ("Tempora") which should outperform the Prism project. It is certain that similar projects exist in other countries, eg. Italy, India and Canada.

Based on the analysis presented in the paper, it can be concluded that there is no absolute protection of messages even when one did everything to protect message "from end to end." Even

in these situations, the sender and the recipient have to trust the company that sold them the software for encryption. Therefore, the sender and the recipient, both have to be very cautious when communicating about important issues.

Keywords: Internet, credit card, mobile communications, Edward Snowden, Project Muscular, Windstop, Tempora, Patriot Act

PONAŠANJE LJUDI U ORGANIZACIJI (ORGANIZACIONO PONAŠANJE)

BEHAVIOR OF PEOPLE IN THE ORGANIZATION (ORGANIZATIONAL BEHAVIOR)

Simeun Čuturić¹

Rezime

Današnje organizacije posluju u uslovima stalnih a često nepredvidivih promena I to u tolikoj meri da je usvojeno mišljenje da je danas promena jedina konstanta.

Stoga je sposobnost prilagođavanja promenama u okruženju putem unutrašnjih promena postala ključna za uspešnost poslovanja.

Zbog toga I ne iznenađuje što je problem organizacionih promena I organizacionog ponašanja postao I česta tema teoretskih razmišljanja..

Sadržaj ovog rada izveden je iz tri decenije dugog bavljenja autora ovog rada psihologijom rada, naukom I praksom organizacije I menadžmenta a ponajviše psihologijom organizacije. Čini ga presek magistralne naučne I stručne literature ove oblasti koji je dopunjen istraživanjem predmetne problematike ali I neposrednim zapažanjima i iskustvom.

Sadržaj rada nosi pečat trenutka u kome je rad nastao i ukupnog odnosa naučne javnosti o ovoj temi.

Cilj teme ovog rada se ogleda u njenom nastojanju da naučni I društveni doprinos. U smislu naučnog doprinosan je cilj da prikaže, sistematizuje, kristalizuje ali I da se kritički osvrne na dosadašnja, ne tako bogata saznanja o izuzetnom složenom fenomenu ponašanja ljudi u organizacionoj situaciji. U društvenom smislu organizaciono ponašanje ima za cilj da poveća performance organizacija I njihovu konkurentnost, sa jedne strane I pospeši razvoj I zadovoljstvo njenih članova, sa druge strane.

Slikovito predstavljeno, sadašnji položaj ove naučne oblasti podseća na malenu pečurku na stablu drveta. Poslenici ove oblasti treba da se nadaju da će se iz nje u bližoj budućnosti razviti I razgranati još jedno novo,zdravo I jako stablo je u tom smislu svaka pomoć ma odakle ona došla korisna I dragocena.U ostalom, na istim pozicijama je vrlo srodna ali znatno poznatija naučna oblast kao što je menadžment ljudskih resursa.

Ključne reči: organizacija, promene, organizacione promene, organizaciono ponašanje

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Summary

Today's organizations operate in conditions of constant and often unpredictable change, and to the extent that it adopted the view that today the change is the only constant .

Therefore, the ability of adapting to changes in the environment through internal changes become crucial to the success of the business.

It is therefore not surprising that the problem of organizational change and organizational behavior became a frequent topic of theoretical thinking.

The content of this article is derived from three decades of dealing with the present author, work psychology , science and practice of organization and management and, most psychology organization. The work is based on the intersection of science literature in this area supplemented his research work as well as direct observation and experience.

The content of the work bears the imprint of time in which the work was created, and the total employment of the scientific community on this issue.

The main aim of this work is reflected in her effort to be scientific, and social contribution. In the sense of scientific contributions its aim is to show, systematize , crystallize and to critically reflect on current , not so rich knowledge of the extremely complex phenomenon of human behavior in organizational situation. Their objective is closely linked with the global objective scientific field of organizational behavior, and it is to describe , discover , explain if it is possible to predict and manage organizational behavior .

Vividly presented, the current status of this scientific field resembles a small mushroom on the tree. Experts of this area should hope to get out of it in the near future to develop and branched another new , healthy and strong tree, so in that sense, any help is whence it came useful. Well , in the same positions is very similar but much better known scientific field such as human resource management .

Keywords: organizations, the change, organizational change, organizational behavior

UPRAVLJANJE MEDIJIMA U KRIZNIM SITUACIJAMA – STUDIJA SLUČAJA RAT U AVGANISTANU

MEDIA MANAGEMENT IN CRISIS SITUATIONS - A CASE STUDY WAR IN AFGHANISTAN

Dragan Ćosić¹, Vladimir Vukajlović²

Rezime

Osnova savremenog društva je borba za moć i novac. Kako pojedinci, tako i države na globalnom nivou žele da dođu do moći, da ojačaju svoju poziciju i da budu vodeći u odlučivanju koje ne utiče samo njih. Da bi postigli svoj cilj, često, posežu za sredstvima koja, u velikom broju slučajeva, mogu imati negativne posledice za pojedince, grupe ili države. Nekada su se ti sukobi dešavali i rešavali lično, međutim, danas razvojem tehnologije, na raspolaganju su različite metode dolaženja do ciljeva, manipulacijom ljudske psihe i uticanjem na razmišljanje, stavove i verovanja ljudi i kao poslednjim sredstvom - silom.

Krize koje se javljaju kao posledica elementarnih nepogoda su nešto na šta pojedinci i društvo uglavnom nemaju uticaj. To su krize gde ne postojimo „mi“ i „oni“ iz čega proizilazi da je samo jednoj strani naneta šteta, pa mediji uglavnom prenose objektivne informacije.

Poslovne krize su ekonomskog ili finansijskog predznaka i nastaju usled uticaja čoveka ili nekih okolnosti na koje čovek nije mogao da računa (devizni kurs, svetsa ekonomska kriza, promena ponude i tražnje i sl.). Ove krize ne vezuju se za ljudske žrtve, imaju materijlni predznak, pa je to i razlog što je manja njihova senzacionalnost.

Krize izazvane oružanim sukobima uvek su posledica čovekovog uticaja i kao takve one obuhvataju delove društva, države, a u najgorem slučaju su globalnog karaktera. Oružani sukob gotovo uvek sa sobom nosi ono što je najvrednije – ljudske živote. Pored toga oružani sukob remeti celokupno funkcionisanje područja koje zahvata, pa tako uzrokuje materijalne gubitke, krizu privrede, poremećaje u obrazovanju, zdravstvu, ekonomiji.

Ovaj rad će ukazati na ulogu medija u oružanom sukobu, iz perspektive izazivača apsolutne krize oružanim sukobom zahvaćenog područja. Oružani sukobi su razarajućeg karaktera, a mediji moćno sredstvo prenošenja informacija sa uticajem na širok auditorijum. Mediji u mnogome služe stranama u sukobu da utiču na stavove i verovanja o događajima. Takođe, imaju moć da konflikt pretvore u sukob, “okrenu” istinu drugačijim prikazivanjem stvari ili predstavljanjem samo onih informacija i priče koji su u interesu jedne od strana.

Na primeru rata u Avganistanu, ukazaće se na značaj objektivnosti medija i posledice koje mogu imati netačne (ili samo oblikovane na drugi način) informacije, na početak, tok i završetak oružanog sukoba.

Analiza rada biće orjentisana na upravljanje medijima u uslovima krize koja je izazvana oružanim sukobom. Ova kriza pogađa ne samo zahvaćeno područje, već i okolne društvene sisteme, a

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gledajući globalno dovodi i do kriza širih razmera koje se mogu sagledati kako kroz uticaj na svedsku ekonomiju tako i kroz globalno uništavanje čovekove sredine. Predmet rada je analiza medija u kriznim situacijama, odnos vojske i medija, kao i upravljanje medijima u uslovima krize izazvane oružanim sukobom.

Cilj rada je da se kroz studiju slučaja predstavi moć medija, koji kroz plasiranje informacija stvaraju sliku koja pogoduje započinjanju oružanog sukoba. Naime, kontraverze koje su se javile povodom terorističkog napada 11. septembra u prvi momenat dovele su do nastanka euforije i naleta lažnog patriotizma. Javnost su „prodrmale” i jednu stranu predstavile kao žrtvu. Razvoj događaja koji su sledili doveli su do postavljanja brojnih pitanja i preispitivanja medijskog posmatranja stvari.

Značaj i aktuelnost rada nalazi se u dugogodišnjim istraživanjima koja pokazuju uticaj medija na stavove javnog mnjenja na globalnom nivou i plasiranje informacija koje nemaju dovoljnu dozu objektivnosti. S druge strane ratovi i oružani sukobi od davnina pa do danas imaju za cilj ekonomsku eksploataciju osvojenih teritorija, pri čemu je jedna strana uvek osvajač. Mediji su danas usko povezani sa oružanim sukobom i mogu da pokriju pravu istinu ekonomske eksploatacije, na način da pravi razlog nastajanja sukoba prikažu onako kako “osvajač” predstavi da je najbolje po njega. Slike i reči, imaju snagu da iskrive istinu, a brojno ponavljanje dovodi do prihvatanja stvari onakvim kakvi su prikazani od strane medija i to onih koji su gledaniji, popularniji ili su u “rukama” jače strane u sukobu.

Na osnovu predmeta i cilja rada postavljena je opšta (H_0) i posebne hipoteze:

H_0 – Upravljanje medijima predstavlja preduslov upravljanja sukobima i krizama

H_1 - Mediji manipulišu javnim mnjenjem, kroz informacije koje plasiraju strane u sukobu

H_2 – Informacije o sukobima koje se prenose medijima često nisu proverene ili zavise od političke volje i jače strane u sukobu

Napad 11. septembra demonstriran je na način da pokazuje stvaranje nove vrste rata. Primaocu informacija je dat izbor da izvrši cenzuru u sopstvenoj glavi i da donese konačan sud o informacijama. Međutim, u većini slučajeva, primalac informacije nema vremena, zaokupljen svakodnevicom, da procenjuje informaciju, već je apriori prihvata onakvu kakva jeste, bez imalo analize i kritičkog pristupa istoj. Ovo i nije problem ukoliko se radi o informacijama koje ne mogu bitno uticati na promenu načina života ljudi. Međutim, šta raditi u slučaju kriznih situacija velikih razmera, kada iskrivljena vest može da stvori paniku kod ljudi, jer od plasirane vesti zavise životi ljudi?

Mediji u ovom slučaju igraju ulogu kreatora opšteg stanja svesti velikog broja ljudi, nacija, a u nekim situacijama i na globalnom nivou. Bilo da prikazuju kriznu situaciju u lepšem ili ružnijem svetlu, dovode do negativnih posledica. Uloga medija u kriznim situacijama je ogromna, mnogo veća nego u uslovima kada životi ljudi nisu u opasnosti. Mediji svoju ulogu treba da obave kroz objektivno izveštavanje o činjenicama i samo na taj način mogu dovesti do pozitivnih rezultata.

Oružani sukobi privlače medije zbog toga što stvaraju dramatičnu sliku koja govori sama za sebe i potpuno zaokuplja emocije primaoca informacija. Pored toga, konflikti sadrže i različite priče - od “prave borbe” među zaraćenim stranama, do ljudskih priča i individualnih tragedija, koje pokazuju različita ljudska iskustva. Oružani sukobi su relativno retki događaji, koji uvek zainteresuju celu svetsku javnost bez obzira gde su odvijaju. Samim tim prilozi o njima podižu nivo gledanosti i slušanosti i daju mogućnost spoljnopoličkim i vojnim izveštačima da postanu značajniji od svojih kolega koji prate domaće teme.

Mediji uglavnom imaju negativan stav kada im vojska ne dozvoljava izveštavanje ili iznošenje detalja same borbe, bez obzira na njen nivo i intenzitet. Međutim, tu se postavlja pitanje, da li iznošenje detalja i podataka utiče na tok oružanog sukoba, da li senzacionalizam treba da bude ispred bezbednosti vojnika, i da li rodbina nastradalih treba da informaciju sazna iz medija istovremeno sa milionskim auditorijumom? Mediji nisu neutralni prenosioci informacija, već sve češće aktivni učesnici u složenim procesima oblikovanja javnog mišljenja. Informacije koje mediji

prenose mogu da imaju ključne posledice na razvoj i tok događaja u bilo kojoj sferi čovekovog života.

Ključne reči: vojska, mediji, moc, novac, drustvo, cilj

Summary

The main driving force of the modern society is a struggle for power and money. Both individuals and states on the global level want to come to power, to strengthen their position and to be the leaders in making decisions that do not only affect them. To achieve this goal, they often resort to means which, in many cases, can have negative consequences on individuals, groups or states. Previously, these conflicts were resolved personally. Technology is developed today, and there are various methods of finding targets, by manipulation of the human psyche and by influence on the way of thinking, attitudes and beliefs of the people and finally – by force.

Crises that occur as a results of natural disasters are something on what individuals and society generally have no impact. These are the crisis where there is no “us” and “them”, which means that only one side is damaged, and the media generally convey objective information.

Business crises have economic or financial characteristics, which are caused by the human influence, or some circumstances on which human could not influence (the exchange rate, world economic crisis, changes in supply and demand, etc.). These crises are not bind to the human victims, they do not have material sign, and from that reason have less sensationalism.

The crises caused by armed conflicts are always the consequence of human influence and as such they include parts of society, state, and in the worst case they have global character. Armed conflict almost alwaystakes human lives. Furthermore armed conflict disrupts the overall functioning of the area, so causing material losses, economic crisis, disruptions in education, health, the economy.

This paper will highlight the role of the media in the armed conflicts, from the perspective of crisis challengers. Armed conflicts have destructive character, while the media are a powerful means of conveying information with influence on wide audience. The media largely serve to the parties involved in conflict, to influence on the attitudes and beliefs about events. Also, they have power to turn the conflict into war, change the truth by showing things in different way, or by presenting only the information and stories that are in the interests of one party.

On the example of the war in Afghanistan, it will be pointed the importance of the objectivity of the media and consequences that can be caused by incorrect information (or information that are only presented oin different ways), to the beginning, progress and the end of armed conflicts.

The analysis of the paper will be oriented to the management of the media in crisis, caused by armed conflict. This crisis affects not only war-affected areas, but also surrounding economy. Globally observed, crisis can lead to the large scale of damages which can be viewed as the impact on the world economy from one side, and from another side through global destruction of the human environment. The paper analyzes the media in a crisis situation, the relationship between the military and the media, as well as managing the media during the war.

The aim of this paper is to present power of the media through case study. Dissemination of information through the media creates the image which is favorable for starting a crisis. The controversies that have arisen regarding the terrorist attack on 11th September in the first moment led to the creation of euphoria and the surge of patriotism. The public was in shock, and one side was introduced as the victim. The events that followed raised numerous questions and the review of the how media observe things.

The importance and timeliness of the work is in a long-term studies that show the impact of the media on public opinion on a global level and dissemination of information with the lack of objectivity. On the other hand, wars and armed conflicts from ancient times until today, were aimed at economic exploitation of the conquered territories – one side is always the conqueror. Today, the media is closely related to the armed conflict and can cover the truth of economic exploitation, on the way which is most suitable for “the conqueror”. Pictures and words have the power to destroy the truth, and numerous repetitions lead to acceptance of things as they are presented by the media. Usually those that are most popular or are in hands of a stronger side in the conflict.

Based on the object and purpose of the paper, one general (H₀) and specific hypotheses are set up:

H₀ – Media management is a prerequisite for managing in conflicts and crises

H₁- Media manipulate public opinion, through information that are offered by the parties in the conflict

H₂- Information about the conflicts that are spread by the media, are often not checked, or depend on the political will and stronger side in the conflict.

The attack from 11th September was demonstrated in a way that shows the creation of a new kind of war. A recipient of the information had the choice to make censorship in their own head, and to make final judgment about the information. However, in most cases, the recipient has no time, he is engaged with everyday life problems, and he cannot evaluate the information. He accepts information as it is, without analysis and critical approaches. This is not a problem with information that cannot significantly affect the change of people’s lives. But what to do in case of emergency situations, when distorted news can create panic among the people, since life of the people depends on presented news?

The media in this case plays the role of creator of the general state in the mind of many people, nations, and in some cases act on global level. The media create negative consequences, no matter if they are presenting crisis situation in a more beautiful or uglier light. The role of the media in a crisis is huge, much bigger than in circumstances where people’s lives are not in danger. Media should perform their role through objective reporting of the facts and only this way can lead to positive results.

Armed conflicts attract media because they create a dramatic image that speaks for itself and fully engages the emotions of a consumer. In addition, conflict contains different stories from “the real fight between the warring parties”, human stories and individual tragedy, showing different range of human experiences. Arm conflicts are relatively rare events, which are in the center of interest of entire public in the world, regardless of where they take place. Media reports raise the level of ratings, and give possibilities for foreign and military reporters to become more important than their counterparts who follow domestic issues.

The media generally have a negative attitude when their army does not allow reporting or presenting details of the struggle, regardless of its level of intensity. However, this raises the question whether sensationalism should be in front of the troops and whether the families of the victims need to find out that information from the media at the same time when millions of other spectators. The media are not neutral transmitters of information, but more and more become active participants in the complex process of shaping public opinion. In any shape of human life, information in the media may have critical effects on the development and course of events.

Keywords: military, media, power, money, modern society, cause

SPECIFIČNOSTI MENADŽMENTA LJUDSKIH RESURSA U SPORTSKIM KLUBOVIMA

SPECIFICITY OF HUMAN RESOURCE MANAGEMENT IN SPORT CLUBS

Marko Ćosić¹, Nemanja Lekić², Mile Rajković³

Rezime

Veliki broj aktivnosti i procesa u različitim organizacijama koje funkcionišu u današnjem društvu su relativno slični. Međutim, postoje i određene razlike među njima. Te razlike, između ostalog, sa sobom donose specifičnosti oblasti u kojima te organizacije funkcionišu. Imajući u vidu da je sport jedna specifična oblast društva, može se zaključiti da su sportske organizacije, odnosno konkretno sportski klubovi, a posebno sportski sektori u njima, osnova specifičnosti i da kao takvi zavređuju posebnu pažnju. Ukoliko se u upravljanju sportskim klubovima (može se reći i u celoj sportskoj industriji) žele koristiti znanja iz drugih oblasti društva koja su zajednička svim organizacijama i to kao preduslov za dalje razvijanje ove specifične oblasti, očigledno je da je potpuno razotkrivanje svih specifičnosti funkcionisanja sportskog sektora *conditio sine qua non*. Praktično, sportski sektori su elementi sistema sportskih klubova (pa i organizacija i cele industrije) koji izlaze iz uobičajenih pravila i normi upravljanja i funkcionisanja koje važe za druge organizacije i oblasti u kojima te organizacije funkcionišu. Ako se organizacija i menadžment posmatraju kao sredstva za ostvarivanje postavljenih ciljeva sa limitiranim resursima pomoću ljudi, jasno je koliko su „ljudi“ važan faktor. Ljudski faktor je veoma važan u svim organizacijama, a pogotovo u sportskim klubovima jer se u njima procesi i aktivnosti najčešće i obavljaju pomoću ljudi. Takođe, i što je još važnije, deo tih aktivnosti od kojih u velikoj meri zavisi sudbina organizacije, se izvodi direktno nad ljudima (sportistima). Svakako da je zavisnost od određenih tehnologija prisutna, međutim ljudski faktor je taj koji će u najvećem broju slučajeva odrediti uspešnost sportskog kluba, odnosno može predstavljati značajan izvor konkurentne prednosti. Funkcije unutar sportskog kluba koji u većoj meri zavise od tehnologije (pre svega IKT) se obavljaju relativno slično kao i iste funkcije u drugim organizacijama (u privredi npr.) tako da ih nema potrebe ni pominjati. Takođe, one koje se tiču direktno sportskog sektora (npr. različita trenajna sredstva ili sredstva za testiranje) spadaju u standardno unapređivanje i razvoj, koji su neophodni u svakom drugom poslovanju, tako da ih ni u okviru sportskog sektora nema potreba posebno razmatrati. Vezano za temu rada, pitanjima ljudskih resursa se bavi najčešće menadžment sportskog sektora, ali u određenim situacijama i top menadžment sportskog kluba. Kao takav, menadžment ljudskih resursa predstavlja veoma važnu poslovnu i upravljačku funkciju u sportskom klubu. Bilo da je za ovaj segment u sportskom klubu zadužen zaseban sektor ili da se ovim pitanjima bave samo određeni menadžeri, kadriranje podrazumeva određeni broj procesa od kojih su najznačajniji: planiranje ljudskih rasursa,

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regrutovanje koje podrazumeva pronalaženje, privlačenje i selekciju, zatim asimilaciju, koja podrazumeva uključivanje, orijentaciju i socijalizaciju, zatim upravljanje veštinama, obuku i razvoj, procenu učinka, kompenzaciju, radne odnose, upravljanje karijerom i napuštanje organizacije organizacije i to kroz ostavke, otpuštanja usled nezadovoljstva menadžmenta učinkom angažovanog ili kao višak, kao i zainteresovanošću treće strane da „otkupi“ važeći ugovor. Cilj rada je da ukaže na karakteristike i specifičnosti menadžmenta ljudskih resursa u sportskim klubovima, odnosno u sportskim sektorima unutar sportskih klubova, ali i drugih organaizacija (sportskih ili ne) koje imaju slične probleme. Do cilja će se doći ispunjavanjem zadataka koji se pre svega odnose na ukazivanje na konkretne specifičnosti funkcije menadžmenta ljudskih resursa u sportskim klubovima i to kroz svaki od navedenih procesa pojedinačno, kao i kroz aktivnosti od kojih se ti procesi sastoje. Metode koje će se koristiti su spekulativno-bibliografski metod, empirijski metod, kao i analiza i sinteza.Svi navedeni procesi, od planiranja ljudskih resursa pa sve do prestanka saradnje sportskog kluba sa pojednicem, nose određene specifičnosti čije se poznavanje podrazumeva ukoliko se želi sa uspehom upravljati ovim sistemima. Sa druge strane, sagledavajući današnje okolnosti očigledno je da je granica između sportske i ostalih industrija sve tanja i sve poroznija, a u nekim segmentima može se reći i da je praktično više nema imajući u vidu da sportski klubovi u pojedinim ligama (*NBA, UEFA Champions League, NFL, NHL*) odavno funkcionišu više po ekonomskim nego po sportskim pravilima i principima. Međutim, ne sme se smetnuti sa uma da je sport jedna specifična oblast društva, veoma bliska umetnosti i obrazovanju, koja kao takva mora da poseduje nelukrativnu osnovu. Naime, osnovna ideja i filozofija sporta, samo takmičenje i suštinska pravila, pa čak i motivacija za učešćem u sportu, moraju ostati u svetu igre. Koliko god da je jaka i velika sportska industrija, koliko god da je ekonomija važan njen deo, koliko god da je neophodno da se u sportu upravlja po ekonomskim principima i da je novac često presudan faktor u donošenju odluka, mora se imati na umu da sportska industrija i sportski biznis u osnovi imaju pre svega sport. Bez sporta nema sportskog biznisa, dok bez biznisa i dalje ima sporta. Imajući sve navedeno u vidu, zadatak menadžmenta u sportskim klubovima, kao jednim od osnovnih nosilaca sportske industrije, je pre svega da radi na očuvanju sporta kao fundamenta ove industrije. Nikako na uštrb sporta, ali ni biznisa, gde je menadžment ljudskih resursa svakako funkcija u kojoj se kriju ogromne mogućnosti za unapređenje poslovanja, a samim tim i za prosperitet sportskih klubova, pa i cele sportske industrije.

Ključne reči: menadžment, sportski klubovi, konkurencija, strategija.

Summary

A large number of activities and processes in different organizations operating today are relatively similar. However, there are some differences between them. These differences, among other things bring along the specificities of the areas in which those organizations operate. Bearing in mind that sport is one specific area itself, it can be concluded that the sport organizations, especially sports clubs and sports sectors within them, constitute basis of its specificities and as such deserve special attention. If the management of sports clubs (and in the entire sports industry) want to use the knowledge from other areas of society that are common to all organizations and use it as a prerequisite for further development of these specific areas, it is clear that full disclosure of the specificities of the functioning of the sports sector is *conditio sine qua non*. Practically, sport sectors are elements of sports clubs systems (including the organization and the entire industry) that do not follow the common rules and standards of management and operation applicable to other organizations and the areas in which these organizations operate. If the organization and management are viewed as the means to achieve the set goals with limited

resources by humans, it is clear what an important factor people are. The human factor is very important in any organization, especially in the sports clubs because these processes and activities are most often performed by people. Also, and even more important, part of the activities on which the fate of the organization depends to a large extent is carried out by people (athletes). Certainly the dependence on certain technologies is present, however, the human factor is the one that will in most cases determine the success of a sports team and can be a significant source of competitive advantage. Functions within the sports club which are more dependent on technology (especially ICT) are performed relatively similarly to the same functions in other organizations (in the economy) and because of that, there is no need to mention them. Also, those that are directly related to the sports sector (different training resources or for testing) are part of the usual improvement and development, which are essential in any other business, so that even in the sports sector, there is no need to examine them separately. In respect to this paper, it is sports sector that is usually in charge of HRM, but in certain situations the top management of the sports club as well. As such the management of human resources represents a very important business and management function within a sports club. Whether it is a separate department in charge of a club or whether these issues concern only a particular manager, framing involves a number of processes, of which the most important are: planning of human resource (workforce planning), recruitment that involves finding, attracting and selection, then assimilation which implies induction, orientation and socialization (onboarding, organizational socialization), then management skills, training and development, performance appraisal, compensation, labor relations, career management and the abandonment of the organization by resignation, performance-related dismissals or redundancies, as well as the interest of third parties to "buy" valid contract. The aim of this paper is to highlight the characteristics and specificities of human resource management in sports clubs, or in sports sectors within sports clubs, and other cooperation organization (sports or otherwise) that have similar problems. The aim will be achieved by completing tasks that are primarily related to pointing out the actual specificities of the functions of human resource management in sports clubs and through each of these processes individually, as well as the activities of which these processes are composed. Methods that will be used are speculative-bibliographic method, empiric method, as well as analysis and synthesis. All of the above processes, from planning of human resources to the termination of cooperation with the individual sports club, bring along certain characteristics which one must have an excellent knowledge of in order to successfully manage. On the other hand, looking at the present circumstances it is obvious that the line between sports and other industries is getting thinner and more porous by the day. Bearing in mind that sports clubs in some leagues (NBA, UEFA Champions League, NFL, NHL) operate more by economic than by sport rules and principles, it can be said that in some areas there is no larger a line between these industries. However, sport is one specific area of society, very close to the arts and education, which as such must have non-lucrative basis. The basic idea and philosophy of sport, the core rules and even the motivation to participate in sport, must remain in the world of games. No matter how strong and big the sports industry is, no matter how important part of it the economy is, no matter how necessary to think in terms of economic principles is and no matter how often the money is the key factor in decision-making, it must be borne in mind that sports industry and sport business have primarily sport in its basis. Without sport there is no sports business while without the business there is still sports. Bearing all this in mind, the task of management of sports clubs is primarily working on the preservation of the sport as the foundation of the industry. Not by any means at the expense of sport, but neither the business, where the management of human resources is certainly a function which hides huge opportunities for business growth, and thus for the prosperity of sports clubs, including the entire sports industry.

Keywords: management, sports clubs, competition, strategy

FINANSIJSKA I NEFINANSIJSKA PODRŠKA MSPP U SRBIJI: KRITIČKA ANALIZA

FINANCIAL AND NON-FINANCIAL SUPPORT OF SMEE IN SERBIA: CRITICAL ANALYSIS

Radmila Ćurčić¹

Rezime

U ovom radu se analizira finansijska i nefinansijska podrška sektoru malih i srednjih preduzeća i preduzetništva (MSPP) u Srbiji. Značaj sistemskog pristupa podršci i podsticanju malih i srednjih preduzeća i preduzetnika je kritičan u uslovima tranzicije. Cilj podrške je da pomogne MSP i preduzetnicima u započinjanju posla i uosiguranju sve potrebne infrastrukture, odnosno znanja i resursa koji će im omogućiti opstanak, rast i razvoj, zarad obezbeđenja uslova za normalno poslovanje u okviru stimulativnog i konkurentnog ambijenta. Za MSPP je podjednako važna i finansijska i nefinansijska vrsta pomoći i podrške. Opšti uslovi za rast i razvoj sektora MSPP u Srbiji su prilično teški. U Srbiji danas postoji mnoštvo institucija koje su namenjene podršci i razvoju sektora malih i srednjih preduzeća i preduzetništva (MSPP). Ključno je pitanje u kojoj meri se ta institucionalna razvojna mreža pozitivno odražava na razvoj i koherentnost malih i srednjih preduzeća? Koliko te institucije doprinose stvarnom razvoju preduzetništvu u Srbiji? Kakvi su konkretni rezultati takve obezbeđene podrške i stimulacije? Ostaje nerešen problem određivanja efikasnosti, odnosno dovoljnog iskorišćenja mreže koju preduzetnici imaju na raspolaganju.

Ključne reči: finansijska podrška, nefinansijska podrška, MSPP, Srbija, institucionalna mreža, rast i razvoj, tranzicija

Summary

This paper analyzes the financial and non-financial support to the small and medium enterprises and entrepreneurship (SMEE) sector in Serbia. The importance of a systemic approach to the support and stimulation of SME and entrepreneurs is critical in terms of transition. The aim of the support is to help SME and entrepreneurs in starting-up business and ensuring all required infrastructure, i.e. knowledge and resources that would enable them survival, growth and development, for the cause of providing terms of normal business within stimulative and competitive environment. Both financial and non/financial kind of aid and support is important for SMEE. General terms and conditions for the growth and development of SMEE sector in Serbia are

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substantially difficult. There are many institutions in Serbia today, which are suitable for supporting and development of the SMEE sector. The key question is which is the scope of the positive consequence of that institutional developmental network on development and coherence of small and medium enterprises? How far those institutions contribute to the real development of the entrepreneurship in Serbia? Which are the concrete results of such ensured support and stimulation? There is so far unsolved problem of determination of efficiency, i.e. sufficient usage of the network which entrepreneurs have.

Keywords: financial support, non-financial support, SMEE, Serbia, institutional network, growth and development, transition

FRANŠIZING U FUNKCIJI RAZVOJA PREDUZETNIŠTVA I REINDUSTRIJALIZACIJE SRBIJE SA POSEBNIM OSVRTOM NA FIAT AUTOMOBILI SRBIJA (FAS)

FRANCHISING IN THE DEVELOPMENT OF ENTREPRENEURSHIP AND SERBIAN REINDUSTRIALIZATION WITH SPECIAL REFERENCE TO THE FIAT CARS SERBIA (FAS)

Sreten Ćuzović¹

Rezime

Privreda Republike Srbije je devedesetih godina prošlog veka dovedena u stanje „entropije“. Kao simbol prepoznatljivosti da su srpske fabrike imale svoje mesto na regionalnom i globalnom tržištu govore empirijsko-statistički pokazatelji. Primera radi, „Zastava“ je u periodu od 1954. godine proizvela 4.680.000 automobila. Nazivali su je integrativnim faktorom jugoslovenskog tržišta i metaloprerađivačke industrije. Sa kooperantskom mrežom od 386 poslovnih sistema, raspoređenih u 180 gradova, tadašnje SFRJ, iznedrila je inženjere i industrijske radnike, od kojih su neki „akreditovani“ u Japanu. Nisu izostale ni spoljno-trgovinske aktivnosti „Zastave“, koje karakteriše izvoz 623.000 automobila u 76 zemalja. Zastavin radnik-Šumadinac, „gedža u opancima“ (kako su ga neki nazivali) polagao je majstorski „ispit“ i na probirljivom američkom tržištu. Vrhunac prosperiteta „Zastave“ postignut je 1989. godine, kada je sa proizvodnih traka sišlo 210.000 automobila. Nakon „petooktobarske revolucije“ nova „elita“, najčeće bez ijedne godine radnog staža, nazivala je „Zastavu“ „gigantom na staklenim nogama“. Osnivači Srpske federacije za franšizing (SFF) bili su hroničari svih ovih događanja, pokušavajući da kreatorima ekonomske politike skrenu pažnju da nisu iskorišćeni svi modeli preduzetništva za prestrukturiranje „Zastave“. Vreme nas nije prepoznalo, a kreatori ekonomske politike nisu podržali. Kompaniju „Fijat“ automobili Srbija (FAS) prepoznali smo kao „poligon“ za testiranje franšizinga kao modela preduzetništva, (sa)mozapošljavanja i reindustrijalizacije Srbije. U razvijanju teme pošli smo od osnivanja Srpske federacije za franšizing (SFF) i njenih aktivnosti na promovisanju franšizinga u Srbiji. Sačinili smo marketinški test sposobnosti naše privrede u razvoju franšizinga. Pokušali da damo odgovore na pitanja: 1) zašto franšizing nije uspeo u Srbiji? i 2) zbog čega je neophodno primeniti franšizing u kompaniji (FAS)?

Ključne reči: franšizing, preduzetništvo, (sa)mozapošljavanje, reindustrijalizacija, Srpska federacija za franšizing, „Fijat“ automobili Srbija (FAS)

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Summary

The economy of the Republic of Serbia in the nineties of the last century brought to a state of "entropy". As a symbol of recognition that the Serbian factory had its place in the regional global market mostly empirical- statistical data. For example, the "Zastava" in the period in 1954, it has produced 4.68 million cars. They called the integrating factor of the Yugoslav market and the metal industry. Contracted with a network of 386 business systems deployed in 180 cities of the former Yugoslavia, home of the engineers and industrial workers, some of whom are "accredited" in Japan. It gives also the foreign trade activities "Zastava", which is characterized by the export of 623,000 cars in 76 countries. Zastava worker - Šumadinac, "hick in their shoes" (as some call it) laid the masterful "test" and choosy. The peak of prosperity "Zastava" was reached in 1989 , when he came off the production line with 210,000 cars. Following the October Revolution the new "elite", most often without any years of service, called the "Zastavu" "giant with feet of clay". Founders Serbian federation of franchising (SFF) were chronicles of these events, trying to economic policy makers point out that not all the models used for enterprise restructuring "Zastave". The time we did not recognize, and policy makers are not supported. Company " Fiat " cars Serbia (FAS), we have recognized as a "training ground" for the testing of franchising as a model of entrepreneurship, self-employment, and re-industrialization of Serbia. Developing the theme we started from the foundation of franchising Serbian federation (SFF) and its activities to promote franchising in Serbia. We made a test marketing of our economy in the development of franchising. We tried to give answers to the questions: 1) why franchising failed in Serbia? and 2) why it is necessary to apply franchising the company (FAS) ?

Keywords: franchising, entrepreneurship, self-employment, re-industrialization, Serbian Federation for franchising , "Fiat" cars Serbia (FCS)

INOVATIVNI MEHANIZMI REGULACIJE MEĐUREGIONALNE DRUŠTVENO-EKONOMSKE ASIMETRIJE U UKRAJINI

INNOVATIVE MECHANISMS OF REGULATION OF INTERREGIONAL SOCIO-ECONOMIC ASYMMETRY IN UKRAINE

Danko Yutish ¹

Summary

Defined strategy of modernization of the Ukrainian economy, gradual transition to an innovative model of development initiates solving the problem of providing stable and long-term dynamics of social and economic processes at the regional level. The process of transformation of the Ukrainian economy, and especially its expression in terms of the spatial organization of the economy of the specific regions determine different directions of mechanisms of influence, which is found to strengthen the social and economic disparities within a single domestic space. Traditional management of socio-economic development of regions under harsh structural changes, caused by the transition to a market economic system and increased competition for resources of innovative development, has shown to be ineffective and causes the need to improve existing mechanisms for regional growth, the development of new innovative instruments, especially those that are linked on to the provision of converged model of development in Ukraine.

The basic mechanisms of management of innovative development regions are:

1. The formation and development of regional innovation systems (RIS). RIS – is a specific economic system that combines territorial government bodies, business and innovation infrastructure designed to enhance innovation in the region in accordance with the strategy of innovative development of the region and the main directions of innovation policy. The main purpose of creating the RIS is to provide conditions for improvement of economic development of the region through effective use of its intellectual capacity, generation, dissemination and implementation of new knowledge.

Thus, the RIS is an organizational-economic mechanism and the social institution of post-industrial economy, which directs research and development to improve the competitiveness of the economy and social sphere of the region, and companies and organizations - the widespread use of scientific, technical, and organizational development for the production of high quality and innovation. This system is an integral component of the national innovation system and is based on a combination of market competition with the active use of instruments of regional economic and social policies.

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2. Support of the existing and activation of the new clusters of regional and interregional type. The positive effects of cluster formation are the development of cooperation and partnership between companies, which in turn, stimulates the generation of innovation, accelerating the spread of information, activates interactive learning process, reduces transaction costs and thus creates a competitive advantage for the members of the cluster.

3. More efficient use of the creative potential of the region. Development of the region on the basis of innovation depends on the ability of the region to accumulate and effectively use the creative potential of the population, respectively, requires the implementation of policies at the national and regional levels, which would be popularized and encourage people to create, receive and absorb knowledge. A prerequisite for this is the implementation in practice of the concept of "lifelong learning".

Some regions are making great progress in this direction. For their characteristics scientists use the concept of «learning region» and underline the key role of knowledge creation and collaborative learning in providing innovation and economic growth in the region.

4. Establishing inter-relationships and inter-regional integration. Interregional cooperation is one of the most effective mechanisms for activation of innovative processes and investment to implement reliable, innovative projects that can create new centers of economic development, which can be formed around areas of growth opportunities through consolidation of resources and efforts in the implementation of regional projects of common interest.

5. Formation of innovation growth poles in cities with high scientific potential. A special role in the innovative development of the regions play major cities, which are centers of knowledge management. This is due to the influence of factors such as the concentration of headquarters of major companies and headquarters of multinationals, which promote development of business infrastructure and expansion in business services, the concentration of a significant number of qualified researchers and developers, contributing to the establishment of close contacts within the city, the presence of more developed significantly higher (compared to other areas) information and communication and transport infrastructure, the concentration of people (especially young people) with entrepreneurial talent in which there are more opportunities to implement within the city. Thus, the action of agglomeration occurs.

6. Formation of a favorable business environment and increase of the investment attractiveness of regions (particularly for venture investments). Foreign direct investments have direct impact on the pace of innovation development as involving the transfer in the region of innovative technologies, products, much higher quality standards, innovative approaches to the management of enterprises, social groups and regions. In addition, the arrival into a region of a number of powerful companies promotes cluster initiatives.

Significant role in providing innovative investment of just playing venture investments are inherently risky to finance innovative projects, and thus serve as the commercialization of innovation. The presence of regional venture funds directly determines the probability and speed of introduction of an innovative product.

7. Intensification of regional information and communication infrastructure. The importance of having in a region highly developed IT infrastructure is due to its function within the regional innovation system: the repeater, distributors of new knowledge and information. The importance of this factor has increased especially in view of the information society, which requires the ability of each participant to build interactive innovation processes, interaction and direct contacts in real time.

8. Activation of internal labor migration. Regional innovation policy could also encourage mobility of labor, as it is an effective way to transfer skills and knowledge from one local company to another. Another key measure is to encourage the immigration of skilled labor as it brings new ideas and expertise to the region. This can be achieved, for example, through international

exchange programs for students, both for those who come to study in the region and those who leave, but will return with new knowledge and experience.

9. Promote the creation of Spin-off companies. Government policies can also promote effective transfer of knowledge through the creation of spin-off companies. Spin-off company - a company that is established by entrepreneurs who previously worked in the company of the same or related sectors. Spin-off companies often find themselves successful because based on the accumulated knowledge of their owners. They are usually located near the "parent" company and can be seen as a mechanism to ensure regional economic diversity in new sectors, as based on the knowledge and skills available in existing sectors.

The effectiveness of innovative mechanisms marked growth dynamics of regional development is directly determined by the adaptation capacity of the region. It is about the ability of the regional companies, industries and institutions feel the change (market, technological, organizational) to learn, adapt and update their knowledge and expertise, and to develop and improve organizational skills, which together enable the conversion of new knowledge into effective action. The higher the adaptive capacity of innovation of regional economy and social institutional base is, the better the region provides and implements its competitive advantage.

There are numerous examples of regions that have managed to turn relative economic decline by restructuring their economies and the use of innovative mechanisms. This restructuring involves a substantial reallocation of resources between sectors, technologies and skills and is fully determined by market demands. But usually it also requires a change in the regional institutional forms and norms of behavior, as they form the innovation and the way in which markets relay changes. The role is potentially weighed and comprehensive regional policy.

Keywords: programs, market, behavior, sectors, factor, measure, region, innovative

BRENDIRANJE IDEJA U FUNKCIJI EKONOMSKOG PROSPERITETA

BRENDING IDEAS AS A FUNCTION OF ECONOMIC PROSPERITY

Dejan Dašić¹, Nikola Radosavljević²

Rezime

Rad razmatra uticaj inovativnosti na ekonomski ali i na društveni, obrazovni, organizacioni i kulturni razvoj, sa osvrtom na inovacioni potencijal u Srbiji. Inovacije počinju da se smatraju pokretačkom snagom ekonomskog razvoja i rasta. Tehnološki razvoj koji se ostvaruje inovacijama, postaje činilac koji snažno utiče na industrijsku snagu zemlje i istovremeno uspešno brendira državu i naciju. Ideje koje nastaju i ogledaju se u inovacijama, implementiraju se samo ako za to postoje određeni društveni uslovi. Da bi se tehnološke inovacije primenile moraju se obezbediti tehnički uslovi, kultura, kvalitetan sistem obrazovanja, poslovno okruženje, navike, dr. Procesi pogrešnog upravljanja novim proizvodom mogu da upropaste dobre prilike. Pojedinci u mnogim kompanijama imaju mnogo ideja koje bi unele određena unapređenja, međutim, u većini slučajeva oni ne znaju gde mogu da pošalju te svoje ideje. Inovacije su često rezultat organizovanih istraživanja snažnih stručnih timova jakih korporacija, ili produkt male, ali inventivne i motivisane grupe eksperata u manjim kompanijama ili laboratorijama i naučnim institucijama.

Inovativne zemlje imaju jaku ekonomiju zasnovanu na znanju, ekonomiju u kojoj na podjednak način ulažu u razvoj inovacija i poslovni i državni sektor. Kultura čini povlašćenu sredinu za nove tehnološke revolucije. Društvo na najbolji način podstiče kreativnost kada dopušta, pa čak i stimuliše, što veće razlike u mišljenju. Obrazovanje i inovacije su temeljni pokretač ekonomskog pa i kulturnog napredka i zato je najvažniji zadatak, prepoznavanje i stimulisanje svake inovacijske inicijative u svim segmentima života i rada. Kultura je uvek bila fundamentalni deo procesa inovativnosti a siromaštvo kulture osakaćuje elemente razgovora o razvoju i kreativnosti.

Ključne reči: brendiranje, inovativnost, kultura, nauka, obrazovanje

Summary

The paper examines the impact of innovation on the economic, but also the social, educational, organizational and cultural development, with emphasis on the innovation potential in Serbia. Innovations are considered the main strength of economic development and growth.

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Technological development which has been achieved with innovation becomes a factor that strongly influences the industry of the country, at the same time successfully branding the state and nation. Ideas generated and reflected in innovation, are implemented only if there are certain social conditions. In order to implement the technological innovation necessary to provide technical conditions, culture, business environment, habits, etc.. Processes of bad management of new product can ruin a good opportunity. Individuals in many companies have a lot of ideas that can introduce some improvement, however, in most cases they do not know where to send those ideas. Innovations are often the result of big researches of strong teams, strong professional corporation, or product of small, but innovative and motivated group of experts in smaller companies or laboratories and scientific institutions.

Innovative countries have a strong knowledge based economy, an economy where is equally invested in the development of innovation and business and public sectors. Culture makes a privileged environment for the new technological revolution. Society in the best way encourages creativity when permits major differences of opinion. Innovation is the basic driver of economic and cultural progress, and because of that the most important task is to recognize and stimulate each innovation initiatives in all areas of life and work. Culture has always been a fundamental part of the process of innovation and lack of culture is lowering the elements of discussions on development and creativity.

Keywords: breeding, innovations, culture, knowledge, education

TENDENCIJE RAZVOJA SNABDEVANJA LANACA U MULTIKANALNOJ DISTRIBUCIJI

TENDENCIES OF DEVELOPING THE SUPPLY CHAINS IN MULTI-CHANNEL DISTRIBUTION

Branko Davidović¹, Miroslav Božović², Aleksandar Jovanović³

Summary

Managing the supply chains (SCM) is the subject of various analyses of the operational managers concerning the strategies of managing and integrating of different activities in the realization of processes and operations for achieving an operationally efficient and economical delivery. The multi distributive channels are becoming more and more complex and they demand the most rational management strategy to be chosen. Different strategic approaches show that most of the organizations perform the delivery by two or more channels at the same time. Goods are sent to many buyers by more channels, especially in the case of e-trading, in the organization of 3PL or as a still classical process. A few organizations are on 'the edge' and they want to develop a way for acquiring new technologies while some are bound to wait to see the market positions, only once accepting a new solution which proved to be successful. Most organizations delay when accepting new solutions because, when using the old solutions, they gain an advantage over their competition which is delayed in development. Most distributors (82%) offer retail as the primary way of giving service. Besides, more than a half of them (56%) sell their products via the website, almost half (47%) covers the wholesale market, while a smaller part (25%) offers the traditional direct approach to the users by a catalogue or by mail. It isn't quite clear which strategy is the best for users and distributors because each strategy has both its advantages and disadvantages.

Keywords: supply chains, approaches, organization, website

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TEHNOLOŠKA INFRASTRUKTURA CRM-KAM KONCEPTA - FAKTOR KONKURENTNOSTI FINANSIJSKIH ORGANIZACIJA

TECHNOLOGICAL INFRASTRUCTURE OF CRM KAM CONCEPT - FACTOR OF FINANCIAL INSTITUTIONS COMPETITIVENESS

Ivana Domazet ¹, Hasan Hanić ², Azra Hanić ³

Rezime

Izuzetan tehnološki i inovacioni dinamizam na tržištu finansijskih usluga uslovljava konstantnu potrebu unapređenja poslovne konkurentnosti i profitabilnost finansijskih organizacija. Otuda je fokus ovog rada tehnološka infrastruktura CRM-KAM procesa, odnosno procesa upravljanja odnosima sa klijentima (CRM - Customer Relationship Management) s fokusom na upravljanje odnosima sa ključnim klijentima finansijskih organizacija (KAM - Key Account Management) koji svojim lojalnošću, uzrokovanom visokim nivoom pružene usluge, doprinose većoj konkurentnosti i bržem ostvarenju ciljeva finansijske organizacije.

Efektivnost i efikasnost su postali nezaobilazni kriterijum tržišnog poslovanja što je uslovlilo da organizacije, posebno finansijske, usmere svoje aktivnosti ka upravljanju i razvoju odnosa sa svojim klijentima, a posebno sa klijentima koji svojom lojalnošću najdirektnije utiču na profitabilnost kompanije. Ali za postizanje uspeha na dinamičnom tržištu finansijskih usluga kompanije moraju isporučivati superiorniju vrednost ciljanim klijentima koji postaju sve zahtevniji, a izboru proizvoda/usluge pristupaju racionalno, analizirajući odnos cene i kvaliteta. Otuda se konkurentnost finansijskih organizacija velikim delom se zasniva na podsticanju lojalnosti klijenata, integrisanju raznih komunikacionih kanala, snižavanju troškova poslovanja i dobrom upravljanju rizikom. Da bi finansijska organizacija identifikovala, anticipirala i profitabilno zadovoljila zahteve svojih klijenata i, na toj osnovi, osigurala kontinuirani rast i razvoj, neophodno je da se čitava organizacija i aktivnost svih njenih zaposlenih, a posebno onih koji su u stalnom dodiru sa klijentima, zasnivaju na savremenim postavkama marketinga finansijskih usluga. Najznačajnije od njih su da: aktiva organizacije/kompanije malo vredi bez klijenata; zadatak upravljanja marketingom finansijske organizacije nije samo da privuče nove već i da zadrži postojeće klijente; novi klijenti se mogu pridobiti samo putem isporučivanja superiorne vrednosti/ponude; samo zadovoljni klijenti mogu biti lojalni datoj organizaciji; uloga marketinga je da kreira superiornu ponudu i ostvari satisfakciju klijenata, ali i da anticipira buduće potrebe svojih klijenata.

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U tom smislu, razvoj i upravljanje odnosima sa (ključnim) klijentima CRM-KAM je koncept čija adekvatna implementacija doprinosi višem nivou zadovoljstva korisnika usluga, što je preduslov lojalnosti i posledično većoj profitabilnosti finansijskim organizacija. Ali efikasan razvoj CRM-KAM koncepta podrazumeva i relativno visok nivo informatičke tehnologije uključujući modele savremene informatičke arhitekture, baze i skladišta podataka, zaštitu podataka, upravljanje podacima, komunikaciju između računara, savremeni statistički softver način i i druge informatičke alate. Jer tehnološki razvoj zasnovan na ovim osnovama doprinosi izuzetno velikom porastu brzine obrade podataka, uvođenju bankomata, funkcionisanju i procesuiranju raznih vrsta kreditnih i platnih kartica i omogućava finansijskim organizacijama da tržištu ponude bogat asortiman kvalitetnih proizvoda i usluga, što ih čini bolje pozicioniranom na visoko konkurentnom tržištu finansijskih usluga.

Primena savremenih tehnologija kao osnova čine tehnološku infrastrukturu CRM-KAM sistema. Ažurne, sveobuhvatne baze podataka o korisnicima osnov su CRM-KAM sistema i postaju nezaobilazni faktor bez koga se ne može zamisliti moderno poslovanje finansijskih organizacija. Baza podataka je centralni element CRM-KAM sistema. Izvori podataka, van kompanije i u kompaniji, obezbeđuju podatke koji opisuju relacije sa korisnicima. Sistem sakupljanja podataka konvertuje dolazeće podatke u elektronski medijum ako već nisu u tom formatu. Skladište podataka priprema podatke za memorisanje, memoriše podatke, opisuje podatke kako bi kasnije mogli biti pronađeni i prikazuje kontrole i upravljačku sekciju funkcija. Sistem prenosa informacija omogućava da opseg skladišta podataka bude dostupan informisanju korisnika u elektronskoj formi.

Tehnologije koje se koriste u CRM-KAM sistemima vezane su za tri stepena - sakupljanje podataka, skladištenje podataka i prenos podataka. Primarni fokus sakupljanja podataka su korisnici kompanije, a primarni korisnici prikupljenih podataka su menadžeri kompanije. Osnovna svrha ovog prikupljanja i skladištenja podataka kao i distribucije informacija je da se omogući menadžerima organizacije da razvijaju marketinške strategije kako bi omogućili kompaniji da bolje anticipira potrebe klijenata i da razvije portfolio finansijskih proizvoda zasnovan na njemu. Lanac povratne sprege je karakterističan za sisteme koji kontrolišu svoje operacije i sačinjen je od tri komponente: podatak, informacija i strategija. CRM-KAM sistem transformiše podatak u informaciju i upravlja transformacijom informacije u strategiju. Na primer, CRM-KAM sakuplja podatke koji ukazuju na korisnike koji su promenili ponašanje pri kupovini. Ove promene su date u obliku izveštaja menadžerima koji formulišu nove marketinške strategije koje su rukovođene korisnicima. Nakon kreiranja tehnološke infrastrukture potrebno je napraviti adekvatan strategijski okvir za implementaciju CRM-KAM koncepta, jer je za organizaciju najvažnije da precizira najbitnije aspekte poslovanja, koje informacije treba servisirati klijentima, kakva je finansijska prošlost klijenata, koji su efekti CRM-KAM segmenata. Pri tom procesu treba biti svestan struktura CRM-KAM sistema koja se sastoji od sledećih segmenata: operativnog, analitičkog i saradničkog CRM-KAM sistema.

Najbolji klijenti zaslužuju i najbolji tretman. Ako se prema najboljim klijentima ponašamo kao prema svima drugima, i oni će se uskoro prema našoj organizaciji ponašati na isti način, što nije dobar način da se vodi posao. Zadatak marketara je da identifikuje svoje najbolje klijente i da sa njima održava neprekidnu i personalizovanu komunikaciju kroz KAM, kojim se ostvaruje, neguje i razvija direktna komunikacija sa najprofitabilnijim klijentima. Da bi se dobili valjani odgovori i merljivi rezultati, marketing menadžeri moraju biti obučeni da kreiraju "inteligenciju kupca" na osnovu više desetina i stotina nepovezanih podataka koje nekoliko sektora sakuplja u toku dana. CRM-KAM rešenja su tako dizajnirana da pružaju znanje koje je neophodno za razvoj i implementaciju "pametnih" strategija u cilju maksimiziranja kupčeve profitabilnosti i ostvarivanja konkurentne prednosti organizacije. Analizom pomoću CRM-KAM tehnologija možemo razumeti kupca i anticipirati njegove potrebe. Na taj način se obezbeđuje proaktivnost koja doprinosi

unapređenju konkurentske pozicije kompanije. Ključni faktor uspeha kompanijskog CRM-KAM koncepta je anticipacija potreba i očekivanja klijenata. Stoga je neophodno izgraditi platformu koja omogućava komunikacije sa klijentima, kao i analitiku relevantnih informacija sakupljenih od njih. U okviru web sajtova specijalizovani statistički softverski paketi omogućavaju nadgledanje i sakupljanje odgovora na razna pitanja, koji se mogu čuvati u odgovarajućoj bazi podataka. Na ovaj način se može voditi evidencija o klijentskim navikama i specijalnim interesovanjima klijenata.

Koncept razvoja dugoročnih odnosa sa klijentima mora voditi računa o lancu vrednosti upravljanja odnosima sa klijentima, odnosno o aktivnostima koje treba preduzeti da bi se razvili profitabilni odnosi. Lanac upravljanja odnosima sa klijentima zasniva se na: definisanju vrednosti ponude; segmentaciji, targetiranju i pozicioniranju; sistemu poslovnih operacija i isporuke; merenju i povratnoj sprezi. Uspesna implementacija CRM-KAM koncepta u finansijskim organizacijama doprinosi: efektivnijoj segmentaciji ciljnih grupa; analitičkom predviđanju tržišnih trendova; bržoj reakciji na tržišne promene; analiza profitabilnosti pojedinačnih kupaca; efektivnijem usmeravanju ponude na visoko profitabilne klijente, unapređenju kvaliteta usluge, većoj lojalnosti klijenata; većoj profitabilnosti procesa prodaje; unapređenju efikasnosti i fleksibilnosti poslovanja; intenzivniji razvoj konkurentske prednosti i reputacije kompanije kao jakog poslovnog partnera; analiza klijenata prema relevantnim karakteristikama, merenje profitabilnosti klijenta, integrisane informacije o klijentu, ušteda u vremenu za razne analize i bolje poznavanje tržišta.

Sektor finansijskih usluga sa svojim globalnim načinom poslovanja i razmišljanja danas u velikoj meri kreira ekonomsku i političku mapu sveta, a tehnološka infrastruktura kompanija uz kvalitetan menadžment postaju sve značajniji faktori uspeha. Otuda je i upravljanje odnosima sa klijentima u sektoru finansijskih usluga postalo neizostavan koncept u procesu modernizacije finansijskih organizacija, kako u svetu tako i u Srbiji. Značajan faktor intenzivne primene novih tehnologija je usmerenost poslovanja finansijskih organizacija na direktnu komunikaciju sa klijentima, o kojima je neophodno imati što više kvalitetnih, relevantnih i ažurnih informacija što je i bitan preduslov profitabilnog zadovoljenja potreba klijenata, a preduslov takvog pristupa je optimalna tehnološka i funkcionalna infrastruktura CRM-KAM koncepta.

Ključne reči: implementacija, primena savremenih tehnologija, odnos, faktori

Summary

Remarkable technological and innovational dynamism in the financial services market causes a constant need to improve business competitiveness and profitability of financial institutions. Hence, the focus of this paper is on technological infrastructure of the CRM-KAM process, or of the process of customer relationship management (CRM - Customer Relationship Management) with the focus on relationship management with key account management in financial organizations (KAM - Key Account Management) and they, with their loyalty caused by the high level of offered services, contribute to increased competitiveness and faster achievement of the objectives of the financial organization.

Effectiveness and efficiency have become an essential criterion of market economy causing that organizations, particularly financial ones, direct their activities towards managing and developing relationships with their customers, especially the customers who, as being loyal, most directly affect the company's profitability. But to succeed in the dynamic market of financial services, companies must deliver superior value to targeted customers who are becoming more demanding, and having rational approach to a choice of product/service, analyzing the relation between price and quality. Therefore, the competitiveness of financial institutions is largely based on fostering customers' loyalty, integrating a variety of communication channels, lowering management costs

and having good risk management. In order to identify, anticipate and profitably meet the demands of its customers and, on that basis, to ensure the continuous growth and development, it is essential that the whole financial organization and activities of all the employees, especially those who are in constant contact with clients, are based on contemporary settings of financial services marketing. The following are the most important: assets of an organization/company is worth little without customers, the task of marketing financial organization management is not only to attract new, but also to retain existing customers; new customers can be gained only by delivering superior value/supply, only satisfied customers can be loyal to the organization, the role of marketing is to create a superior offer and achieve customer satisfaction, but also to anticipate the future needs of its clients.

In this regard, development and relationship management with (key) customers CRM-KAM is a concept whose proper implementation contributes to a higher level satisfaction of the customers satisfaction, which is the precondition of loyalty and consequently greater profitability of financial organizations. But the efficient development of CRM-KAM concept implies a relatively high level of information technology, including models of modern computer architecture, databases, data protection, data management, computers communication, modern statistical software method and other IT tools. Consequently development, based on these grounds, contributes very large increase in the speed of data processing, the introduction of ATMs, operation and processing of various types of credit and debit cards, and enables financial organizations to give to market a wide range of quality products and services, making them better positioned in a highly competitive financial services market.

Application of modern technology, as the basis, constitutes a technological infrastructure of the CRM-KAM system. Updated, comprehensive users database is the basis of the CRM-KAM system and becomes an essential factor, without which you can not imagine modern business of financial organizations. The database is a central element of the CRM-KAM system. Sources of data, outside and inside the company, provide data describing the relationship with customers. Data collection system converts the incoming data in electronic media if they haven't been in that format yet. A data warehouse is preparing data for storage, stores the data, describes how data could later be retrieved and displays control and management sec in electronic form. tion function. The information transmission system enables the scope of the data warehouse available in electronic form for the information user. The technologies used in CRM-KAM systems are related to the three levels - data collection, data storage and data transfer. The primary focus of data collection users are the company users while the primary users of the data collected are the company managers. The primary purpose of the collection and storage of data and distribution of information is to enable the organization managers to develop a marketing strategy and therefore to enable the company to better anticipate customer needs and to develop a portfolio of financial products based on it. Chain feedback is characteristic of systems that control their operation and it is made up of three components: data, information and strategy. The CRM-KAM system transforms data into information and manages the transformation of information into a strategy. For example, the CRM-KAM collects data indicating users who have changed their behaviour in purchasing. These changes are made in the form of reports to managers who formulate new marketing strategies that are guided by the users. After creating the technological infrastructure, it is necessary to make adequate strategic framework for the implementation of the CRM-KAM concept, because the most important fact for the organization is to specify the most significant aspects of the business, what information needs to be serviced to clients, the financial background of clients, the effects of CRM-KAM segments. In this process you should be aware of structures of the CRM-KAM system consisting of the following segments: the operational, analytical and collaborative CRM-KAM system.

The best customers deserve the best treatment. If you treat the best customer like everyone else, soon they will behave to our organization in the same way, which is not a good way to run a business. The task for marketers is to identify their best customers and to keep constant and personalized communication with them through KAM, which provides, fosters and develops direct communication with the most profitable customers. In order to obtain valid responses and measurable results, marketing managers should be trained to create "customer intelligence" based on dozens and hundreds of unrelated data collected in several sectors in the course of a day. The CRM-KAM solutions are designed in order to provide the knowledge necessary for the development and implementation of "smart" strategy in order to maximize the customer's profitability and gain a competitive advantage of the organization. With the analysis using the CRM-KAM technology we can understand the customer and anticipate his needs. In this way it provides a proactive approach that contributes to improving the competitive position of the company. The key factor for the company success concerning the CRM-KAM concept is the anticipation of the customers needs and expectations. Therefore, it is necessary to build a platform for communication with clients, as well as analytics of relevant information collected by them. Within the web sites, specialized statistical software packages enable the monitoring and collection of answers to various questions, which can be stored in the appropriate database. In this way you can keep track of the client's habits and their special interests.

The concept of developing long-term relationships with clients should regard the value chain of customer relationship management, and the activities to be undertaken in order to develop profitable relationships. The chain of customer relationship management is based on: the definition of bid price, segmentation, targeting and positioning; business operation and delivery system, measurement and feedback. The successful implementation of the CRM-KAM concept in financial organizations contributes to the following: more effective segmentation of target groups; analytical prediction of market trends; faster response to market changes, profitability analysis of individual customers, more effective directing of the offer to the highly profitable customers, improve service quality, greater customer loyalty, higher profitability of the sales process, improvement for the management efficiency and flexibility, intensive development of competitive advantage and the company's reputation as a strong business partner; the analysis of customer according to relevant characteristics, measuring customer profitability, integrated client information, time savings for various analysis and better understanding of the market.

The financial services sector with its global business and the way of thinking today creates largely the economic and political map of the world, and company technology infrastructure with quality management is increasingly becoming important success factors. Therefore the customer relationship management in financial services sector has become an essential concept in the process of modernization of financial organizations, both in the world and in Serbia. An important factor of intensive use of new technology is focus of financial organizations management to communicate directly with customers, of whom it is necessary to have as many quality, relevant and current information, which is an essential prerequisite for profitable meet to the customers' needs, and the prerequisite of this approach is the optimal technological and operational infrastructure of the CRM-KAM concept.

Keywords: implementation, the application of modern technology, relationship, factors

EKONOMSKA PRIRODA NOVČANIH TOKOVA I NJIHOVO MESTO U KORPORATIVNOM UPRAVLJANJU FINANSIJAMA

ECONOMIC NATURE OF CASH FLOWS AND THEIR PLACE IN CORPORATE FINANCE MANAGEMENT

Galyna Drebit¹

Summary

Constant movement and circulation of money both within individual companies and at the level of the state's economy is conditioned by the cyclical nature of the economy. This is because the circulation of money actually reflects the relationship between different forms of business entities in the economy through monetary expenditures and revenues. Cash flow acts as a basis for such interaction. Skillful management of cash flows at the macro and micro levels can "heal" the economy and, ultimately, bring it to a new level. And above all, for the appropriate management of cash flow it's necessary to determine the economic nature and essence of this concept. The term "cash flow" - appeared in the foreign literature on financial analysis and financial management in the late 50s of the last century.

In the scientific and practical literature on economic analysis, a lot of attention has been paid recently to financial management and control issue defining the essence of cash flow. Despite the fact that the term "cash flow" is widely used in the theory and practice of economics, a single common definition of the concept does not exist. A well-known expert in the field of financial management E.F. Brigham clearly interprets the concept of cash flow as actually net cash, coming to the firm (or being spent by it) within a certain period .

Zvi Bodi and Robert Merton mention that cash flow expresses the interaction between the participants of the financial system, which includes markets, brokers, companies with financial service providers, and other institutions that allow households and government organizations implement their decisions

J.K. Van Horne points out that the concept of cash and cash flows can be interpreted differently depending on the task analysis. Cash and cash flows are considered as operating cash or working capital, i.e. in a narrow or broad interpretation of the term.

Poddierohin A.M. defines cash flow as a set of consistently distributed time events that are related to a separate and logically completed fact of a change of financial resources ownership through the implementation of obligations between economic agents (entities, state, households and international organizations). Cash flows are directly related to the movement of funds in the company, which reflects the revenue of financial resources and their use, available to the entity.

L.O. Kovalenko and L.M. Remniova explain "cash flows" as inflows and outflows of cash and cash equivalents as a result of industrial and economic activity of the enterprises. In such a way funds

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are used to finance current operations and include cash on hand and money in bank accounts of enterprises. To cash equivalent, they include short-term investments that can be converted into cash and have an insignificant risk of changes in value.

Tereshchenko O.O. focuses on the operating Cash-flow, which he considers as a criterion for assessing the financing company internal potential. The scientist believes that the availability of sufficient size of the operating Cash-flow allows the company to finance the investment through its internal financial resources, to repay financial debt and pay dividends.

I.A. Blank defines cash flow as the "main index characterizing the effect of investments in the form of the cash returned to the investor. The basis of cash flow for investment is net income and amortization of tangible and intangible assets". He also notes that "the cash flow of the enterprise is a set of distributed in time inflows and outflows of cash, which are generated in the course of its activity".

Within the economic nature cash flow is the institutional form of cash and, therefore, describes the activities of the company from the position of change of its existing and newly created cash reserves. The economic nature of the cash flow is expressed in its essential characteristics - guises in which it appears in the running of the company. Finance of corporations is directly related to the movement of funds. So, cash flow management is a system of principles and methods for the development and implementation of management decisions related to the creation, distribution and use of funds of the corporation. To ensure effective cash flow management corporations must follow certain principles that will optimize cash flow, adapt them to the current requirements of financial support managerial decisions, link with general corporate purposes, and minimize risks and more. Cash flow management can be considered as a multilevel multifunctional control system.

From this perspective, cash flow management in investing, operating and financing activities is considered. Thus, cash flow management in the process of operating activities can be described through components: cash flow management in the process of production and sales, and cash flow management through the implementation of other types of operations. Cash flow management in the process of investing activities can be considered as cash flow management in the process of real investment and cash flow management during the financial investment.

Cash flow management in the process of financing activities can be summarized as: management of the cost of money capital that is involved; the management of the structure of money capital that is involved; service management and debt recovery. Both external and internal factors influence the formation of the cash flows.

The external factors influencing the cash flows are: situation on the commodity market, the situation of the stock market, corporate tax system, the current practices of lending of suppliers and customers, system of cash transactions of business entities, access to financial credit, opportunity to raise free funds earmarked funding, the degree of competition in the market of the resources required to support the activities of the corporation.

The internal factors include: the life cycle of the company, the length of the operating cycle, seasonality of production and consumption of goods, urgency of investment programs, depreciation policy of the company, mentality of owners and managers of the company.

Keywords: circulation of money, cash flows, competition, managers

ZAŠTO BI RIGIDNI IZVRŠIOCI TREBALO DA OBRATE PAŽNJU NA MENADŽMENT TEORIJU

WHY WOULD RIGID EXECUTORS LOOK ON THE MANAGEMENT THEORY

Branislav Djordjević¹

Rezime

Reč "teorija" direktorima često zvuči beskorisno, jer je povezana sa rečju "teorijski", što znači "nepraktičan". Ali ne bi trebalo da je tako. Teorija je iskaz koji predviđa koji postupci će voditi do kakvih rezultata i zašto. Svaki postupak koji direktori preuzmu i svaki plan koji formulišu je baziran na nekoj teoriji na osnovu koje očekuju da nameravani postupci vode do predviđenih rezultata. Slično Gospodinu Jourdainu u Molierovom LeBourgeois Gentilhomme, koji nije uočio da je govorio prozu celog svog života, najveći broj direktora ne uočava da lakomom koristi teorije.

Dobre teorije su dragocene iz barem dva razloga. Prvo, one nam pomažu da predviđamo. Gravitacija je, na primer, teorija. Kao iskaz uzroka i posledice, ona nam daje mogućnost da predvidimo da ćemo ako kročimo sa stene pasti, a da nam pri tom nije potrebno da stvarno probamo isto, da bismo se uverili u istinitost njegovog dešavanja.

Pošto su pouzdani podaci raspoloživi jedino u vezi sa prošlošću, upotreba čvrste teorije o uzročnosti je samo jedan način na koji direktori mogu gledati u budućnost sa bilo kojim stepenom poverenja. Drugo, valjane teorije pomažu nam da tumačimo sadašnjost, da razumemo šta se događa i zašto. Teorije nam pomažu da sortiramo signale koji nagovestavaju važne promene u budućnosti počev od glasnina koje nemaju stratesko značenje.

Konstrukcija ubedljive teorije odvija se u tri etape. Ona počinje opisom nekog fenomena koji želimo razumeti. U fizici, fenomen bi mogao biti ponašanje visokoenergetskih čestica; u poslovanju, to mogu biti inovacije koje uspeavaju ili ne uspeavaju na tržištu. Ova faza smatra se osnovnom, jer ako fenomen nije pažljivo posmatran ili opisan u svojoj širini i složenosti, ne može se razviti dobra teorija. Naučni radnici sigurno krče put za lošu teoriju kada nestrpljivo posmatraju nekoliko uspešnih kompanija, identifikuju neka pravila ili karakteristike koje izgledaju zajedničke ovim kompanijama, a onda zaključuju da su dovoljno videli da bi napisali članak ili knjigu o tome kako jedna kompanija može uspeti.

Kako naučni radnici poboljšavaju ovu preliminarnu teoriju ili hipotezu? Kako petlja u dijagramu ispod pokazuje, proces je iterativan. Naučni radnici koriste svoju teoriju da predskažu šta će videti kada posmatraju dalje primere fenomena u različitim kategorijama koje su definisali u drugom

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koraku. Ako teorija ispravno predviđa ono što oni posmatraju, oni će je moći pouzdanije koristiti da bi pravili predviđanja u sličnim situacijama.

U njihovim daljim posmatranjima, međutim, naučni radnici često vide nešto što teorija ne može objasniti ili predvideti, anomaliju koja sugerise da se nešto drugo dešava. Oni se tada moraju vratiti na fazu kategorizacije i dodati ili ukloniti kategorije - ili, ponekad, o njima ponovo promisliti. Naučni radnici onda grade poboljšanu teoriju na osnovu novog plana kategorizacije. Ova nova teorija i dalje objašnjava prethodna posmatranja, ali ona objašnjava i ona koja izgledaju nepravilna. Drugim rečima, teorija sada može tačnije predviđati kako će se fenomen ponašati u širem rasponu situacija.

Prodori koji vode od kategorizacije do razumevanja osnovne uzročnosti, uopšteno govoreći, ne proističu od analiziranja sve većeg broja podataka, već od jako detaljnog istraživanja praktičnog rada, za koji je neophodno da istraživači izvesno vreme provedu u kompanijama pažljivo posmatrajući kako procesi funkcionišu. Porazmislite o našem shvatanju proizvodnih metoda Tojote. Na početku, posmatrači su zapazili da su napori koje je japanska kompanija ulagala u proizvodnju prevazilazili one koje su činile slične firme u SAD. Prvi napori kategorizacije bili su neodređeno upućeni na najočigledniji atribut - da je možda postojalo nešto u japanskoj kulturi što je uslovljavalo tu razliku.

U menadžment istraživanju, slični prodori u predvidljivost se javljaju kada istraživači ne samo identifikuju kauzalni mehanizam koji povezuje rad sa rezultatima, već nastoje da opišu okolnosti u kojima taj mehanizam rezultira ili ne rezultira uspehom. Ovo im omogućava da otkriju da li i na koji način menadžeri treba da podese način na koji upravljaju svojim organizacijama u ovim različitim okolnostima. Dobre teorije, drugim rečima, su uslovljene okolnostima: One ne određuju samo šta uzrokuje nešto i zašto, već i kako će uzročni mehanizam proizvesti različite rezultate u različitim situacijama.

U našim studijama, mi smo posmatrali kategorizacijsku shemu baziranu na industriji ili na odnosu proizvod-nasuprot-usluge, koja skoro nikada ne predstavlja korisnu osnovu za pouzdanu teoriju, jer se okolnosti zbog kojih teorija ne uspeva ili uspeva retko poklapaju sa industrijskim granicama. The Innovator's Dilemma, na primer, opisuje kako je potpuno isti mehanizam koji omogućuje novim kompanijama da postanu vodeće, afirmisane firme u proizvodnji diskovnih računara, takođe prouzrokuje pad glavnih kompanija u proizvodnji automatskih kopača, čelika, maloprodaje, motocikla i računarskih softvera. Okolnosti od značaja za ovu teoriju nemaju ništa sa tim u kojoj se industrijskoj grani data kompanija nalazi. Njih interesuje da li je jedna inovacija materijalno privlačna za poslovni model kompanije ili to nije. Mehanizam – proces alokacije resursa omogućava afirmisanim liderima da pobede konkurenciju kada je jedna inovacija materijalno privlačna za njihov poslovni model. Isti mehanizam ih i onesposobljava kada ih napađaju inovatori čiji proizvodi, modeli dobitka i mušterije nisu privlačni za njihov model.

Mi možemo verovati teoriji samo kada, kao u ovom primeru, njen iskaz koji opisuje mere koje moraju voditi do uspeha objašnjava kako će se i ona menjati u skladu sa promenom okolnosti. Ovo je glavni razlog zašto svet inovativnih direktora izgleda sasvim slučajno - jer je veštačka kategorizacija istraživača dovela do univerzalne teorije koja odgovara svima, čiji su rezultati bezvredni u mnogim okolnostima. Sve dok ne počnemo da razvijamo teorije koje direktori mogu koristiti na okolnostima uslovljenim načinom, ne možemo ni doneti predvidiv uspeh za svet menadžmenta.

Direktori sa problemom koji traži rešenje žele da ostanu u trci: Koja teorija će im pomoći? Kako mogu razlikovati dobru teoriju od loše? To jest, kada je teorija dovoljno dobro razvijena da njen plan kategorizacije nije baziran na slučajnostima, već na uzročnoj vezi između položaja, postupaka i rezultata? Evo nekoliko ideja koje mogu pomoći da prosudite koliko odgovarajuća će biti neka teorija.

- Kada istraživači tek počinju da ispituju problem ili poslovno pitanje, članci koji samo opisuju fenomen mogu postati jedan vanredno dragocen temelj za sledeće pokušaje istraživača da definišu kategorije i da onda objasne šta uzrokuje pojavu fenomena.

- Čuvajte se rada koji nameće stav da je potrebna Revolucionarna promena svega. Ovo je zabluda koja vodi udaljavanju od opisa teorije. Ako autori naglašavaju da se njihovo otkriće da primeniti na sve kompanije u svim situacijama, nemojte im verovati. Obično postoji opravdanje za to što su stvari takve kakve su. Mi treba da znamo ne samo gde, kada i zašto se stvari moraju promeniti, već i šta treba da ostane isto.

- Ako autori klasifikuju fenomen koji opisuju u kategorije na osnovu njegovih svojstava, prosto prihvatite da proučavanje predstavlja samo prvi korak prema građenju pouzdane teorije. Najviše što u ovoj fazi možete znati je da postoji ne-ka veza između karakteristika kompanija koje se proučavaju i posledica koje one trpe.

- Korelacije koje nose masku prouzrokovanja, često imaju oblik prideva - ponizni izvršni direktori stvaraju akcionarsku dobit, na primer, ili udružena sredstava pomažu uspeh novih kompanija. Ali, prava teorija treba da obuhvati mehanizam - opis kako nešto radi. Na taj način, teorija o tome kako finansiranje pomaže uspeh novih firmi mogla bi predložiti da to što združeni kapitalisti rade, a po čemu se razlikuju, jeste da izdvajaju male iznose novčanih sredstva kao pomoć kompanijama da pronađu svoj put, korak po korak, prema održivoj strategiji.

- Zapamtite da se otkriće istraživača skoro nikada ne može smatrati poslednjom reči. Otkriće stanja u kome teorija nije tačno predvidela ishod je pobeda, a ne neuspeh. Uspeh dolazi preradom teorija, tako da objašnjavaju situacije koje ranije nisu mogle da opišu. To znači da bez stalnog ispitivanja neuspeha, menadžment teorija ne može napredovati.

Nadamo se da će potpunije razumevanje onoga što čini teoriju korisnom omogućiti urednicima da izaberu koja istraživanja će štampati - a direktorima, koje članke žele čitati i verovati im - na osnovu nečeg drugog mimo autorovih uverenja ili prethodnog uspeha. Nadamo se da će direktori iskoristiti činjenicu da se o dobroj teoriji može suditi na objektivnijoj osnovi, kako bi obavljali svoju kupovinu sa mnogo više poverenja.

Ključne reči: Teorija, Porterova teorija, menadžment istraživanje, alokacija resursa

Z- SKOR KAO POKAZATELJ USPEŠNOSTI I STABILNOSTI POSLOVANJA PREDUZEĆA

Z-SCORE AS AN INDICATOR OF SUCCESS AND STABILITY OF COMPANY OPERATIONS

Milan Đuričić¹, Goran Babić²

Rezime

Tema je od izuzetnog značaja za poslovanje kako malih, srednjih i velikih preduzeća, tako i multinacionalnih korporacija. Svako preduzeće praktično svakodnevno vrši finansijsku analizu sa ciljem da utvrdi finansijske rezultate, proverí ispravnost poslovanja i odredi eventualne korektivne mere ukoliko je to potrebno. Analiza finansijskih odnosa koristi se i za projektovanje i planiranje daljih aktivnosti. Sa pojavom i razvojem informaciono-komunikacionih tehnologija tržište postaje sve veće i turbulentnije. To je naravno zahtevalo i pojavu instrumenata za brzu i efikasno ocenu uspešnosti poslovanja preduzeća kako bi se na vreme donosile odluke i postavljali dalji ciljevi. Zadatak svakog menadžera je da u svakom trenutku zna finasijsku situaciju svog preduzeća i da proceni mogućnosti daljeg razvoja. Upravo iz tih razloga, profesor Edvard Altman, na bazi svog istraživanja, razvio je jedan alat, čijom primenom se vrlo brzo, ali što je još bitnije pouzdano, dolazi do informacija o finansijskoj situaciji preduzeća. Z-test omogućava i procenu i mogućnost da preduzeće bankrotira, ode pod stečaj ili verovatnoću da preduzeće bude likvidirano. Likvidacija preduzeća javlja se kao posledica neuspešnog menadžmenta, odnosno lošeg upravljanja finansijskim resursima. Baš zbog toga, neophodno je da svaki menadžer poznaje jedan ovakav metod ocene finansijske situacije preduzeća, kako bi menadžer bio uspešan, a preduzeće generisalo profit i zauzimalo sve veće tržišno učešće.

Obradi ove teme, pristupilo se na sledeći način. Pre svega, osvrt je dat na nastanak samog instrumenta Z-testa, zahvaljujući čuvenom profesoru Edvardu Altmanu i istraživanju koje je on obavio. Nakon toga, prikazana su 4 koraka za izračunavanje Z-skora i svakom od koraka posvećena je posebna pažnja. Ono što je bitno, izračunavanje Z-testa zasnovano je na utvrđenim multiplikatorima i izračunavanju određenih finansijskih odnosa (racio analiza), pa je i opravdano što je značajan deo ovog rada posvećen upravo tome. Na kraju, kroz primer 2 preduzeća (jednog uspešnog i jednog manje uspešnog) prikazana je metodologija i postupak izračunavanja Z-skora, kao i analiza dobijenih rezultata.

Ključne reči: stabilnost, kreditni bonitet, mogućnost bankrotstva, mogućnost likvidacije

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Summary

The topic is of great importance for business to small, medium and large enterprises and multinational corporations. Each company practically daily basis financial analysis in order to determine the financial results, verify the correctness of the business and determine any corrective action if necessary. Analysis of financial ratio used for the design and planning of future activities. With the advent and development of the ICT market is growing and turbulent. It is of course required and the emergence of tools for fast and efficient evaluation of business performance in order to timely decisions and ask further goals. The task of any manager is to know at any time the financial situation of your company and to assess the possibilities of further development. For these reasons, Professor Edward Altman, based on his research, he developed a tool, whose application is very fast, but what is more reliable, comes to information about the financial situation of the company. Z - test allows the assessment of the possibility that a company goes bankrupt, goes into liquidation, or the likelihood that the company be liquidated. Liquidation of the company occurs as a result of failure management, and poor management of financial resources. Just because of this, it is essential that every manager knows such a method of assessing the financial situation of the company, in order to be a successful manager, and the company generated profit and occupied an increasing market share.

Edit this subject, they are now as follows. First of all, attention was given to the formation of the Z -test instrument, thanks to the famous Professor Edward Altman and research carried out by him. Thereafter, shown in four steps to calculate the Z - score and each step is devoted to the particular attention. What is important, the calculation of Z -test based on established multipliers and calculating certain financial ratio (ratio analysis), and is justified by a significant part of the paper is devoted to it. Finally , the example of two companies (one successful and one less successful) the methodology and procedure for calculating the Z -score, as well as analysis of the obtained results.

Keywords: financial stability, credit worthiness, the possibility of bankruptcy, the possibility of liquidation

TESTIRANJE STRESA KAO KLJUČNI INSTRUMENT U MENADŽMENTU RIZIKA

STRESS TESTING AS A KEY TOOL IN RISK MANAGEMENT

Svetlana Eshugova ¹

Summary

Stress testing is more and more widely used to assess the stability of financial institutions at both the individual and systemic levels. It allows to estimate potential losses that financial institutions may suffer due to various kinds of stressful events.

Stress testing is carried out in most of the banks mainly as an isolated risk management function, which has little to do with the rest of activities. For example, major decisions in regard to costs, risks, and the scale of additional capital build-up were taken in difficult times without regard to the results of the stress tests, which led to significant uncovered losses. The banks where management board paid due attention to the practices of stress testing and the use of the results of stress tests in the development of strategic decisions overcame the crisis more successfully. / 4, p.15- 16/

For Russian banks stress testing is a regulation of The Bank of Russia and is mandatory under the Capital Adequacy Directive (CAD II), based on the recommendations of the Basel Committee, using internal models to determine the amount of risk capital reserved against market risks (an internal model-based approach). / 6/

Turning to the value of stress testing in the banking practice, S. Solov'ev believes that stress testing is the evaluation of the potential effects on a credit institution's financial condition, of a set of specified number of risk factors, corresponding to exceptional but plausible events. / 1, p.4 /

Economist A. Vinogradov and his co-authors note that the stress testing is a complex process that must take into account many factors. Despite the use of a number of universal approaches, as a rule, the process is individual, depending on the historical, political and economic backgrounds.

The Bank of Russia in its letter dated 20.06.2011 № 96 T "Regarding guidelines on the organization of internal capital adequacy assessment procedures by credit institutions" recommends the use of stress testing (including scenario analysis and sensitivity analysis) within internal procedures of the evaluation of capital adequacy. It is necessary for both evaluating the size of each risk type significant to a credit institution, and determining the credit institution's total demand for capital. It is also a part of the set of procedures for determining the correctness (accuracy) of the results of risk assessment, obtained with the help of internal models used by the credit institution. / 2/

As previously noted banks can develop their own scenarios of stress testing or use the ones proposed by IMF or the Basel Committee on Banking Supervision. The latter published general requirements for stress-testing procedures for the banks in "G20" countries. /5/

The Bank of Russia recommends that credit institutions should develop hypothetical scenarios, along with historical ones, the first of the above two characterized by the highest possible risk and

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potential losses for the credit institution. It is recommended that banks carry out stress testing quarterly. / 3 /

Management board of a credit institution must pay continuous attention to the relevance of stress testing and control the process of its ongoing refinement and modifications to better reflect the current state and development prospects of a credit institution. Particular attention should be paid to measures aimed at protecting the interests of a bank in the event of occurrence of one of the factors referred to as a deviation from the normal situation. / 4, p.21/

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Keywords: stress, risk management, testing, financial institutions

SARADNJA INSTITUCIJA NA MIGRACIJE I AZIL U EU I U SR U VEZI NJENOG PRISTUPANJA EU

INSTITUTIONAL COOPERATION IN MIGRATION AND ASYLUM IN EU AND IN SLOVAK REPUBLIC IN CONNECTION WITH ITS ACCESSION TO EU

Stanislav Filip ¹, Peter Machovič ², Vojtech Kollár ³

Summary

The paper deals with current issues related to migration and integration of foreigners in the changes of globalization. It presents approaches to migration and asylum within the international community and European integration, and the resulting consequences for the Slovak Republic. The first part of the paper deals with basic requirements that foreigners should meet when entering the Schengen area, adopted legislation which covers their stay permit and overview of lodged requests for international protection in Slovak Republic. The second part shows the evolution of the right to asylum from historical concept to the modern way of protection in international law on basis of international conventions within the United Nations and regional development in the European Union. The third part shows the evolution of asylum policy within European Union, its institutional background and introduces the Common European Asylum System. The purpose of the paper is to explore major legal standards of European Union law that regulate the residence of aliens and asylum issues.

Keywords: migration, asylum, integration, residence of aliens, EU law

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OBRAZOVANJE MENADŽERA UZ POMOĆ INFORMACIONO-KOMUNIKACIONIH TEHNOLOGIJA

EDUCATION OF MANAGERS USING INFORMATION AND COMMUNICATION TECHNOLOGIES

Goran Funda ¹, Barbara Franić ², Valerija Večei-Funda ³

Rezime

Sve više visokoobrazovnih institucija u svijetu odlučuju ponuditi neki oblik e-učenja. Bio to jedan tečaj ili stručni, odnosno specijalistički studij, danas je moguće pohađati mnogobrojne sveučilišne studije bez ikakve potrebe napuštanja udobnosti vlastitog doma. E-učenje može se odvijati 24 sata dnevno, korisnici mogu lako prilagoditi svoje obveze i kvalitetno sudjelovati u nastavi.

Obrazovanjem uz pomoć interneta možemo smatrati svaki nastavni proces potpomognut informacijsko-komunikacijskom tehnologijom (dalje IKT), odnosno učenje koje se odvija putem interneta. Današnje nastavne procese možemo podijeliti u dvije kategorije: klasična nastava u učionici i nastava uz pomoć IKT-a.

Iako obrazovanje uz pomoć interneta ima svoje prednosti, još uvijek ne može zamijeniti tradicionalne oblike učenja. Možda problem leži u nedovoljno razvijenoj svijesti i pristupu e-učenju. Kako e-učenje pruža nesagledivo veće mogućnosti od tradicionalnog učenja, sve je na pojedincu i želji za osobnim usavršavanjem i napretkom jer ne postoji mogućnost kontroliranja na način kakav je kod tradicionalne nastave.

Korištenjem alata za obrazovanje putem interneta javlja se i prijetnja stvaranja drugorazrednog stanovništva. Onih koji ne znaju, nemaju mogućnosti ili ne žele naučiti koristiti određene alate i tehnologije. Oni sada možda još nisu, ali u budućnosti će svakako biti u podređenom položaju u odnosu na one koji su otvorenog uma prema novim oblicima usavršavanja. Taj problem će svakako trebati riješiti tako da svi, prije ili kasnije, dobe jednaku priliku.

Ključne reči: e-učenje, obrazovanje, informacijsko-komunikacijske tehnologije, menadžer

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Summary

More and more higher education institutions in the world decide to offer some form of e-learning. Only one course or a professional or specialist study, it is possible to attend a number of university studies without having to leave the comfort of your own home. E-learning can take place 24 hours a day and users can easily customize their obligations and participate in learning with certain quality.

Education using the Internet can be considered every educational process supported by information and communication technology (further ICT), or learning that takes place over the Internet. Today's educational processes can be divided into two categories: traditional education in the classroom and education with the help of ICT.

Although education using the Internet has its advantages, it still cannot replace traditional forms of learning. Perhaps the problem lies in the underdeveloped awareness and access to e-learning. E-learning provides opportunities more immense than traditional learning so everything is on the individual and the desire for personal advancement and progress, because there is no possibility of control in a way that is in traditional teaching.

Using the education tools over the Internet, there is a threat of creating a second-class population. Those who do not know, are unable or unwilling to learn how to use certain tools and technologies. They now may not be, but in the future will certainly be in an inferior position in relation to those who are open-minded towards new forms of education. This problem will certainly need to be addressed so that everyone, sooner or later, get equal opportunity.

Keywords: e-learning, education, information and communication technologies, manager

USKLAĐIVANJE ORGANIZACIONE POSLOVNE STRATEGIJE I PROJEKAT METODA UPRAVLJANJA

THE ALIGNMENT OF THE ORGANIZATIONAL BUSINESS STRATEGY AND PROJECT MANAGEMENT METHODS

Gegovska-Zajkova Sonja¹, Kiteva Rogleva Nevenka², Fustiќ Vangel³

Summary

The most important tasks in every company are business development along with having a proper organizational strategy. It is necessary to take the lead in realizing that strategy vision, which means that it has to be implemented and tested to prove that it leads the company to success. This requires innovation, constantly following new trends and technologies and application of methods and tools of the project management. For better business strategy fulfillment, some organizations decided to implement Information and Communication Technologies (ICT) systems. The use of ICT systems requires a good perception of the business environment, as well as the market opportunities. Good analysis is essential to find the best and most appropriate solution among all offered in the market. Success could be achieved through development activities, starting with a good analysis, development and finally implementation and evaluation of the solution. It is therefore necessary to apply project management and its methods and techniques. Project management, as a part of the successful implementation of the project, includes detailed planning activities that create the conditions for success and strategy implementation, leadership, business processes and goals, skills, systems, risks. Thus, it organizes the system's work in the project.

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This paper summarizes the results of a survey concerning the implementation of project management methods, tools and techniques conducted on different companies in the Republic of Macedonia. Data sets for statistical analysis were collected using originally created questionnaire. One of the critical criteria analysed by the client questionnaire was user satisfaction.

According to the survey results, most of the organizations are aware of the benefits of ICT in the implementation of business strategy and they apply them to facilitate the business processes in the organization. But many projects, even in the more developed countries in the European Union (McManus and Wood-Harper, 2008), failed and did not achieve the desired goals. The main reasons for the failure of the projects are: unexpected new demands from clients, poor communication between team members (working on the project) end users and key stakeholders. Furthermore, the following issues could be added: not clearly defined requirements, or the alignment of business processes and management's strategy requirements and excessive costs of scope of works. In the beginning, one of the important problems is the lack of in-depth analysis of requirements, design, as well as a selection and hiring the best *employees* that have appropriate skills for project implementation. Since there is no proper analysis in advance by end users, very often there is a problem in the selection of tools and methods that correspond with their real business processes. The analysis of the questionnaire answers shows that only half of the organizations in the Republic of Macedonia applied project management. The other half are not familiar with the methods and techniques and their application. In the companies that apply project management, the most popular are agile methodologies. According to the answers, the companies believe that it is the best methodology to be used, but the implementation depends on the type of project and its complexity. The use of project management software is very important in the application of project management portfolio, since it significantly facilitates the successful work of project managers.

In the figure, some of the results of the questionary considering application of software tools in the companies are presented. Based on the analysis, it can be concluded that there is room for improvement regarding software project management in the companies in Republic of Macedonia. Probably this will also be the case in other regional developing countries. The results of the study may help companies for appropriate business strategy development in the new business and market environment.

Keywords: tasks, figure, implementation, companies, systems

REDEFINISANJE SISTEMA ZA UPRAVLJANJE KRIZAMA U MAKEDONIJI

REDEFINING SYSTEM FOR CRISIS MANAGEMENT IN REPUBLIC OF MACEDONIA

Aleksandar Glavinov ¹, Atanas Kozarev ², Nenad Taneski ³

Rezime

Krizni menadžment je bezbednosni koncept sa jasno definisanom ulogom u suprotstavljanju na osnovne bezbednosne izazove i pretnje. Iz tih razloga, a posebno zbog složene globalne situacije, krizni menadžment se nalazi u veoma visokim bezbednosnim agendama UN, EU i NATO-a. Imajući u vidu različito poreklo rizika sa kojima se suočavamo, danas je opravdan pristup u koji se krizni menadžment zasniva na principima koje su usvojili kolektivni bezbednosni sistemi. Republika Makedonija je deo globalnih bezbednosnih koncepata i u tom pravcu se zalaže za primenu modela kriznog menadžmenta koji će biti kompatibilan sa evropskim standardima u ovoj oblasti. Ključni ciljevi usmereni su na politiku za sprečavanje i smanjivanje rizika i obezbeđivanje uslova za miran i siguran prosperitet njenih građana. U kontinuitetu preduzimaju se normativne, organizacione i institucionalne mere i radnje u cilju izgradnje modernog i odgovarajućeg sistema koji će obezbediti visok nivo sigurnosti za svoje građane i zastitu preostalih materijalnih i drugih vrednosti u zemlji. Temeljni dokument koji je osnova za efikasnu prevenciju i upravljanje krizama u zemlji je Nacionalna platforma za smanjenje rizika. Međutim, u prošlom periodu pojavili su se pokazatelji koji su jasno ostlikali efikasnost i nedostatke u kriznom menadžmentu. To jasno ukazuje na potrebu sagledavanja mogućnosti za redefinisavanje sistema upravljanja krizom u zemlji i da se predlože rešenja za prevazilaženja slabosti baziranom na naučno - teorijskom nivou.

Ključne reči: krizni menadžment, prevencija, rano upozoravanje, rizici i opasnosti

Summary

Crisis management is a security concept with clearly defined role in opposing basic security challenges and threats. For these reasons, and especially for the complex global situation, crisis management is found in very high security agendas of the UN, EU and NATO. Considering the diverse backgrounds of the risks we are facing today, it is justified approach in which crisis management is based on principles that have adopted by collective security systems. Republic of

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Macedonia is a part of the global security concepts and in that direction advocates the implementation of a model of crisis management that will be compatible with European standards in this area. The key objectives are aimed at prevention policies and reduction of risks and ensuring conditions for a peaceful and secure prosperity of its citizens. Continuously normative, organizational and institutional measures and actions are taken in order to build a modern and responsive system that will provide a high level of security for its citizens and protect the remaining material and other values in the country. The basic document as the basis for effective prevention and crisis management in the country is the National Platform for Risk Reduction. However, in the past, there were indications that realistically reflected efficiency, and deficiencies in crisis management. This implies the need of scientific - theoretical level to identify opportunities to redefine the system of crisis management in the country and propose solutions to overcome weaknesses.

Keywords: crisis management, prevention, early warning, risks and hazards

BUDUĆNOST I ZNAČAJ ALTERNATIVNIH GORIVA

FUTURE AND THE IMPORTANCE OF ALTERNATIVE FUELS

Stanislav Glumac ¹

Rezime

Temperatura na Zemlji do 2100. godine porašće od 0,3 do 4,8 stepeni Celzijusovih u zavisnosti od toga kako će se čovek ophoditi na energetsom, klimatskom i demografskom planu.

Kako objašnjavaju stručnjaci za klimatske promene nevladine organizacije „Gijec“, za koliko stepeni će se temperatura na Zemlji povećati do kraja veka zavisice od toga koji će se energetske izvori koristiti, od broja svetske populacije, od tipa stambenog prostora u kojem će se živeti i vrsta automobila koji će se voziti. Danas na planeti živi 7,1 milijardi ljudi. U jutru 9. maja naučnici u opservatoriji Mauna Loa na Havajima objavili su dramatičan podatak koji je označio početak borbe za opstanak živog sveta na Zemlji. Tog dana, prvi put u istoriji, koncentracija ugljen-dioksida u vazduhu dostigla je 400 na milion čestica, što je najviše otkad je počelo merenje, 1958. Postoje četiri scenarija kako će izgledati svet 2100, objavljuju eksperti ove organizacije

Prvi i najoptimističniji scenario jeste da čovečanstvo počne radikalno da investira u nove vidove energije i geoinženjering. U tom slučaju broj svetske populacije do kraja stoleća popeo bi se na devet milijardi ljudi, a koncentracija ugljen-dioksida ostala bi na 400 čestica na milion sa tendencijom pada. Temperatura bi se stabilizovala do 2050, tako da bi glečeri prestali da se tope, acidifikacija okeana bi se zaustavila, ali bi nivo mora i dalje rastao zbog nagomilane toplote morskog sistema tokom predhodnog niza godina. Tako nešto neće biti lako sprovesti, ali zahvaljujući zajedničkim naporima naša planeta bi bila spasena, smatraju stručnjaci. Ali, dodaju oni, u tom slučaju bi u potpunosti trebalo da se prestane s korišćenjem saudijske nafte kao i s eksploatacijom američkog gasa iz škrljaca, što ne bi bilo nimalo poželjno na ekonomskom planu.

Prema drugom mogućem scenariju, koji je prema mišljenju stručnjaka i najrealnije, ako se klimatske promene uzmu kao ozbiljan problem a čovečanstvo krene putem ubranog tehnološkog progresa, koji omogućava veću proizvodnju uz manju energetske potrošnje i obnovljivi vidovi energije i nuklearna energija budu dominantni, broj svetske populacije će porasti na 8,5 milijardi, a koncentracija ugljen dioksida na 550 čestica na milion. Ljudi će jesti manje mesa i na taj način će se smanjiti emisija ugljen-dioksida koja se troši za uzgoj domaćih životinja, a opasnosti od ekstremnih posledica klimatskih promena bi ostale iza nas.

Postoji i treća mogućnost, da čovečanstvo smanji emisiju gasa sa efektom staklene bašte, ali tek krajem stoleća. U tom slučaju broj stanovnika bi se povećao na 9,5 milijardi, a koncentracija ugljen-dioksida na 650 čestica na milion sa tendencijom rasta. Ukoliko čovečanstvo nastavi s upotrebom fosilnih goriva dosadašnjim tempom i ekonomiju stavi u prvi plan na štetu sudbine planete, a ne promeni sadašnje navike, kako u pogledu planiranja porodice tako i potrošnje, posledice klimatskih promena će biti očigledne, upozoravaju stručnjaci-

¹ A.D. IKARBUS u restrukturiranju

Postoji i četvrti, najgori, scenario prema kojem bi broj stanovnika i emisija gasa nastavili da rastu do kraja stoleća. Broj stanovnika na Zemlji bi se povećao na 12,5 milijardi, a koncentracija ugljen-dioksida na 950 čestica na milion, sa tendencijom rasta. U tom slučaju bi se meso jelo više nego danas, kako bi se prehranilo stanovništvo, koncentracija ugljen dioksida bi se više nego udvostručila, a vazduh bi bio opasan po zdravlje u mnogim delovima planete.

Iz Worldvoch instituta iz Vašingtona procenjuju da je prošle godine proizvedeno više od 80 miliona automobila i lakih kamioneta u svetu, čime se njihov ukupan broj približio milijardi. To je vrlo zabrinjavajući podatak, jer su vozila na fosilna goriva glavni uzrok zagađivanja vazduha i snažno doprinose globalnom zagrevanju. Veliku većinu vozila pokreće benzinski i dizel-motori čiji izduvni gasovi zagađuju vazduh i doprinose klimatskim promenama. Daleko najveći proizvođač u ovom trenutku je Kina, koja je svojim ogromnim rastom u protekloj deceniji prevazišla tri najveća proizvođača, Nemačku, Japan i SAD.

Udeo hibridnih i vozila na električni pogon je svega oko 2% proizvodnje u predhodnoj godini. Do kraja 2015. kupcima će biti predstavljena 43 modela hibridno-električnog pogona.

U toku prošle godine postavljeno je oko 50.000 novih stanica za dopunu baterija za električna vozila, a u istom periodu prodato je oko 140.000 električnih vozila. Očigledno je da električna vozila polako postaju sve globalnije prisutna i popularnija. Prema istraživanju Pike Research, pod nazivom „Electric Vehicle Charging Equipment“, trenutna brojka od oko 200.000 jedinica, za vozila i stanice za dopunu, narasti na 2,4 miliona do 2020. godine. Izveštaj predviđa 11,4 miliona dopunskih stanica širom sveta do kraja dekade, i to u zemljama poput Nemačke, Japana, SAD-a, Kine, Izraela i Velike Britanije na čelu kolone, povlačeći ostale zemlje za sobom u opštem trendu. Ovo će biti ostvareno ukoliko se trenutni trend rasta nastavi bez oscilacija i neplaniranih promena klime tržišta.

Tako na primer, Honda je uspela da proda preko milion vozila za 13 godina od lansiranja svog prvog hibridnog vozila. Danas paleta ovog proizvođača broji čak 8 različitih modela, koji se prodaju u preko 50 zemalja širom sveta i imaju veoma privrženu i odanu grupu kupaca. Norveška je jedan od najvećih proizvođača nafte u Evropi, pa opet ima najveći broj automobila na struju po glavi stanovnika u svetu. Najprodavaniji automobil u septembru prošle godine bio je „tesla model S“ (početna cena oko 72.000 evra), koji su Norvežani više kupovali od aktuelnog „folksvarena golfa“. Od početka 2013. godine, čak 4.000 Norvežana se odlučilo za kupovinu automobila na struju koji trenutno čine oko pet procenata ukupne prodaje. Revolucija sa automobilima na struju u Norveškoj bila je brza, prodaja je skočila tokom predhodne tri godine.

„Tesla model S“ proizvodi se u Frimontu, Kalifornija, od juna 2012. godine. Obamina vlada dala je kredit „Tesli“ u iznosu od 465 miliona dolara radi razvoja ovog vozila. Automobil pokreće elektromotor nevelikih gabarita čiji je princip rada još u prošlom veku patentirao Nikola Tesla. Maksimalna brzina je 200 kilometara na sat, ubrzanje od nule do 100 kilometara između 4,4 i 6,5 sekundi (zavisno od kapaciteta baterije). Model S trenutno je kaparisalo oko 15.000 kupaca. Struja na specijalnim punjačkim stanicama koje je „Tesla motors“ počeo da otvara duž strateških putnih koridora ide „na račun kuće“, na kojima baterija može da se dopuni do maksimalnog kapaciteta za samo sat vremena. Autonomnost automobila je 480 kilometara.

Međutim, prema istraživanjima instituta iz Vašingtona, Worldvoča, električni automobili neće rešiti problem zagađenja ako se ne pređe na čistija i efikasnija goriva i alternativne pogonske sisteme. Dakle, ako i dalje budemo koristili elektrane na uglj i mazut, prelaz na električna vozila neće nas daleko odvesti.

U radu će biti prikazani i neki rezultati istraživanja i perspektiva goriva na bazi gorivne ćelije, vazduha, vode, šećerne trske itd

Ključne reči: budućnost, čovečanstvo, industrija, alternativna goriva

UPRAVLJANJE FINANSIJSKIM TOKOVIMA U AGRARNIM FIRMAMA REGIONA

FINANCIAL FLOWS MANAGEMENT IN AGRARIAN ENTERPRISES OF THE REGION

Yana Goncharuk ¹

Summary

The need to develop methods of improving the existing definition of the optimal structure of financial flows of individual agricultural producers due to theoretical and practical interest in the content and the basic elements of financial flows of agricultural enterprises.

Determination of financial flows in practice are usually based on the preparation of separate financial flows large farms and agricultural organizations. In modern economic literature, this method is preferred.

In our view, the definition of cash flow apk region as the sum of flows leading agricultural companies in the region can only be used in certain cases, such as when the economy of the region formed by the activity of one or more businesses. However, the sector financial flows agribusiness region are more diverse structure that reflects the flow not only farms but also people, farmers, local authorities, local governments and the state budget.

All formulas measuring financial flows are constructed by the selection of data for residues in articles balance companies or their financial and statistical reporting.

At the same time, as defined in the economic literature that the balances in the accounts of agricultural enterprises represent the accumulation of reserves or on a specified date. The value of balances in some way dependent on the financial and industrial activities of an economic entity, but can not be used as an objective assessment of the financial flows. Much of the statistical indicators of both financial and production activities agricultural enterprises is based on the determination of account balances, ie fixing the values of receipts and payments for a specified date. This method is necessary to determine the absolute values of the indicators, and to ensure their comparability, identification of changes in the value of assets and liabilities as a result of the dynamics of market prices and the exchange rate of hryvnia against foreign currencies.

But the definition of financial flows of agricultural enterprises in the region requires a different approach, which should reflect its focus is not on one single transaction of agricultural products, and for the totality of economic transactions carried out in a period of time in the region.

Therefore, we believe that it is appropriate to consider all the business activities of agricultural enterprises in the region as debit and credit turnovers, which will better identify the direction of financial flows in the whole region.

The major principles of effective management of financial flows of agricultural enterprises in the region, we believe that the following should be considered:

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- comprehensive detection of virtually all the funds involved in the economic activities of the region;
- methodological consistency;
- the unity and consistency of tools and methods for determining the financial flows of agricultural enterprises.

Considering moving almost all the resources involved in economic transactions allows the process of determining cash flows of agricultural enterprises in the region, which is built on information about the flow of funds in the accounts of the banking sector in the regional economy. In this case, the current system of economic accounting transactions and mutual economic agents implies that they are both debtors and creditors. Thus, a set of economic agents.

Through economic activity, farmers most actively interact with the banking sector. To mobilize a significant part of the assets of credit organizations provide financial services entities. In addition, they carry out a redistribution of financial flows, on the one hand, a commitment to customers, on the other - in order to obtain financial benefits and increase their income. At the same time, counter financial flows agricultural enterprises in the region, formed with a certain level of net flows. The greater the balance of opposing flows, the more global change conditions of the current economic situation.

The increasing financial operations, growth investment opportunities in agricultural enterprises and increasing agricultural production is due to the revitalization of the institutional sectors of the regional economy, with rising Deposits in credit and financial institutions, expanding the flow of payments to budgets of all levels.

Such changes almost simultaneously displayed on the size of the resource base of the banking sector in the region: increased lending operations of banks are growing amounts of current and settlement accounts of agricultural enterprises, in all kinds of fees and deposits built up by banks issue securities. Naturally there is an increase and turns in all types of operations or cash flows of agricultural enterprises. However, some of the cash flows are not involved in credit and settlement operations of the banking sector in the region. Typically, these funds are sent to the shadow economy.

Keywords: management, financial flows, efficiency, agricultural enterprise, analysis, regulation

BANKING SERVIS: KONCEPTUALNI PRISTUP

BANKING SERVICE AND BANKING SERVICES: A CONCEPTUAL APPROACH

Tatiana Gorditsa ¹

Summary

In terms of the information network economy, any expansion of banking activities, primarily requires him to improve service system that is more rapid introduction of so-called multi-channel service providing service operations, offering and selling of products. Service can be considered only as an instrument that provides an opportunity to improve the quality of banking service. Loyalty to this approach is confirmed by the fact that in recent decades widely implemented innovation - technological ways of offering banking products and services, operations, particularly in the light of traditional cash management services for households, taking into account individual financial and technological capabilities of the client («home banking», «wap-banking», ATMs with advanced features, «internet banking», etc.). As a result, according to the National Bank of Ukraine for three quarters of 2013 increased the number of ATMs and terminals. Banks established almost 39 thousand ATMs and about 195 thousand terminals (as of 1 January 2013 the Bank was established over 36 thousand ATMs and nearly 163 thousand terminals). The greatest number of active cards and infrastructure for their service as of October 1, 2013 with Kiev (including Kiev), Dnipropetrovsk, Donetsk, Kharkiv and Odesa. The number of banks - members of the payment card systems is 143 banks. According to statistics from the National Bank of Ukraine at the end of 2013 in Ukraine registered 183 banks and banking outlets retail products - 19.5 thousand units. According to the European financial experts, the best Ukrainian bank in 2013 became a Privat, which entered the top of the best banks in the ranking of Swat «Bank of the Year 2013» leading financial magazine industriyi «The Banker» (belonging to the group «The Financial Times»). It is appropriate that the experts of the magazine each year is determined, the bank among financial-credit organizations of 150 countries. In 2013 the prestigious prize claimed more than 530 banks in the world, which were evaluated by a group of criteria, including as qualitative (profitability, quality of assets and financial stability) as well and quantitative (involving capital; Agreement "M & A"; introduction of new technologies, products and business-directions). Thus, «The Banker» noted that orientation to modern technologies give the possibility for Private bank during last year to double the number of transactions for customers through the Internet Banking system, and become a leader in the region by popularity services for the payment smartfoniv. So for success, retention and expansion of customer base, banks must respond quickly not only to fluctuations of financial markets, and in some degree - for quick needs of existing and potential customers, which serve an important segment of households.

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The demand for banking products, services, operations formed the basis of the needs of customers (in our study - households) that form its financial behavior presented in three levels: consumer, savings and service areas. Thus, customer needs can be grouped into three main categories:

- the need for consumption items (like cash, so products that can be purchased by cash);
- need cash in savings in order to maintain and / or enhancement;
- the need to ensure quality of cash circulation.

Then, the definition of «retail banking service», can be represented as follows: «retail banking service - is banking that provides a high level of supply of banking services, transactions, products to meet customer demand by households, savings, consumer needs and requirements, related to the circulation of money, the ultimate goal of making a profit».

Most of the sources on banking, particularly overseas, is always present analogue definition definition «banking service» as «banking services». Explain this statement in two directions.

On the one hand, the retail banking service in the translation from English means «service». Thus, such an activity that addresses the needs of anyone called service. This category as «banking services» market information and service households is more appropriate in the present, so that includes:

- First, the use of information resources, including:
 - Customer database;
 - A database of documents for various transactions;
 - A set of networks, which provide the opportunity to work with a variety of information objects;
- Secondly, the reverse exchange of information with customers through both personal and interactive communication;
- Third, a variety of information processing in the automatic mode, the so-called «service support» in the next stage after the sale.

The proof of this statement is to sell the product line features of the online service technology is defined set of services, products that can be used through the operation of software and hardware self-service (ATM, terminals, self-service stalls, etc.) and other forms of E-banking. However, these products are, of course, can not cover all types of banking service, and mostly contain simple banking transactions that are supported by the provision of timely information. You can also give an example of the use of so-called extended service in a personal approach with regard to retail banking services program «privat banking», and so on.

On the other hand, is an appropriate approach to account for differences that are able to distinguish between the definition of «customer service» at such angles as «banking services» and «banking service». This justifies the logic of differentiation of concepts: process and result. Regarding the process, of course, it belongs to the quality and efficiency of banking services on the results, respectively - the quality and efficiency of banking services, which involves the sale of a banking product, providing banking services, conducting banking transactions. That is, from the point of view of the client during the banking process («banking services»), he gets a certain set of values, including the satisfaction of consumer characteristics and quality of bank products, transactions and services. However, the final stage of its relations with banks is to obtain some material benefit from the resulting set of proposed banking products and technologies, in other words from common banking service, which appears as a set of services, and this is the result of this process.

«Banking services» - an activity that provides:

- reduce the length of service;
- efficiency in decision-making;

- continuity of operations;
- forms of convenience foods;
- the quality of the product range;
- no hidden information and compliance with financial security.

Thus, the «banking services», which includes specific activities to support the product line developed in the context of direct provision of specific services, the sale of a particular product, the implementation of the specific transaction concept is narrower than «banking service», which provides all system activities, providing service in the bank for all kinds of services, banking products, transaction and results from previously executed process, or their combination.

In the final case, the money banks and intermediation functions inherent in modern banking service, which appears in the form of the integration of all service functions and features create the means of payment, the result of which performance in terms of information network economy is an innovative approach to creation a system of relationships between the client and bank, where the bank's value for the customer is presented in three main complementary perspectives: as a production system, as a service company, as a system of banking service.

Keywords: banking service, support, ATM, terminal, cash

KONOMSKÁ SIGURNOSŤ MALÝCH A STREDNÝCH PODNIKOV

ECONOMIC SECURITY OF SMALL AND MEDIUM SIZED ENTERPRISES

Vladimír Gozora¹

Summary

Entrepreneurial subjects in Slovak Republic need to improve economic performance and protect national economy against world financial and economic crisis. A significant role in solving of this problem needs to be acted by small and medium sized enterprises (SME) which participate by 66% on the general employment of economic active inhabitants and by 70% on the gross domestic product (GDP). Economic security and sustainable development of SME is an assumption of a successful use of declared issue. Therefore aim of this article is to evaluate level of SME, to identify differentiation factors of entrepreneurial economics and to characterise critical infrastructures and entrepreneurial economic security indicators. The results of a survey show a low level of economic security of our enterprises. The most of the SME achieve a minimum degree of cost return and value added labour productivity. Nearly 87% of them are financially indebted and reach low degree of liquidity. As a reason of such a state we can identify ineffective entrepreneurial structures, inadequate consumption of products and irregular evaluation of product and economic efficiency of enterprises. Last but not least, there are low prices and insufficient functioning of inter- entrepreneurial management. According to given arguments, there is a need of application of critical infrastructures and border values of economic security.

Keywords: economic security, enterprise, SME, critical infrastructure, security indicator

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UPRAVLJAČKO RAČUNOVODSTVENA INFORMACIJA U SAVREMENIM USLOVIMA POSLOVANJA I METODE FORMIRANJA FINANSIJSKIH INFORMACIJA

MANAGERIAL- ACCOUNTING INFORMATION IN MODERN BUSINESS ENVIRONMENT AND THE METHODS FOR CREATION OF FINANCIAL INFORMATION

Sreten Grebović¹, Marko Grebović²

Rezime

Efikasan upravljačko računovodstveni sistem može da stvara značajne vrijednosti za organizaciju današnjice samo ukoliko ima pristup i protok blagovremenih i preciznih informacija u pogledu aktivnosti koje su potrebne za njihov uspjeh. Kvalitetne računovodstvene informacije su neophodne za veliki broj korisnika, s obzirom na njihovu ulogu u postupku sprovođenja i donošenja uspješne poslovne odluke. Shodno tome, u računovodstvenoj literaturi je primijećen veliki broj pristupa kategorizaciji korisnika računovodstvenih informacija. Jedan od pristupa koji je prihvaćen, smatrajući da je obuhvatan i prilagođen problemu o kome se govori, dijeli korisnike informacija na :

- interne menadžerske koji upotrebljavaju računovodstvene informacije za kratkoročno planiranje kao i kontrolu rutinskih operacija;
- interne menadžere koji koriste informacije za donošenje nerutinskih odluka,
- eksterne korisnike, koji koriste informacije kako bi donijeli odluke od strateškog interesa za kompaniju.

Upravljačko računovodstvene informacij svojim kvalitativnim i kvantitativnim svojstvima pokušavaju da stvore „vezu“ između upravljačko računovodstvenog sistema i organizacionih strategija. Naime, naglasak je u pomoći koje upravljačko računovodstvene informacije pružaju preduzeću da klasifikuje, prenosi i implementira poslovnu strategiju. Zato, većina kompanija koristi upravljačko računovodstvene informacije u pravcu podsticanja ka kontinuiranom smanjenju troškova, poboljšanju kvaliteta proizvoda kao i skraćenju vremena proizvodnje.

Neke kompanije koriste upravljačko računovodstvene informacije kako bi motivisale zaposlene da povećaju svoje inovativne napore, podstakli ih na uspjeh, povećanje profitabilnosti proizvoda kao i novih mogućnosti za potrošača. Na kraju, upravljačko računovodstvene informacije pomažu menadžerima da poboljšaju sopstvene operativne performanse. Informacije su zato veoma bitne za „prenošenje“ strategije poslovanja preduzeća kao i za usredsređivanje svih organizacionih aktivnosti i procesa u pravcu podsticanja njene implementacije.

Problem se naime sastoji u tome, kako iz mnoštva podataka sa kojim se raspolaže, racionalno

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strukturirati one podatke koji su relevantni za neku pojavu i za određene učesnike u odlučivanju i formirati usmjerenu informaciju u vremenu koje omogućuje uticaj na pojave o kojima se izvještava.

U teoriji i praksi oblikovanja informacionih sistema razvijeno je više specifičnih metoda, koje se koriste u rješavanju ovog problema. Među značajnije, čija je primjena naročito razvijena i efikasna u informacionim sistemima zasnovanim na računaru ili je isključivo vezana za ove sisteme, spadaju:

- metoda selekcije,
- metoda izvještavanja o odstupanjima,
- metoda dijaloga,
- metoda automatskog obavještavanja,
- metoda kvantitativne analize na bazi matematičkih modela.

U nastavku će se pojedinačno analizirati navedene metode i mogućnosti njihove primjene u projektovanju i razvijanju finansijskih informacionih sistema preduzeća. Treba, međutim, odmah istaći da se u praksi najčešće primjenjuje kombinacija ovih i drugih sličnih metoda.

Ključne reči: metoda, sistem, informacija, problem

Summary

Efficient managerial-accounting system can create significant values for modern organizations only with the access to timely and precise information for activities necessary for their success. High-quality accounting information is necessary for large number of users, due to its role in the process of making and implementing successful business decisions. Consequently, in the accounting literature there are many approaches to categorization of users of the accounting information. An approach that is accepted and considered to be universal is adjusted to this issue. It classifies information users as following:

- internal managerial, using accounting information for short-term planning, as well as for control of routine operations;
- internal management, using information for making non-routine decisions,
- external users, using information in order to make decisions of strategic interest for the company.

Managerial-accounting information by quantitative and qualitative features tries to create a link between the managerial-accounting system and organizational strategies. Namely, the focus is on the support of managerial-accounting information to the company in classification, transmission and implementation of the business strategy. For this reason, the most of the companies use managerial-accounting information with the aim of promoting continuous reduction of costs, improvement of product quality and reduction of production time.

Some companies use managerial-accounting information to motivate the staff for more innovative efforts, success, higher product profitability, as well as for new possibilities for consumers. To conclude, managerial-accounting information helps the managers to improve their own operative performance.

Information is very important for “transmission” of the business strategy, as well as for focusing on all organizational activities and processes during its implementation.

The problem is how to rationally structure the data that are relevant for a phenomenon and for specific participants in decision making, which would create a directed piece of information on

time.

In theory and practice of the information system, several specific methods for resolving this issue have been developed. Following methods are very significant ones, and their application is especially advanced and efficient in PC based information systems or is exclusively related to them:

- ☒ selection method,
- ☒ discrepancy reporting method,
- ☒ dialogue method,
- ☒ automatic reporting method,
- ☒ method of quantitative analysis based on mathematical models.

Above-mentioned methods and possibilities of their application in projecting and development of financial information systems in companies will be also analyzed. However, what should be stressed immediately is that a combination of these and similar methods is mostly used in practice.

Keywords: method, system, information, problem

ZNAČAJ PRIMENE KRIZNOG MENADŽMENTA U PRIPREMI PILOTA ZA REŠAVANJE KRIZNE SITUACIJE U VAZDUHU

THE SIGNIFICANCE OF THE CRISIS MANAGEMENT IMPLEMENTATION IN PREPARATION OF THE PILOT FOR SOLVING CRITICAL SITUATIONS IN FLIGHT

Vladimir Grujić¹, Dragan Lazić²

Rezime

Kriza je pratilac ali i okvir života savremenog čoveka. I zaista danas ništa nije tako izvesno kao što je kriza koja je postala ambijent u kome deluju pojedinac, organizacija ili društvo kao celina. U medijima ali i u svakodnevnoj komunikaciji ljudi, reč kriza je jedna od najčešće korišćenih reči. Ona se koristi u opisu stanja sa potencijalno negativnim konsekvencama u kome se nalazi društvo današnjice. Kriza, ma kakva bila uvodi nas u područje rizičnog postupanja. Globalna konkurencija u avio saobraćaju direktno je povezana sa potrebom korisnika usluga za povećanje kvaliteta prevoza putnika i roba, a što u krajnjem pojačava potrebu za fleksibilnošću i kreativnošću od strane avio kompanije. Avio kompanije u svakom trenutku bave se pitanjima kriznog menadžmenta jer njihovu osnovnu delatnost u suštini čini visoko rizična aktivnost transporta ljudi i roba.

Avio kompanije imaju suštinsku egzistencionalnu potrebu da rade u visoko organizovanom okruženju, kako bi precizno planirale svoje aktivnosti radi ostvarivanja svojih stratezijskih ciljeva u okviru kojih ključno mesto zauzima prevoz putnika i robe, te da tako ostvareni rezultati rada obezbede visoku konkurentnost na tržištu u okviru kojih mere bezbednosti celokupnog poslovanja zauzimaju ključno mesto. Da bi u uslovima visoke konkurentnosti realizacija ideja, događaja ili poslovnih poduhvata bila uspešna, rizik mora biti stalno analiziran i kontrolisan sa svih aspekata: proizvodnog, komercijalnog, finansijskog, tržišnog, socijalnog, političkog, institucionalnog, međunarodnog i dr. jer, praktično svi navedeni rizici mogu uticati na ostvarenje ciljeva i rezultata, što znači da u svakoj situaciji rizik mora biti sveden na najmanju moguću meru čime se obezbeđuje potpuna bezbednost transporta ljudi i roba. Rizik kao fenomen postoji koliko i čovečanstvo. Možemo reći da je on složena, stalna, neizbežna i neizvesna pojava, koja čini deo našeg života, u oblasti vazduhoplovstva, on praktično prati svaku aktivnost (kako one na zemlji, tako isto i one u vazduhu). Neosporno rizici su sadržani u svakoj aktivnosti kompanija a posebno dolaze do izražaja u toku samog prevoza putnika i robe. Oni se mogu smanjiti uvođenjem bolje organizacije, kontrolom kvaliteta, unapređenjem i racionalizacijom poslovanja, pravilnim izborom posada vazduhoplova kao i zemaljskog osoblja koje vrši podršku i njihovim stalnim obrazovanjem i obukom, zaštitom na radu i drugim merama. Kao sinonim riziku pojavljuje se naša nesposobnost i nemogućnost da u potpunosti predvidimo bilo koji događaj, čak i onaj najizvesniji.

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Rizik po bezbednost obavljanja posla u avio kompanijama je oblast koja se za razliku od pre par godina sagledava kroz rad sistema u kome su integrisane različite delatnosti. Nekada je problem rizika bio posmatran u okviru izolovanih delatnosti, međutim nove metode procene integralnog rizika su nas dovele do toga da tokom obavljanja posla piloti moraju biti upoznati i sa radom drugih delatnosti (rad osoblja na pripremi vazduhoplova za let, kontrole letenja, kompanijskog menadžmenta za pripremu i planiranje leta, menadžment zadužen za bezbednost leta i dr.). Na ovaj način je otvorena priča o proceni ukupnog rizika u avio-saobraćaju.

Analize udesa vazduhoplova danas precizno dovode u vezu aktivnost svih učesnika u nekom događaju koji je doveo do katastrofe nekog aviona, tako da novije analize udesa započinju i više dana, pa i meseci od konkretnog događaja. Rad pilota je samo jedna od "kockica" u mozaiku ukupnih događaja kojoj je primarni cilj da ukaže "ko je kriv" (na žalost), a manje šta se sve desilo da bi došlo do incidenta i da li je on primenom kriznog menadžmenta mogao biti sprečen. Neosporno je da nam tehnologija danas omogućava da uđemo u suštinu svakog događaja i dođemo do velikog broja dokaznih materijala iz kojih treba izvući esenciju. Ako za primer uzmemo pad aviona ATR72 kod Sicilije, koji je bio uzrokovan nestankom goriva, videćemo da se istraga ograničila na delatnost operativaca, a nikako na primenu procedura koje su omogućile da se posada tog aviona dovede u zabludu. Takođe, pad francuskog aviona u Atlantik može ukazati na neprimenjivanje kriznog menadžmenta u pripremi pilota za konkretan let. Međutim, ono što nas može ohrabriti je promena stava prema sagledavanju ukupne odgovornosti koja se sada sve više posmatra kroz formu uzastopnih "sistemskih", a ne izolovanih individualnih grešaka, što u suštini posebnu težinu daje primeni kriznog menadžmenta u vazduhoplovstvu.

Primenom kriznog menadžmenta od strane vazduhoplovnih kompanija svaka aktivnost koja je uključena u pripremu posade i vazduhoplova za određeni zadatak – let, dobija na težini i značaju. Osnovna prednost nove percepcije leži u činjenici da svako mora da prihvati svoj deo odgovornosti, a pre svega vazduhoplovne vlasti i kompanije. U udesima aviona, na primer kod grada Bafala u SAD, istražni organi su otkrili niz proceduralnih propusta koji su doveli do pada aviona Q400. NTSB (National Transportation Safety Board) je putem FAA (Federal Aviation Administration) pokrenuo istragu sporednih delatnosti kompanije, aerodromskih vlasti, pa i školskih centara koji se bave obukom pilota i tehničkog osoblja. Pokretanje istrage je dovelo do celovitog sagledavanja ovog udesa, tako da su se na meti inspekcija našle vazduhoplovne škole, aerodromi, kompanije koje obavljaju regionalni saobraćaj, pa i same vazduhoplovne vlasti koje su svojim propustima dovele do toga da drastično opadne nivo bezbednosti vazdušnog transporta. U konkretnom slučaju bila je potrebna saglasnost Kongresa koji je stajao iza svake odluke NTSB-a. Očigledno, politički konsenzus je preduslov da bi se od individualnog sagledavanja krivice prešlo na analizu propusta u procedurama, što je otvorilo pitanje zašto krizni menadžment nije bio primenjen. Sagledavajući političke prilike u Evropi, teško možemo zamisliti da će Evropski parlament ili parlamenti zemalja članica EU, ali i onih koje nameravaju da postanu punopravni članovi EU, dati određene ruke nezavisnim istražiocima koji bi svaki incident u potpunosti analizirali i ukazali na pojedinačne greške izvršioca u okviru različitih sistema, kao i utvrdili suštinske propuste u primeni kriznog menadžmenta u konkretnoj situaciji.

Težićemo da ovim radom prikažemo da kompletna analiza jedne avionske nesreće može da nam otkrije upravo problem odgovornosti u primeni kriznog menadžmenta koji je uvek individualni, umesto da se posebna pažnja obrati na otkrivanje proceduralnih grešaka koje su na kraju dovele do nesreće. U suštini putem prikaza konkretne simulacije leta TUI TS-LBB kompanije TunInter može da se sagleda ogroman broj proceduralnih propusta koji su doveli u zabludu kapetana na datom letu da donese pogrešnu odluku a njen rezultat na kraju da bude pad aviona.

Na ovom primeru situacije u vazduhu i neprimenjivanju osnovnih pravila kriznog menadžmenta (poštovanju procedura i njihova striktna primena) ni u jednom momentu neće biti usmerena na eliminisanje pojedinačne odgovornosti članova posade, ali će ukazati da su greške koje su činjene

od strane tehničkog osoblja koje je radilo po ustaljenim procedurama a koje su imale niz slabosti omogućile izazivanje nesreće. U sledu proceduralnih grešaka otkriva se da I procedura rada na ček listi imala ozbiljnih slabosti koje su logički bile vidljive ali su se svi I dalje držali propisane procedure.

Analiza situacije konkretnog leta TUI 1153 otkriva nam da krizni menadžment nije bio zastupljen od strane kompanije TunInter što je otvorilo mogućnost narušavanju bezbednosti pri obavljanju vazdušnog transporta, a što je za posledicu imalo gubitak ljudskih života i uništenje vazduhoplova.

Krizni menadžment u vazduhoplovstvu se može odrediti kao skup funkcija ili procesa koji imaju za cilj da identifikuju, izuče i predvide moguće krizne situacije i uspostave posebne procedure koje će kompaniji omogućiti da spreči krizu ili da se sa njom izbori i da je prevaziđe.

Ključne reči: Krizni menadžment u vazduhoplovstvu, avio kompanija, pilot, posada, kriza, vazduhoplov, nepredvidjena situacija, loša procena, procedure, udes vazduhoplova

Summary

Crisis is a constant part but also a frame of everyday life of a modern man. And truly, nothing is as certain today as the crisis that has become the ambient in which the individual, organization or society function. In media as well as in everyday communication between people the word crisis is one of the most commonly used words. It is being used to describe the conditions with possibly negative consequences for today's society. Crisis, no matter what kind, leads us into the area of risky conduct. Global competition in the air traffic is directly connected with the need of the users for the better quality of passenger and goods transport, which in the end increases the need for flexibility and creativity in the carriers. Carriers are dealing with crisis management on daily basis since their basic activity is highly risky, transport of people and commodities. They have basic existential need to operate in highly organized environment, in order to precisely plan out their activities to accomplish their strategic goals which are centred on the transportation of people and commodities in such way that they ensure high competition in the market that demands security and safety of the business. In order for the realization of the idea, events or business endeavours to be successful, the risk must be constantly analysed and controlled in all aspects: production, commercial, financial, market, social, political, institutional, international etc., because practically all these risks can influence the realization of the goals and results, and that means for every situation the risk has to be minimal, thus insuring complete safety in transport of people and commodities. Risk as such exists as long as humanity. We can say it is complex, constant, unavoidable and inevitable presence, part of our lives, and in the air traffic it is following practically every activity (on the ground as well as in the sky). Without a doubt risks are part of every carrier's activity, and are especially brought out during the transport of people and commodities. Risks can be reduced with implementing better organization, quality control, improving and rationalization of the business, correct choice of the flight crew as well as the ground crew which does the maintenance and constant training and education, safety engineering and other. As the synonym to the risk there is our inability to predict in full any event, even the most possible one.

Safety risky doing a job in air transport is the area that, unlike several years back, is viewed as a system that integrates different activities. Formerly the risk was observed through isolated activities, but the new methods of assessing the integrated risk have brought on that the pilots must know other tasks that are being performed (preparation of the aircraft for flight, flight control, company management for preparation and planning of the flight, security management etc.). This way the total risk assessment in air traffic is open for discussion.

Aircraft accident analysis today precisely link the activities of all the participants in the event that led to the catastrophe of the airplane, so newer analysis of the accident begin from the period of days and even months prior to the event in question. Duties of the pilot are just a „tile“ in the mosaic of all the events that is primarily to conclude „who is responsible“ (unfortunately) and less to show everything that happened and if the crisis management implementation could have prevented the incident. Without a doubt today’s technology enables us to get into the core of every event and helps us obtain lots of evidence that are to be used to extract the essence. If we take, for example the ATR 72 that crashed near Sicily, because of the loss of fuel, we will see that the investigation was limited to the activities of the operative staff and not to the implementation of the procedures that enabled the flight crew to be misled. Also, crash landing of the French airplane into the Atlantic can point to the fact that pilots were not implementing crisis management in preparation for specific flight. In any case we can be encouraged that there is a change of the attitude toward acknowledgment of the total responsibility which is more and more viewed as a set of „systematic“ mistakes, and not isolated individual mistakes, and this essentially makes crisis management in the air traffic more important.

By using the crisis management by the carriers every activity that is included in preparation of the crew and aircraft for the certain task – flight gets new meaningfulness and importance. Basic advantage in this perception is that everyone has to accept the responsibility, foremost airway authorities and companies. In the airplane accidents such as the one near the city of Buffalo in the United States, investigators discovered the entire string of procedural oversights that led to the crash of the Q400 airplane. NTSB (National Transportation Safety Board) initialized the investigation with FAA (Federal Aviation Administration) regarding the secondary activities of the airline carrier, airport authorities, even school centres that provided training for the pilots and technical staff. Launching the investigation resulted in thorough view of this crash so aviation schools, airports, regional carriers and even the authorities were inspected because their oversights led to drastic decrease of the air traffic safety. Specifically here they needed Congress’ approval was needed for every decision made by NTSB. Obviously political consensus is prerequisite to switch from individual to procedural omission analysis, and that begged the question why crisis management wasn’t implemented. Looking at the political situation in Europe it is hard to imagine that European Parliament or the parliaments of countries members of EU or those that intend in becoming full members will give free hand to independent investigators who would investigate every incident in the full and point out individual mistakes of the performer within different systems and ascertain substantial omissions of the crisis management in the given situation. We will use this work to show that complete analysis of the airplane accident can uncover the very problem of responsibility in use of crisis management that is always individual instead of paying special attention to procedural mistakes that ultimately led to the accident. By showing the simulation of the flight TUI TS-LBB from TunInter we can see huge number of procedural omissions which misled the captain of the flight to make the erroneous decision that resulted in the crash. This example of situation in the air and lack of following the rules of crisis management (following the procedures and implementing them in full) will not even for the moment try to eliminate the individual responsibility of the crew members, but it will also show that the mistakes made by the technical staff, who used the standard procedures which had many weakness also contributed to the incident. In the string of procedural mistakes it is revealed that even the procedure on the check list had serious weaknesses that were logically visible but still, everybody followed them. Analysis of the situation of the flight in question, TUI 1153 shows that crisis management was not implemented by the company TunInter and this enabled security breach in air transport, which led to loss of lives and the destruction of the aircraft. Crisis management in the air traffic can be characterized as the sum of functions and processes that have the goal to identify, study and predict possible critical situations and implement special procedures that will enable the company to prevent the crisis or to fight it off and overcome it.

Keywords: Crisis management in the air traffic, air company, pilot, crew, crisis, aircraft, unforeseen situation, bad judgement, procedures, aircraft accident

TRŽIŠNA ANALIZA SISTEMA ZA PLANIRANJE RESURSA SA FOKUSOM NA UKRAJINU

MARKET ANALYSIS OF ENTERPRISE RESOURCE PLANNING SYSTEMS WITH THE FOCUS ON UKRAINE

Vasyl Grygorkiv¹, Andrii Verstiak², Mariia Grygorkiv³

Summary

Transformational conversions of the Ukrainian enterprises caused by the market economy reforms and globalization processes are of paramount importance due to the joining of Ukraine to the World Trade Organization (WTO). A great number of the Ukrainian enterprises has been owned by transnational companies or have drawn the foreign capital investments. It stipulates a certain change in enterprise management approaches which are like those of the Western managers. It concerns, largely, the implementation and the use of modern information systems and technologies.

Russia has the biggest IT market from amongst all the analyzed countries: in 2012 the market accounted for almost 50% of regional IT market sales. By contrast, the Romanian market in 2012 created little more than 3% of the market value represented by the analyzed countries of Central and Eastern Europe (CEE) and the Commonwealth of Independent States (CIS). In 2012, the IT market in Poland, considered to be the second-largest market among these CEE and CIS countries, amounted to 20% of regional IT market sales. Despite the country's huge population, Ukrainian market value only reached about 4% of the total. The Czech Republic, by contrast, is doing pretty well: its population (almost five times smaller than that of Ukraine) accounted for a share valued at almost 12% of the total analyzed market.

In Russia, computer hardware remains the largest segment within the IT market: it has a market share by value of almost 58%. IT services has a market share of approximately 27%; software follows with more than 15% market share. This market structure is only partially explained by the ongoing high rate of software piracy in the segment of home users and small businesses. The main reason for this structure is the investment orientation of IT spending in the country. Russian IT

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companies still earn most of their sales from the implementation of new IT systems (or upgrades and expansion); hardware is the largest budget expense in these IT projects.

The IT market structure in Ukraine is dominated by the hardware market, whose market share is more than 77%, followed by IT service market share of more than 13.5%, and the software market share of more than 9%. Other countries have similar market structures: the hardware market has the highest market share of more than 40%; the software market share accounts for around 20%; IT services maintains a market share of approximately 30-40%.

The major problem is non-stability of running business in Ukraine which often results in the absence of real long term strategic plans of the enterprise development. This is a real problem for the use of informational technologies. The fact is that while the informational technology is in use only to solve local tasks and improve some business processes, it does not require the strategic approaches and fits completely the common pattern of national enterprise management when its activities are planned maximum for a year period. When an enterprise wants to implement the ERP system in full scale and not for solving local tasks, some problems may arise. The implementation of such a system is a constituent of the business development strategy. If this factor is not taken into consideration by a company, the negative consequences are evident. The only way out for this is to agree about the strategic goal of the company with the purposes of implementation of the informational system. In any other case the purposes of ERP system implementation will have a declarative character, thus the project is doomed to be a failure.

The IT market of Ukraine has been characterized by the consulted Ukrainian experts as the one market sector in Ukraine that has been developing with highest capacities and speed compared to international standards over the last years. Within the IT sector the telecommunication market has been described to cover the biggest segment with 56% of the annual turnover followed by the hardware market with 25%. The third position is being taken by services with 14% including software developers and outsourcing. A considerable part of the market with 5% of the annual turnover is generated by game developing enterprises in Ukraine.

The speed of growth of IT-market outperforms GDP growth. This means that the tendency of saturation of the global market, are not typical for Ukraine.

Foreign ERP-systems appeared in the Ukrainian market in the early '90s. The first office was opened by the company SAP AG. After it other Western ERP-developers and consulting companies began to work in Ukraine and by the end of the 90 in the Ukrainian market there were present nearly all the leading Western ERP-vendors. After several years of experiments and failures associated with the development of "Ukrainian (post USSR) conditions" (weak regulation and standardization of business processes, a very specific kind of accounting and frequent changes in laws) the companies began successful implementation of Western systems, constituting a serious competition to the domestic "Parus" and "Galaxy".

In the early 2000s, the domestic IT market, contrary to global trends, grew rapidly. In this period ERP-systems were one of the most attractive segments of IT-market. The market of corporate software in Ukraine is also influenced by general economic situation.

A considerable part of incomes within the ERP market is achieved by direct sales. At the same time a significant growth of income from license sales, involved systems and IT consulting support has been noticed by the Ukrainian experts. The license sales contributed significantly to the dynamic

growth of 2010 and the increase of incomes from technical support of constantly growing clients base was especially pointed out as noticeable for those companies that have been long established within the Ukrainian market, and were able to form a substantial number of customers.

Discuss the main trends and forecasts of the domestic ERP-market.

-According to the research agency Gartner commissioned by SAP, the high demand from Ukrainian companies in the ERP-system will continue in 2014-2015, considerable growth in most sectors of the economy and political stability will stimulate the interest of both foreign and domestic investors to long-term investments in production.

-An important factor in the demand for ERP-systems is ongoing processes of consolidation within industries: the newly created group of companies and holdings need software that allows integrating disparate information systems into a single management tool.

-The rise of demand of ERP-systems is expected from the companies preparing for the placement of shares on the foreign stock markets and seeking to improve the investment attractiveness for investors through transparent business practices. According to the experts, in 2014-2015 more than 20 Ukrainian companies will spend initial public offering (IPO) which provides the additional impetus to the development of ERP-market and increased demand for systems that support a Western accounting standards. For the same reasons, the Ukrainian market branches and representative offices of foreign companies will demand for ERP-systems.

-According to IDC, as consumers of ERP-systems industries such as retail, banking and public sector have significant potential for growth. The growth rates of these segments will outpace the growth of much of Ukrainian ERP market as a whole. The main candidate for the role of "locomotive" of the market of ERP-systems is considered to be the public sector. Today, government agencies show increased interest in the systems of corporate governance. It is worth noting. It is worth noting that among the new SAP customers in 2010 are: "Prominvestbank", "Naftogaz of Ukraine", "Credit Dnepr", "Farmak", "First Ukrainian investment bank".

-When choosing a partner, customers pay more attention to the presence in a consulting company and the experience in projects.

-Today customers are interested in primarily proven industry solutions used by similar businesses not only in the world, but also in Ukraine. Risks of introduction such software are much lower than in the implementation of standard ERP-systems.

-One of the bottlenecks impeding the development of ERP-systems market in Ukraine remains a shortage of skilled workers: consultants, programmers, designers of business processes.

Keywords: market, analysis, enterprise, resources, planning systems, Ukraine

FINANSIJSKI MENADŽMENT U OSIGURANJU

FINANCIAL MANAGEMENT IN INSURANCE

Aida Hanić¹

Rezime

Osiguravajuća društva predstavljaju vrlo bitan dio finansijskog sistema i imaju značajnu ulogu u ekonomskom razvoju zemlje. Specifična karakteristika ovih institucija jeste da prikupljaju prihode, unaprijed, po osnovu naplaćenih premija ali i po osnovu sredstava koja su plasirala na finansijskom tržištu. Rad „Finansijski menadžment u osiguranju“ govori o ulozi finansijskog menadžera u funkcionisanju osiguravajućeg društva. Finansijski menadžment kao nauka je nezaobilzan dio svake poslovne organizacije a s obzirom na uticaj osiguravajućih društava na razvoj finansijskog tržišta, uloga finansijskog menadžmenta ne smije se zanemariti. U tom pogledu akcenat je stavljen na tri osnovne odluke koje svaki finansijski menadžer mora da razmatra a to su: odluka o investiranju, finansiranju i upravljanju imovinom i obavezama. Sa razvojem i produbljivanjem finansijskog tržišta, osiguravajuća društva imaju znatno veće prilike za ulaganja deponovanih sredstava ali istovremeno i izloženost većem stepenu rizika. Finansijski menadžer takođe vodi računa i o finansijskim pokazateljima poslovanja kako bi na adekvatan način rukovodio poslovanjem osiguravajućeg društva. U tom kontekstu, politika ulaganja i struktura portfelja postaju sve značajniji u poslovanju osiguravajućeg društva. Finansijski menadžment zahtjeva poznavanje drugih polja finansija što znači da osiguravajuća društva moraju dobro poznavati tržišno okruženje odnosno kreirati takvu politiku investiranja koja će im obezbijediti da zaštite svoje obaveze. Suština osiguranja jeste isplata novčanih sredstava iz fonda iz kojeg osiguravajuće društvo ispunjava svoje obaveze a koji je formiran od uplata, iz premije. Nivo premije direktno utiče na veličinu fonda a povećanje fonda direktno utiče na tehnički rezultat osiguravajućeg društva, gdje bolji tehnički finansijski rezultat znači bolje ukupne performanse osiguravajućeg društva. Poboľšane finansijske performanse, u pogledu i tehničkog i cjelokupnog rezultata, utiču na profitabilnost osiguravajućeg društva što rezultira povećanjem racija profitabilnost gdje veći racio znači bolji položaj osiguravajućeg društva na tržištu. Također, veći nivo racija profitabilnosti znači i brži povrat na kapital koji je angažovan od strane finansijskog menadžera osiguravajućeg društva. Kao vrlo bitan pokazatelj profitabilnosti jeste profitabilnost iz djelatnosti osiguranja. U utvrđivanju profitabilnosti iz djelatnosti osiguranja koriste se brojni pokazatelji. Jedan koji je vrlo bitan za napomenuti jeste CARMEL pokazatelj. Naime, CARMEL je skraćenica izvedena od prvih slova engleskog jezika: Capital adequacy (adekvatnost kapitala), Asset quality (kvalitet imovine), Reinsurance and actuarial issues (reosigranje i aktuarske pozicije), Management soundness (kvalitet upravljačke strukture), Earnings and profitability (zarada i profitabilnost) i Liquidity (likvidnost). CARMEL pokazatelji predstavljaju kriterijume za kvantitativno praćenje i analizu finansijske stabilnosti društva za osiguranje,

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sačinjeni po uzoru na metodologiju Međunarodnog monetarnog fonda. Bitno je napomenuti da je ostvarenje profitabilnosti u poslovima osiguranja značajno i za osiguravače i za osiguranike ali i za društvo u cjelini. Sa aspekta osiguravača bitno je jer može uticati na to da osiguravajuće društvo napusti određene vrste osiguranja koje se pokažu kao neprofitabilni. S druge strane, sa aspekta osiguranika značajno je u pogledu kreiranja politike bonusa i malusa i na kraju sa aspekta značajnosti za čitavo društvo, ostvarenje profitabilnosti omogućava poboljšanje životnog standarda vlasnika ali i poreske prihode koje država ne može koristiti ako osiguravajuća društva posluju sa gubitkom. Funkcije finansijskog menadžmenta mogu se podijeliti na tri glavne oblasti: investiranje, finansiranje i planiranje upravljanja imovinom. Zbog uticaja rezultata investiranja na profitabilnost, odluka o investiranju je ključna funkcija u osiguravajućem društvu jer može stvoriti značajnu vrijednost kako za dioničare tako i za osiguranike. Važno je napomenuti da odluka o investiranju mora biti u skladu sa liberalizacijom protoka kapitala, prema načelu disperzije ulaganja i prema načelu sigurnosti i likvidnosti. U osiguravajućem društvu odluka o investiranju podrazumijeva donošenje odluke o kreiranju investicijskog portfelja. Osiguravajuća društva spadaju u grupu finansijskih institucija gdje se unutar samog osiguravajućeg društva kreira tzv. „skup aktive“ koji predstavlja odobrenu listu vrijednosnih papira u koje menadžer može investirati. Funkcija finansiranja podrazumijeva da finansijski menadžer donosi odluku o odnosu duga i kapitala. Ukupne izvore sredstava sa kojima raspolaže osiguravajuće društvo možemo podijeliti na kapital društva i tehničke rezerve. Pored zaštitne funkcije i funkcije jemsta, gdje se kapital osiguravajućeg društva štiti od finansijskih i operativnih gubitaka od neočekivanih događaja, sa finansijskog aspekta kapital predstavlja izvor finansiranja i dugoročnog rasta i razvoja osiguravajućeg društva. S druge strane, korištenjem duga u strukturi izvora finansiranja ostvaruju se uštede u pogledu kamata koje se tretiraju kao odbitna stavka kod plaćanja poreza. Međutim, sa porastom duga u strukturi izvora finansiranja raste i vjerovatnoća nemogućnosti otplate obaveza po osnovu duga a samim tim povećava se i rizik bankrota. Cilj finansijskog menadžera jeste kreirati takvu strategiju finansiranja koja neće ugroziti finansijsku stabilnost osiguravajućeg društva. Posljednja ali ne i manje bitna funkcija jeste odluka o upravljanju imovinom koja podrazumijeva da, budući da je imovina stečena i da je osigurano odgovarajuće finansiranje, tom imovinom se i dalje mora razumno upravljati. Postoje značajne razlike u primjeni upravljanja imovinom i obavezama koje se primjenjuju od strane životnih i neživotnih osiguravača jer životni osiguravač primjenu upravljanja imovinom i obavezama uglavnom forsiraju na rizik kamatne stope vodeći računa o odnosu rizik/prinos njihovih investicija dok u slučaju neživotnih osiguravača neizvjesnost je veća jer postoji ne samo u pogledu investicionih plasmana već i u pogledu veličine eventualnih odštetnih zahtjeva. Osiguravajuća društva bitna su kako sa aspekta insititucionalnih investitora tako i sa aspekta uticaja na ekonomske tokove u zemlji jer u izvršavanju svojih obaveza, osiguravajuća društva vrše akumulaciju finansijskih sredstava i plasiraju ih na finansijskom tržištu s ciljem stvaranja nove vrijednosti kako za vlasnike tako i za društvo u cijelini. U tom pogledu, osiguravajuća društva vrše monitoring poslovanja u kojem se javljaju ili kao investitori ili kao pružioc i usluge osiguranja, usmjeravaju projekte kao i menadžere da rade u korist svojih stakeholdera.

Ključne reči: caramel , osiguravajuće društvo, profitabilnost, strategija

Summary

Insurance companies represent an essential part of the financial system and have an important role in economic development of a country. Specific characteristic of these institutions is to gather the incomes in advance based on the paid premiums and also based on the funds placed on a financial market. The paper „Financial Management in Insurance“ deals with the role of financial

management in functioning of an insurance company. Financial management as a science is an inevitable part of any business organization, and having in mind the influence of insurance companies on the development of financial market, the role of the financial management must not be ignored. In this sense, the emphasis is put on the three basic decisions which should be considered by every financial manager, and these are: decision on investment, decision on financing and decision on managing property and liabilities. With the development and deepening of the financial market, insurance companies have got much more opportunities for investing deposited funds, but at the same time, exposure to a higher level of risk, too. Financial manager also takes care of the financial indicators of business managing so that he could adequately lead the business activities of the insurance company. In this context, policy of investment and structure of portfolio become more and more significant in the business activities of any insurance company. Financial management requires knowledge of other finances fields meaning that insurance companies must have good knowledge of the market environment i.e. to create such policy of investment which would assure for them protection of their liabilities. The essence of insurance is disbursement of money funds from the fund from which the insurance company fulfils its liabilities, and which is formed by payments from premiums. Premium level influences directly on the fund size, and the fund enhancing has a direct effect on technical result of the insurance company, where better technical financial result means better total performances of the insurance companies. The improved financial performances regarding both technical and total results influence on profitability of the insurance company resulting in getting higher profitability ratio, where higher ratio means better position of the insurance company on the market. Furthermore, a higher level of profitability ratio means faster return to the capital engaged by the financial manager of the insurance company. Very essential profitability indicator is the profitability indicator from insurance activity. In establishing the profitability level from the field of insurance, numerous indicators are being used. One of the most essential is CARMEL indicator. In fact, CARMEL is the abbreviation derived from the first capital letters of the following English expressions: Capital adequacy, Asset quality, Reinsurance and actuarial issues, Management soundness, Earnings and profitability and Liquidity. CARMEL indicators represent the criteria for quantitative follow up and analysis of financial stability of the insurance company, made following the methodology of the International Monetary Fund. It is essential to mention here that profitability realization in the insurance affairs is significant both for insurers and the insured, but also for the society as a whole. From the insurers' point of view it is essential because it may have effect on the insurance company to give up some types of insurance which prove to be unprofitable. On the other hand, from the aspect of the insured, it is important for creation of bonus and malus policy, and finally, as to the importance for the whole society, realization of profitability makes possible improvement of the owner's life standard and also the tax incomes which cannot be used by the state if the insurance companies are operating with losses. Functions of financial management can be divided into three main fields: investment, financing and planning of property management. Because of the investment results influence on profitability, decision on investment is the key function in an insurance company since it may create a significant value both for stockholders and for the insured. It is important to note that the investment decision should be in accordance with liberalization of the capital flow, according to the principle of investment dispersion and the principle of safety and liquidity. In an insurance company decision on investment implies passing a decision on creation of an investment portfolio. Insurance companies fall within the group of financial institutions where inside the very insurance company a so-called "list of assets" representing the approved list of securities in which a manager may invest is created. The function of financing understands that a financial manager passes a decision on the relation of debt and capital. Total sources of funds, standing at the disposal of an insurance company, may be divided into capital and technical reserves. Apart from the protective function and guarantee function, where capital of an insurance company is protected from financial and

operative losses in case of unexpected events, from the financial point of view capital is a source of financing and long-term growth and development of an insurance company. On the other hand, when using the debt in the structure of the source of financing, savings are realized regarding the interests otherwise treated as a reduction item when paying taxes. Meanwhile, with the increased debt in the structure of source of financing, probability of impossible payment of liabilities based on debt increases as well, and the risk of bankruptcy is also increased accordingly. The aim of the financial manager is to create such a financing strategy that will not endanger financial stability of the insurance company. Last but not least important function is the decision on property management understanding that such property should be reasonably managed, regarding that the property has been acquired and that the corresponding financing is assured. There are significant differences in application of property and liabilities management applied by life and non-life insurers, since life insurers mainly force the application of property and liabilities to the interest rate risk taking into account the relationship risk/yield of their investments, while in case of non-life insurers uncertainty is greater since it is present not only related to the investment placements, but also related to the size of possible indemnity claims. Insurance companies are very important both from the aspect of institutional investors and influence on economic flows in the country, since in fulfilling their liabilities, insurance companies accumulate financial funds and place them to the financial market with the aim of creating new values both for owners and for the society as a whole. In this respect, insurance companies make monitoring of business activities in which they appear as investors or as insurance service providers, directing projects as well as managers to work in favour of their stakeholders.

Keywords: caramel, insurance companies, profitability, strategy

POTPUNO UPRAVLJANJE PREDUZEĆEM I POSTIZANJE POSLOVNE IZVRSNOSTI

FULLY ENTERPRISE MANAGEMENT AND ACCOMPLISHMENT OF BUSINESS EXCELLENCE

Marko Ikončić¹, Zoran Pavlović²

Rezime

Pojam kvaliteta je sve češće zastupljen u svim sferama društva pa tako i u savremenom menadžmentu. Kvalitet je osnovni faktor unapređivanja konkurentske sposobnosti organizacije. Kvalitet poslovanja mora da se kontinualno unapređuje. Po mnogima, ovaj vek će biti vek kvaliteta, jer je upravo to koncept koji je ključ uspeha za mnoge kompanije i države širom sveta. Svaki narod ima svoja obeležja, kulturna i socijalna, pa se tako i scenario kvaliteta razlikuje od zemlje do zemlje. Svi oni orijentišu svoje strategije za menadžment kvaliteta prema potrebama i zahevima svog podneblja što nas upućuje na činjenicu da je konačan naziv za sve to – zadovoljenje potrošača. Globalizacija sve više povećava konkurenciju na tržištu, danas nije neobično da se mnoge kompanije takmiče na inostranim tržištima. Povećanje konkurencije, je učinilo da kompanije konstantno pokušavaju da povećaju svoju produktivnost i istovremeno smanje troškove. Međutim, koncept i filozofija kvaliteta nije uvek najjasnija kako menadžerima tako i mnogim drugima koji se njime bave. Zadatak svih je da pre svega razumeju koncept kvaliteta, da utiču na edukaciju i promociju, kroz razne programe, da bi razvili kolektivnu svest po pitanju kvaliteta. Sve to se može postići konstantno razvijajući inovativnu kulturu, u kojoj će zaposleni da učestvuju u nošenju svih promena i primenjujući usvojena znanja. Svaka organizacija, bez obzira na karakter delatnosti, treba da u potpunosti bude odgovorna za svoje postupke i to prema svim akterima, kako u poslovnom i društvenom okruženju, tako i u samoj organizaciji. Sve funkcije u preduzeću treba da budu usmerene tome da na što bolji način doprinose krajnjem kvalitetu i uz što veću rentabilnost. Ukoliko samo u jednoj fazi dođe do neusklađenosti može se očekivati pad u kvalitetu bilo da se radi o gotovom proizvodu ili pružanju usluga. Upravljanje kvalitetom nosi u sebi ugrađeni mehanizam za merenje i unapređivanje kvaliteta poslovanja. Iz svega toga proizilazi da ukoliko želimo zadovoljiti krajnjeg potrošača moramo implementirati kvalitet u svim fazama poslovanja od poslovne etike i kulture kompanije, preko kvaliteta tehnologije, kadrova, marketinga, menadžmenta do samog proizvoda ili usluge. Sve ovo možemo nazvati jednim imenom TQM (Total Quality Management) ili ukupno upravljanje kvalitetom i moja namera je da u ovom radu iznesem činjenice, svoja viđenja i razmišljanja kojima bi doprineo što lakšem razumevanju ovog pojma.

Ključne reči: kvalitet, menadžeri, preduzeće, poslovanje

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IMPLEMENTACIJA INTELJEKTUALNOG KAPITALA

IMPLEMENTATION OF INTELLECTUAL CAPITAL

Svetlana Ivanković ¹, Vladimir Stojanović ²

Rezime

Protokom vremena organizacija koja je usmerena na svakodnevno učenje i primenu savremene tehnologije uočava se značajan napredak u odnosu na upravljanje različitim kategorijama intelektualnog kapitala kao i u odnosu na upravljanje intelektualnim vlasništvom. Organizacije su se uvek razlikovale jedna od druge pa ne treba da čudi, pa i da mnogo brine što su neke od njih u zaostatku, što su još uvek u fazi kada su najvažnije nominalne vrednosti poslovanja prikazane kroz knjigovodstvene račune. Za njih ne možemo da kažemo da ne poseduju i ne obogaćuju svoj ukupni intelektualni kapital, možemo samo da primetimo da taj proces mnogo sporije ide u odnosu na društvena kretanja i tehnološki napredak koji zahteva dobar menadžment, dobar u smislu da je potpuno posvećen znanju koje je uslov nad uslovima za savremeni način razmišljanja i poslovanja, jer sve činjenice govore da najveći izazovi leže u implementaciji intelektualnog kapitala.

Ključne reči: znanje, intelektualni kapital, resursi

Summary

Over time an organization that is focused on learning and everyday use of modern technology revealed a significant improvement over the management of different categories of intellectual capital as well as in relation to the management of intellectual property. Organizations have always differed from each other and should not be surprising, and even much care as some of them at a disadvantage, which are still at the stage where most of the nominal values shown in the book business accounts. For them, we can not say they do not have and do not enrich their overall intellectual capital, we can only note that this process is going much slower than the social trends and technological advances that requires good management, good in the sense that it is fully committed to the knowledge that is condition over the conditions of modern way of thinking and doing business, because the facts show that the biggest challenges lie in implementing intellectual capital.

Keywords: knowledge, intellectual capital, resources

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ANALIZA UTICAJNIH FAKTORA NA VLASNIKA-UPRAVLJANJE PERFORMANSAMA FIRME

ANALYSIS OF INFLUENCE FACTORS ON THE OWNER- FIRM PERFORMANCE MANAGEMENT

Aleksandar Jankulović¹, Milan Stamatović²

Summary

Business development and entrepreneurship in Small and Medium Enterprise's (SMEs) is a key driver of national economy competitiveness in world market. The dominant number among these companies are family owned and managed companies especially in developing transitional countries from state to market economy. Therefore research of factors that influence on family firms performance is of great importance.

In our work we examine influence of strategic planning and succession planning which involves the transfer of assets, capital, power, skills and authority from one generation to the next as well as the elements and consequences of continuity factor in multi-generational family firms as a multi-faceted construct on continuity of company performances. We consider the involvement and the role of family in strategic and operational management of the family firm, the influence of family relationships, the learning and knowledge management through owner-manager's human capital, social capital, absorptive capital and mediating artifacts. The influence of entrepreneurial orientation which comprises innovativeness, risk-taking, pro-activeness, competitive aggressiveness and autonomy on family firm performance are analyzed and discussed within family owned and managed firms. We especially analyze the influence of all these factors in the period of economic crisis and during period when the need for change is recognized.

This study aims to contribute to a better understanding of the factors that influence entrepreneurship performance of owner-managed SMEs in order to improve management and entrepreneurship. The study aims to confirm existing factors from the literature and to identify new parameters from the case study. In order to collect data we made interviews with employees from family owned and managed firm. Paper makes both scholarly and practical contributions to the family firm literature and fulfills the gap in the literature.

Keywords: entrepreneurship, capital, family firm, new parameters

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UPRAVLJANJE FLEKSIBILNOM PROIZVODNjom I ULOGA ROBOTA U NJOJ

CONTROL OF FLEXIBLE PRODUCTION AND ROLE OF ROBOTS IN IT

Ljubinko Janjušević¹, Pavle Hadžić², Miroslav Radosavljević³

Rezime

U današnjim uslovima kada se na tržištu zahtevaju manje serije takoreći unikati sa osobinama (cenom, kvalitetom...) koje karakterišu masovnu proizvodnju, proizvođači su dovedeni u poziciju velikih kreatora. Tržište zahteva proizvode koji će biti sastavljeni od lako zamenljivih komponenti koje će mu uvek stajati na raspolaganju. Predpostavlja se da proizvođač ispunjava sve zahteve klijenata, uostalom to je uslov opstanka na tržištu. U takvim okolnostima rešenja se vide u fleksibilnosti proizvodnje.

Rešavanje svih zahteva potencijalnih klijenata i opstanak na probirljivom tržištu smatra se osnovnim zadatkom fleksibilnih proizvodnih sistema složenih konstrukcija, čije upravljanje za inženjere predstavlja najveći izazov. Hardverski problemi su u velikoj meri rešeni, a od rešavanja softverskih se mnogo ošekuje. Upravljanje celim sistemom dovodi do poboljšanja kvaliteta i snižena cene finalnog proizvoda.

Ova koncepcija proizvodnje potpuno odgovara sadašnjim zahtevima tržišta. Brza pojava novog proizvoda, izrada više varijanti istog modela, male serije uz zadržavanje kvaliteta, pouzdanosti, niskih troškova neke su od karakteristika ovakve proizvodnje.

“Fleksibilna automatizovana” proizvodnje, i prilagodljivost promenama na tržištu, rezultat su korišćenja novih tehnologija, savremene tehnike i metoda organizacije rada. Mnoga istraživanja u svetu upućuju na zaključak da primena ovakvog načina rada neminovno vodi povećanju produktivnosti rada, podizanju kvaliteta proizvoda i skraćenju proizvodnih rokova.

Razvoj fleksibilne proizvodnje na osnovama automatizacije je vrlo intezivan. Stvaraju se preduslovi za fabrike budućnosti, tzv. automatske fabrike odnosno kompjuterizovane fabrike na principima računarski integrisane proizvodnje CIM-a (computer-integrated manufacturing). Razvijaju se moduli koji omogućavaju koncepciju savremene proizvodnje, a potom i automatizaciju fabrika, pa se danas već može govoriti o računarski potpuno integrisanoj proizvodnji, odnosno CIM-u.

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Proces automatizacije fleksibilne proizvodnje počinje još od konstruisanja i projektovanja proizvoda kojom prilikom se koriste savremene računarske mreže a programski. CAD (Computer Aided Design) paket olakšava projektovanje proizvoda. CAM (Computer Aided Manufacturing) omogućava računarsku podršku proizvodnje.

CAD i CAM su preduslov, a njihova integracija je uslov za CIM proizvodnju. Flaksibilna proizvodnja organizovana i integrisana kao CIM proizvodnja, integriše poslovanje, odnosno ukupnu aktivnost od planiranja, konstruisanja, proizvodnje, održavanja,... Ovo treba da bude osnova za stvaranje ekspertnih sistema u proizvodnji koji će primenom metoda veštačke inteligencije upravljati celokupnom proizvodnjom.

Fleksibilna automatizacija na nivou CIM-a jeste pre svega kompleks tehničkih sistema i organizacionih mera pomoću kojih se ostvaruje visoka ekonomičnost poslovanja. U ovom smislu, CIM je realnost, ali kod razvijenih industrijskih zemalja. Kod nas tek dolazi početna faza razvoja.

Istraživanja sprovedena u vodećim fabrikama mašinske industrije Japana govore da je robotizacija proizvodnje već odavno dobila karakter epidemije. Sve veća ekonomska efikasnost korišćenja industrijskih robota je neminovno vodila njihovoj sve masovnijoj primeni. Karakteristični, podatci su da je 2010. godine u vodećim Japanskim kompanijama mašinske industrije jedan industrijski robot u sklopu sa sistemom automatskog projektovanja i upravljanja, kao i automatizovanom pripremom proizvodnje bio u stanju da zameni osam radnika pri punom opterećenju u tri smene rada. Pri tome neposredni rezultat robotizacije je bio povećanje kvaliteta poslovanja za četiri puta dok se broj prekida tehnoloških procesa smanjio za više od petnaest puta.

Uticaj industrijskih robota na rast produktivnosti rada i poboljšanje kvaliteta proizvoda se značajno povećava u slučajevima kada se robotizacija sprovodi pralelno sa ustrojstvom drugih automatizovanih sistema a pre svega sa postupcima automatizovanog projektovanja i pripreme proizvodnje. Po oceni japanskih stručnjaka robotizacija uzeta sama za sebe doprinosi samo sa 15-20% povećanja produktivnosti rada, ali u sklopu sa sistemima automatskog projektovanja dobici u produktivnosti se povećavaju čak na 60%. Jedan broj eminentnih naučnika u ovoj oblasti ide tako daleko i tvrdi da se dobici u produktivnosti rada u slučajevima kompletne automatizacije mogu povećati i za 70% pa čak i više. Ovako izraženi ekonomski efekti se uglavnom ostvaruju zahvaljujući povećanom obimu produkcije ali i na račun povećana kvaliteta proizvoda, poboljšanja organizacije proizvodnje i potpunijeg korišćenja opreme.

Karakteristika savremene proizvodnje je uvođenje i razvoj robotizovanih i računarski orijentisanih fleksibilnih proizvodnih procesa. Od fleksibilnih proizvodnih sistema kao novog oblika filozofije proizvodnje očekuje se da razreši najvažnije nedoumice proizvodnje. U svetu su velike snage angažovane na projektovanju fleksibilnih sistema, različite namene i osobina koji najčešće u sebi sadrže i veliki broj robota. A, oni kao deo nove tehnologije uspešno se bore sa zahtevima koji su pred njih postavljeni. Kvalitetno obavljaju poslove i ujedno smanjujući cenu proizvodnje. Kako su projektni zahtevi industrijskih robota sve složenij u pogledu manipulativnih sposobnosti, brzine kretanja, tačnosti i ponovljivosti, adaptivnosti, štednje energije, cene koštanja i sl. to je neophodno dublje sagledavanje njihovih problema, koji su usko vezani sa ostalim elementimatehničkog sistema.

Danas se roboti kao fleksibilne mašine koriste u onim slučajevima kada tačnost i ponovljivost njegovog rada može zadovoljiti zahteve radnog zadatka. (Podrazumeva se da su ekonomski kriterijumi zadovoljeni.) Zbog specifičnih zahteva montaže u tu svrhu se ređe koriste. Međutim u procesima farbanja, varenja često robot može učinak (produktivnost) u velikoj meri povećati. U slučajevima „prljavih“ tehnologija može biti i nezamenljiv. Prilikom uvođenja i korišćenja robota povećava se stepen automatizacije a uglavnom i produktivnosti rada. Tehnološki aspekti proizvodnje u svojoj primeni često nailaze na ograničenja postavljena ekonomskim razlozima. Ma koliko neko tehničko rešenje bilo uspešno, pa čak i revolucionarno, njegova izvodljivost se mora proceniti i sa ekonomskog stanovišta. Možda su u nekim slučajevima, dve jeftine operacije bolje

rešenje od jedne preterano skupe, visoko produktivne. Naravno, u praksi ima i situacija kada je ekonomski aspekt svesno zanemaren i kada se određeno procesno rešenje uvodi bez obzira na cenu.

Rezultati pokazuju da postoji izražena korelaciona veza između razvoja automatizovanih sredstava za rad i kvaliteta proizvoda. U nizu slučajeva industrijske proizvodnje primena sredstava za rad i opreme visokog stepena automatizovanosti predstavlja neophodan preduslov za realizaciju proizvoda željenog kvaliteta. Prilikom analize doprinosa podizanju nivoa kvaliteta i snižavanju cene proizvoda, značajan činilac, svakako da predstavljaju fleksibilni proizvodni sistemi različitog nivoa i namene čije su osnovne tehnološkekomponente numerički upravljane mašine. Neposredani rezultati fleksibilne - automatizacije, koja je poslednjih tridesetak godina zahvatila sve industrijske grane, su po jedinstvenoj oceni tehno-ekonomskih analitičara označili ne samo višestruko povećanje produktivnosti rada već i podizanje kvaliteta proizvoda.

Analizom tržišta, njegovih potreba i mogućnosti određuje se i proizvodni program koji može obezbediti i najbolju iskorišćenost proizvodnih kapaciteta. Sa druge strane tržište usluga, koperacija i naše mogućnosti u mnogome utiču na proces definisanja tehnologije izrade zahtevanog proizvoda. Na osnovu zahteva tehnologije formiraju se zadaci koje treba da izvrši svaka radna jedinica, „proizvodna ćelija“, „automatizovano radno mesto“...A zatim se pojedinačno analizira svako radno mesto. Ako se, na primer, ustanovi da će deo zadataka efikasnije izvršiti mašine koje robot opslučuje onda se deo zadataka prebacuje na njih sve dok se ne pronađe optimalno rečenje sa stanovišta njihovih mogućnosti a imajući uvek u vidu finansiski efekat (opravdanost investicije i u prvom redu naše mogućnosti).

O prednostima robotizacije može se govoriti sa različitih aspekata, ali u uslovima kada čovek postaje jeftiniji od mašine odnosi u sistemima postaju veoma složeni.

Izgledi za primenu robota u domaćoj industriji u bližoj budućnosti nisu povoljni iz više razloga, a najznačajniji su:

- jeftina radna snaga i veliki je broj nezaposlenih radnika, pa se u projektima za nove fabrike često predviđa zapošljavanje što je moguće većeg broja radnika,
- mašine su skupe, naročito uvozna oprema.

Uvođenje tržišne privrede će, doprineti a verovatno i diktirati uvođenje robota zbog neophodnosti povećanja i ujednačavanja kvaliteta proizvoda, ali i zbog povećanja produktivnosti. Za složenije zadatke, velike brzine kretanja, velike tačnosti i ponovljivosti, veliku pouzdanost, autonomnost, adaptivnost i sl. potrebno je projektovati takve upravljačke sisteme koji moraju da zadovolje i ekonomsku stranu koja je u ovom trenutku u našoj zemlji veoma nepovoljna. Predpostavlja se da će u skoroj budućnosti i automatizacija naći svoje mesto bez obzira na nisku cenu radne snage na tržištu.

Organizovanje ovakvog načina proizvodnje iziskuje i velika ulaganje, koja su u ovom trenutku opravdana i dugoročno posmatrano isplativa.

Ključne reči: tržište, organizacija, CIM, automatizacija

Summary

Nowadays that market requires smaller batches, virtually unique products with the properties (price, quality ...) characterizing mass production, producers are brought into a position of great creators. Market requires products composed of easily replaceable components always at its disposal. It is assumed that the manufacturer meets all the clients' requirements, after all it is a prerequisite for survival in the market. Under such circumstances solutions are seen in the flexibility of production.

Addressing the demands of potential clients and survival in the selective market is considered the main task of flexible manufacturing systems of complex structures, whose control is the engineers' biggest challenge. Hardware problems are largely solved, and the resolution of the software ones is much anticipated. Managing the whole system leads to quality improvements and lower prices of the final product.

This production concept fully complies with the current requirements of the market. Rapid emergence of new products, creating multiple versions of the same model, small batches while maintaining quality, reliability, and low cost are some of the features of such production.

"Flexible automated" production and adaptability to market changes result from the use of new technologies, modern technology and methods of work organization. Many studies around the world indicate that the application of this kind of manufacturing inevitably leads to an increase in labor productivity, increasing product quality and reducing production deadlines.

The development of flexible manufacturing based on production automation is very intense. The preconditions are created for the factory of the future, so-called automated respectively computerized factory on the principles of computer integrated manufacturing (CIM). Modules are being developed that allow the concept of modern manufacturing and then factory automation, so today one can already speak of a fully computer integrated manufacturing i.e. CIM.

The process of flexible manufacturing automation goes back to the construction and design of the product using modern computer networks, while software CAD (Computer Aided Design) packages facilitate product design. CAM (Computer Aided Manufacturing) provides computer support of production line.

CAD and CAM are preconditions, while their integration is a prerequisite for CIM manufacturing. Flexible manufacturing organized and integrated in CIM integrates business i.e. the overall activity of planning, constructing, operating, maintaining... This should be the basis for the creation of expert systems in manufacturing, that will manage the entire production by the application of methods of artificial intelligence.

Flexible automation at the level of CIM is primarily a complex of technical systems and organizational measures with which to generate high economic efficiency. In this sense CIM is real, but only in industrially developed countries. Our country just takes the initial phase of its development.

Surveys conducted in leading factories of the Japanese mechanical industry show that the robotization of production has long got the character of the epidemic. Increasing economic efficiency of industrial robots inevitably leads to their application en masse. Typical 2010 data for the leading Japanese mechanical industry companies show, that one industrial robot as part of an automatic design and control system in conjunction with automated production preparation, was able to replace eight workers at full load in three shifts of work. At the same time the immediate result of robotization was a four times increase in business quality, while the number of interruptions of the technological processes was reduced for more than fifteen times.

The impact of industrial robots on the productivity increase and product quality improvement significantly rises when robotization is implemented in parallel with the setting up of other

automated systems, and above all with methods of automated design and production preparation. In the opinion of Japanese experts, robotics taken by itself contributes only a 15-20% increase in labor productivity, but in conjunction with automatic design systems, gains in productivity rise even to 60%. A number of eminent scientists in this field go so far as to claim that the gains in labor productivity in the case of complete automation can reach 70% and more. Such pronounced economic effects are mainly achieved due to the increased volume of production, but also by the increased product quality, improved organization of production and fuller use of equipment.

A feature of contemporary production is the introduction and development of robotic and computer-oriented flexible manufacturing processes. Flexible manufacturing systems as a new philosophy of production are expected to resolve the most important manufacturing concerns. Worldwide large resources are committed in the design of flexible systems for different purposes and characteristics, that usually contain a large number of robots. And they, as part of the new technology, successfully cope with the demands that are placed before them. They perform quality work, at the same time reducing the cost of manufacturing. As the design requirements of industrial robots are getting more complex in terms of handling capacity, speed, accuracy and repeatability, adaptability, energy conservation, cost etc., it necessitates a deeper understanding of their problems, which are closely related to other elements of technological systems.

Nowadays robots are used as flexible machines in cases when accuracy and repeatability of their operation can meet the requirements of the task. (It is assumed that economic criteria are met.) Due to the specific requirements of assembling, for this purpose they are rarely used, but in the processes of painting or welding, robot can often greatly increase the effect (productivity). In the case of "dirty" technologies, it may be indispensable. Introduction and use of robots increases the level of automation and productivity generally. Technological aspects of production in their application often face restrictions placed by economic considerations. No matter how successful and even revolutionary a technological solution is, its feasibility must be evaluated from an economic standpoint. In some cases, two cheap operations are a better solution than a prohibitively expensive, highly productive one. Of course, in practice there arise situations when the economic aspect is consciously ignored and a solution is introduced regardless of the price.

The results show that there is a strong correlation between product quality and the development of automated instruments of labor. In a number of cases of industrial manufacturing, application of highly automated tools and equipment is a necessary precondition for the realization of the desired product quality. In the analysis of contributions to raising the quality and lowering the price of the product, flexible manufacturing systems of various levels and purposes, with numerically controlled machines as their basic technological components, are certainly an important factor. The direct results of flexible automation, which in the last thirty years affected all branches of industry, at a unanimous assessment of techno-economic analysts marked not only a multiple increase in labor productivity, but also improved the quality of products.

After analysing the market, its needs and capabilities, one determines and implements a program that can provide even the best utilization of manufacturing capacity. On the other hand, market services, cooperation and own abilities greatly affect the process of defining technology of the required product. Based on the requirements of technology, the tasks to be performed by each work unit, "production cell", "automated workstation" are formed. Then each workplace is individually analyzed. If, for example, it is found that a portion of the tasks will be more efficiently executed by machines served by a robot, then a part of the tasks is iteratively transferred to them until an optimum solution from the standpoint of their potential is found. And always keeping in mind the financial effect (justification of the investment, in the first instance own options).

The advantages of robotization can be discussed from different aspects, but in terms of when a person becomes cheaper than machine, relationships in the systems become very complicated.

Prospects for the application of robots in the domestic industry in the near future are not favorable for several reasons, the most important are:

- cheap labor and a large number of unemployed, so in the design of new plants, as much workers as possible are often to be employed,
- machines are expensive, especially imported equipment.

The introduction of a market economy will contribute and probably dictate the introduction of robots because of the need to increase and equalize the quality of the product, but also in order to increase productivity. For more complex tasks, high speed, high accuracy and repeatability, reliability, autonomy, adaptability and the like, it is necessary to design such control systems that also meet the economic aspect, which is at present very unfavorable in this country. It is assumed that in the near future automation will also find its place, regardless of the low cost of labor in the market.

Organizing this kind of production requires a large investment, which are at present feasible, while cost-effective in the long term.

Keywords: market, organization, CIM, automation

PROCENA UTICAJA ŽIVOTNE SREDINE TRANSPORTA

EVALUATION OF THE ENVIRONMENTAL INFLUENCE OF TRANSPORT

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Summary

The sustainable development of transport is among the priorities of the common transport policy of EC. The transport sector generates a considerable part of the negative effects. The unveiling of opportunities for decreasing the negative external effects of the transport sector requires evaluation and comparative analysis. The paper presents quantitative and cost evaluation of the noxious emissions of transport as well as a comparative analysis of the environmental influence of road and railway transport. The evaluation is based upon official sources of statistical information on energy consumption, ozone precursors' emissions, fine dust particles, and the emissions of greenhouse gasses. The comparative analysis enhances the main streams and directions of road and railway carriages in Republic of Bulgaria by indicators of the harmful influence. The evaluation and analysis results prove that the priority development of railway transport should be a strategic goal of the national transport policy for the next program period 2014-2020.

Keywords: transport, transport policy, sustainable development, environment, external effects

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ZNAČAJ BANKARSKOG MENADŽMENTA

IMPORTANCE OF BANKING MANAGEMENT

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Rezime

Današnja ekonomska situacija u kojoj rade banke nameće niz uslova i zahteva koje moraju realizovati da bi uopšte opstale. U uslovima snažne finansijske konkurencije opstaju samo banke koji imaju dobar proizvod. Bankarski proizvod je namenjen klijentu i zadovoljenju njegovih potreba. Ovaj rad će prikazati značaj bankarskog menadžmenta u planiranju, akcijama i realizaciji ciljeva banaka i njihov opstanak na finansijskom tržištu.

Početkom ovog veka dolazi do promena u tehnološkom i ekonomskom razvoju bankarskog sistema koje utiču na profit, način rada i organizaciju banaka. U današnjim uslovima poslovanja osnovni problem je uspešno upravljanje bankama. Bankarsko poslovanje je sistem koji funkcioniše u kontinuitetu i zahteva konstantno donošenje poslovnih odluka. Odluke treba da se donose brzo i valjano a pasivnost može da dovede pogrešne odluke.

U uslovima brzih promena u poslovnom okruženju sve više dolazi do izražaja sposobnost banke da ostvari veći profit. Reč menadžment u bankarstvu odnosi se na ličnosti koje sprovode tehnologiju upravljanja materijalnim, energetske i informacionim resursima posredstvom ljudi i uz pomoć znanja. Menadžment se stvara ne "rađa" se, on mora da ovlada savremenim metodama u vođenju bankarskog poslovanja. On mora da ovlada savremenim metodama vođenja bankarskih poslova..

Osnovni zadatak menadžmenta je da obezbedi i iskoristi bankarske resurse i da ih transformiše kroz menadžersku funkciju. U ovakvim uslovima kvalitetan i sposoban menadžment predstavlja osnovni uslov da banka ostvari željeni cilj. Menadžmentu su potrebna univerzalna i specifična znanja i sposobnost da bi banka bila uspešna. Menadžment u bankarstvu predstavlja tim ili pojedinac koji su odgovorni za pripremu, donošenje, realizaciju i analizu odluke. Osim kvaliteta i sposobnosti bankarski menadžment mora da poseduje i liderska znanja sposobnost i kvalitet.

Funkcionisanje menadžmenta je proces korišćenja onoga sa čime poslovna banka raspolaže. Ono što menadžment banke ima su poslovni resursi, a ono što želi da uradi je da postigne organizacione ciljeve za banku. Organizacioni ciljevi banke pokazuju šta se želi postići prometom bankarskih proizvoda. Kao organizacioni ciljevi banke smatraju se: - stvaranje imidža na bankarskom tržištu: - definisanje standarda kvaliteta za bankarske proizvode: - povećana dobit i smanjenje troškova: - zadovoljenje potreba potrošača bankarskih proizvoda. Organizacioni ciljevi su različiti u različitim

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bankama, a za sve banke je zajedničko je da menadžeri na svakom nivou imaju saznanje koji rezultat treba da ostvare u procesu realizacije bankarskih proizvoda.

Uspešan bankarski menadžment “provizvodi” odluke i zna postupak kako da ih realizuje, odnosno on poseduje sposobnost i znanje da napravi najbolji rezultat za banci.

Osnovni elemenat za uspešno vođenje banaka je poznavanje bankarske tehnike i tehnologije i omogućavanje što bržeg sprovođenja odluka.

Efikasno i uspešno vođenje banaka zahteva obavljanje brojnih i raznovrsnih aktivnosti. To je razlog da se posebna pažnja posvećuje poslovima koje menadžment treba da obavi u bankama. Cilj bankarskog menadžmenta je stvaranje vizije o pravom usmerenju bankarskog poslovanja i kreiranje najboljih rešenja za poslovanje banaka. Bankarski menadžment treba kroz proces planiranja, organizovanja i rukovođenja da oblikuju poslovnu politiku banke, a da bi to postigao, potrebno je da prethodno prikupi sve informacije o ranijem poslovanju banke.

Strateški menadžment je nivo menadžmenta koji polazi od ideje, njihove razrade i analize do plana, na osnovu koga se predviđa dalji tok aktivnosti i utvrđuje poslovna politika banke, program ostvarivanja poslovnog procesa i razvoj poslovne strategije. Bankarski menadžment uključuje stratezijsko odlučivanje i sprovođenje donetih odluka zahvaljujući kojima banka stvara i održava konkurentsku prednost. Banke imaju iste ili slične ciljeve, ali su različiti načini njihovog ostvarenja. Namena menadžmenta je ostvarenje konkurentске prednosti kao rezultat različite kombinacije njegovih poslova i način alokacije resursa između tih poslova. Predlog menadžmenta banke biće uspešna samo ako obezbeđuje vrednost i satisfakciju ciljnim fizičkim i pravnim licima..

Bankarski menadžment, tj. upravljanje bankarskim poslovima ima veliki značaj u savremenoj bankarskoj tehnologiji. Proces ubrzanih bankarskih promena, transformacija, koncepcija i drugo, ukazuju kako će bankarstvo u narednom periodu sve manje ličiti na tzv. tradicionalno bankarstvo. Zato je neophodno stalno praćenje i proučavanje savremenih razvojnih i operativnih bankarskih trendova u razvijenim zemljama i razmatranje mogućnosti primene u našem bankarstvu.

Danas se pred poslovnim bankama postavljaju značajni zadaci u smislu kreiranja poslovnih politika koje će im obezbediti uspešnu kontrolu rizika i neizvesnosti u tržišnim uslovima poslovanja i rada. U vezi sa tim, posebnu ulogu imaće strateški bankarski menadžment, čiji zadatak je u sagledavanju srednjoročne pozicije bankarske politike. Sve to dovešće do mogućih revizija određenih planova, ali će omogućiti optimalno prilagođavanje finansijskim promenama.

U savremenim tržišnim ekonomijama danas bankarski menadžment će se sve više razvijati. Poslovne banke će uvoditi nove aktivnosti u svojim uslugama, tehnološkim inovacijama, kadrovskim potencijalima itd. Svakako, posebno će se insistirati na adekvatnom formiranju cena bankarskih resursa kao i odgovarajućoj naknadi za bankarske usluge. Drugačije rečeno, formiraće se kamatne stope koje će biti „realno pozitivne“, što znači da će biti više nego u razvijenim zemljama (zbog niže kredibilitnosti naših banaka).

Elektronsko bankarstvo će naglašeno imati posebnu ulogu u bankarskom menadžmentu, naročito u organizacionom delu poslovanja banaka i modelima pružanja (distribucije) bankarskih usluga.

Futurolozi predviđaju da će bankarski menadžment biti pod određenim supervizijama, čime će se omogućiti aktivno upravljanje rizicima u smislu njihovog minimiziranja.

Finansijski sistem daće posebnu ulogu finansijskim institucijama, kao što su:

- kreditnim institucijama, tj. komercijalnim bankama, štedionicama, finansijskim kompanijama itd.,
- institucionalnim investitorima, tj. osiguravajućim zavodima, penzionim i investicionim fondovima i sl., i
- berzanskim firmama, tj. investicionim bankama, brokerskim firmama, dilerskim firmama i sl.

Dešavanja i procesi finansijskih transformacija dovešće do stvaranja fleksibilnijih finansijskih institucija i do povećanja značaja bankarskog menadžmenta uopšte.

Menadžment treba da aktivira potencijal zaposlenih u banci kao izvor sticanja znanja i učenja i omogući im da se angažuju u korisnom poslu, što ih više angažuje to će se oni više truditi da zadrže poziciju. Ispravan nastup prema zaposlenima od strane menadžmenta je jedina ispravna politika. Menadžer mora da učini iskorak da bi shvatio druge, ali i da drugi shvate njega. Menadžment pre svega mora profesionalno da voli bankarske poslove a potom i partnere banke kako fizička tako i pravna lica, mora da bude komunikativan, mora da prihvati dužnost i odgovornost i na prvom mestu da stavi interes banke.

Ključne reči: ekonomska situacija, bankarski menadžment, interes banke, razumevanje

AKADEMSKA SREDINA I AKADEMSKO (NE)POSTIGNUĆE

ACADEMIC ENVIRONMENT AND ACADEMIC SUCCESS (AND FAILURE)

Bisera Jevtić ¹

Rezime

Školski uspeh je značajan pokazatelj stepena prilagođenosti, odnosno neuspeh neprilagođenosti vaspitanika akademskoj sredini. Zbog toga se prilikom određenja školskog uspeha, pored rezultata u učenju treba uzeti u obzir i stepen integrisanosti u grupu vaspitanika i usvajanja izvesnih društvenih vrednosti u skladu sa uzrastom. Školski neuspeh je kompleksan i višeznačan pojam koji se odnosi kako na obrazovni rezultat u okviru pojedinih nastavnih predmeta, tako i na ponašanje učenika, stavove, uverenja i formirani sistem vrednosti. Pod ovim pojmom, u najširem smislu, smatra se opadanje postignuća u učenju i pad određenog nivoa znanja, a to može biti posledica razvojnog nivoa učenika i sredinskih faktora. Neuspeh u učenju se najčešće određuje kao nesklad između postignuća učenika i intelektualnih sposobnosti, kao posledica neusklađenosti mogućnosti učenika i zahteva koji se pred njega postavljaju, kao i problem koji nastaje delovanjem različitih psihosocijalnih faktora. Doživljavanje neuspeha u akademskoj sredini izaziva kod vaspitanika gubljenje poverenja u sopstvene sposobnosti, slabljenje samopouzdanja, smanjenje motivacije za učenje i učestvovanje u nastavnim aktivnostima. Opterećenost neuspehom stvara opštu nesigurnost i strah. Treba imati na umu da neuspeh nema samo objektivnu stranu i veličinu, već ima i subjektivnu, budući da je uvek praćen emocionalnim doživljajem. Učestali neuspeh može da obeshrabri, da snizi inicijativu i samim tim i uspori i onemoguću razvoj pojedinca. Naše pedagoško-empirijsko istraživanje je eksplorativnog karaktera, a namera nam je bila da sagledamo uticaj akademske sredine i njenih agenasa kroz međusobnu uslovljenost i povezanost na školski (ne)uspeh studentske populacije. Predmet istraživanja predstavlja stavove studenata pedagogije o uzrocima školskog (ne)uspeha. Tragajući za strukturom opredeljenosti, želelo se dijagnostifikovati trenutno stanje varijabli koje utvrđuju aktuelne uzroke koji utiču na školski (ne)uspeh kao i povezanost uzroka sa efikasnošću njihove primene. Rezultati našeg istraživanja su nam pomogli u rasvetljavanju opšte problematike školskog neuspeha studentske populacije i verujemo da će doprineti prevazilaženju i unapređivanju postojeće situacije u našem vaspitno-obrazovnom sistemu i akademskom miljeu.

Ključne reči: akademska sredina, akademski self-koncept, školski (ne)uspeh, nastavnici, vršnjaci

Summary

Academic achievement is an important indicator of the degree of adaptation, or unsuccessful adaptation to academic environment. Therefore, to evaluate academic achievement one has to include not only the results of studying but also a degree of integration into the group and acquisition of certain social values appropriate for the student age. Academic failure is a complex and multifaceted concept that includes both educational results within particular subjects and

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student behaviour, attitudes, beliefs, and the formed value system. This concept in its widest sense means a decrease in studying achievements and a decrease in knowledge which might be a result of a student developmental level and environmental factors. Academic failure is most often determined as a mismatch between student achievements and intellectual capabilities, as a consequence of a discrepancy between student capabilities and demands they face, as a problem caused by different psychosocial factors. Experiencing failure in academic environment is a cause of a student's loss of self-confidence in one's own capabilities, low self-esteem, and a lack of motivation for studying and participating in school activities. One's preoccupation with failure creates general insecurity and fear. It should be pointed out that failure does not have only an objective side and size, but also a subjective one since it is always followed by an emotional experience. Repeated failure can discourage, decrease initiative and therefore slow down and prevent the development of an individual. The pedagogical-empirical research is exploratory in nature, with the intention of gaining an insight into the influence of academic environment and its agents through their interrelatedness and connection to the academic success and failure of the student population. The research subject is the attitude of pedagogy students to the causes of academic success and failure. In order to present the structure of orientation, the aim was to diagnose the present state of variables that determine current causes that influence academic success and failure as well as the connection of causes to the efficacy of their application. The research results helped us clarify the general problems of academic failure of student population and we believe they will contribute to surmounting and improving the current situation in our educational system and academic milieu.

Keywords: academic environment, academic self-concept, academic success (failure), teachers, peers

STABILNOST I BEZBEDNOST POSLOVNOG INFORMACIONOG SISTEMA

STABILITY AND SAFETY OF THE INFORMATIONAL BUSINESS SYSTEM

Ivan Jovanović¹, Mitar Lutovac², Dragan Radoman³

Rezime

Informatički sistemi su neminovno olakšali posao i povećali profit na svjetskoj poslovnoj sceni. Povoljnosti koje donosi nova tehnologija donose i mnoge rizike. Ne adekvatna zaštita poslovnih informacionih sistema često dovodi do gubitka dragocenih podataka, gubitak baza podataka često vodi do likvidacije privrednog subjekta. U radu su predstavljene osnovni princip i specifičnosti zaštite sistema, način narušavanja bezbjednosti sistema, slojne zaštite poslovnih sistema sa osvrtom na usvojene standarde koji se odnose na tu temu. I ako moderna tehnološka rješenja imaju za cilj očuvanje informacionih sistema ni jedan informacioni sistem nije u potpunosti bezbjedan. To dokazuju česti upadi u najčuvanije svjetske informacione sisteme. Ovaj rad ima za cilj da približi pomenutu problematiku korisnicima poslovnih informacionih sistema

Ključne reči: Informatika, antivirusni programi, poslovni informacioni sistem

Summary

Information systems have inevitably facilitated business and increased profits at the global business scene. Benefits from new technologies bring many risks. The lack of adequate protection of business information systems often leads to loss of valuable data. The paper explores the basic principles and specifications of the protection system, disruption of security systems, multi-layered protection of business systems with a view to adoption of standards that apply to the work. Even though modern technological solutions have a goal to preserve the information systems, none of them is fully secured. Frequent intrusions into the world's most closely guarded information systems are the best proof for that. This paper has a goal to inform the users about aforementioned problems in business information systems.

Keywords: Informatics, antivirus programs, business information systems

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NOVA PARADIGMA MARKETINGA ZA MALA I SREDNJA PREDUZEĆA

NEW MARKETING PARADIGM FOR SMALL AND MEDIUM SIZED ENTERPRISES

Ratimir Jovičević¹, Milica Kovačević², Milica Raičević³

Rezime

Zbog razlike koja postoji između MRS (malih i srednjih preduzeća) i velikih preduzeća tradicionalni marketing koji primjenjuju velika preduzeća nije prikladan u MRS naročito u okvirima marketing mix-a. U savremenoj literature, koja izučava marketing MRS-a, najčešće se ukazuje na potrebu primjene MO (Marketing odnosa) čiji su rezultat marketinške mreže. Posebno se potencira, uloga vlasnika /menadžera kao ključna karakteristika koja razlikuje MRS od velikih preduzeća. Kreiranjem ličnih mreža sa stejkholderima vlasnik/menadžer utiče na marketing MRS što je izuzetno važno za donošenje uspješnih marketing odluka. Glavna tema ovog rada jeste razmatranje marketing odnosa kao valjanog okvira marketinga za MRS. Želi se ,u ovom radu, pokazati da je za MRS marketing odnosa prikladan, uz postojanje snažnih veza između marketing odnosa, ličnih mreža i MRS. Dosadašnja praksa MRS podvrgavana je, i to dugo, kritici, a istraživači tvrdili da mali i srednji preduzetnici imaju ograničena znanja o marketingu. Iskustvo, ipak, pokazuje da MRS posjeduju jedinstvene karakteristike koja ih značajno razlikuju od velikih. Upravo zbog navedenog ukazuje se potreba za razvojem novih marketinških okvira koja bi za njih bila prihvatljivija. Navedeno potkrepljuje činjenica što marketing, sada, kao naučna disciplina doživljava transformaciju s pojavom nove paradigme kao što je Marketing odnosa, tako se pojavila mogućnost pristupanja praksi malih preduzeća u široj savremenijoj perspektivi.

Ključne reči: marketing, marketing odnosa, mrs, marketnške -lične mreže, vlasnik/menadžer

Summary

Due to the difference that exists between small and medium sized enterprises (SME) on one side and big enterprises on the other, traditional marketing applied by big enterprises is inappropriate for SME, particularly within the framework of marketing mix. Modern literature, which studies

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SME marketing, most often points to the need to apply relationship marketing (RM) which results in marketing network. The role of owner / manager is given a particularly prominent place in this framework, it being a key characteristic that differentiates SME from big enterprises. Creating personal networks with stakeholders, the owner / manager influences SME marketing, which is crucially important for making successful marketing decisions. The main topic of this paper is analysis of relationship marketing as a quality framework for SME marketing. The paper aims to show that for SME relationship marketing is appropriate, and that there is a strong tie between relationship marketing, personal networks and SME. SME practice has long been subject to criticism, and researchers have claimed that small and medium sized entrepreneurs have limited knowledge of marketing. Experience, however, has shown that SMEs possess unique characteristics which differentiate them substantially from big enterprises . Due to the said, a need has arisen to develop a new marketing framework which would be more acceptable for them. The stated is substantiated by the fact that at the moment marketing, as a scientific discipline, is undergoing a transformation with the occurrence of a new paradigm such as relationship marketing, so a possibility to approach small enterprises practice in a wider modern perspective has arisen.

Keywords: marketing, relationship marketing, SME, marketing–personal networks, owner/manager

FINANSIJSKA ANALIZA DIREKCIJE ZA GRAĐEVINSKO ZEMLJIŠTE I IZGRADNJU BEOGRADA

FINANCIAL ANALYSIS OF BELGRADE PUBLIC AGENCY FOR LAND DEVELOPMENT

Mirjana Jovišić ¹, Aleksandra Jovišić ², Ivan Jovanović ³

Rezime

Direkcija za građevinsko zemljište i izgradnju Beograda ima veliki broj zaposlenih sa visokim stepenom obrazovanja i ujedno najveći broj zaposlenih te kvalifikacije. Nekvalifikovani i kvalifikovani radnici čine svega tri posto od ukupno zaposlenih. Dok starosnu strukturu čine većinom starosti od 31 godine do 60 godina starosti. Uz priložen komparativni bilans stanja i godišnji bilans uspeha moguć je uvid u poslovanje Direkcije za dati period. Finansijskom analizom, odnosno pokazateljima likvidnosti i pojedinim pokazateljima aktivnosti očekujemo, pre svega pozitivne rezultate poslovanja Direkcije. Najbitnije je da period naplate potraživanja od kupaca ne bude isuviše dug, ako ne to, onda barem ne duži od vremena plaćanja obaveza. Što bi se potvrdilo i kroz analizu pokazatelja likvidnosti, da li je i koliko direkcija sposobna na vreme izmiriti dospеле obaveze.

Tačno stanje za određeni period biće jasnije po završetku dela analize i bliže pojašnjeno u samom zaključku rada.

Ključne reči: preduzeće, finansijska analiza, likvidnost, kupci, dobavljači

Summary

Belgrade Land Development Public Agency has a number of employees with a high level of education and the largest number of employees and qualifications. Unskilled and skilled workers make up only three percent of total employment. While the age structure are mostly ages 31 years to 60 years of age. The accompanying comparative balance sheet and annual profit and loss is possible insight into the operations of the Directorate for the period. Financial analysis, and

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liquidity ratios and specific indicators of activity expected in the first positive results of operations of the Directorate . The most important thing is that the period of collection of accounts receivable is not too long , if not that , then at least no longer than the time of payment obligations. What would be confirmed through the analysis of liquidity, whether and how the Directorate is able to time to settle financial liabilities.

True state for a certain period will be clearer by the end of the work analysis and closer explained in the conclusion of the paper.

Keywords: corporation, financial analysis, liquidity,customers, supplier

KRIZNO PLANIRANJE U OBRAZOVNO VASPITNIM USTANOVAMA

CRISIS PLANNING IN EDUCATIONAL INSTITUTIONS

Želimir Kešetović¹, Ivan Toth², Marko Toth³

Rezime

Na prvi pogled škole i vrtići su bezbedna mesta budući da u njima nema štetnih i opasnih materija, tehnološki opasnih procesa, a radni procesi su manje-više uhodani, predvidljivi i rutinski. Međutim, kao mesta na kojima se praktično svakodnevno okuplja i boravi veći broj ljudi, obrazovno-vaspitne ustanove su podložne različitim vrstama kriza. Činjenica da najveći deo populacije ovih ustanova čine deca i mladi čini ih dodatno ranjivim i osetljivim na krizne događaje. Upravo ova ranjivost populacije, u kombinaciji sa njenom simboličkom vrednošću i značajem, vidljivošću i lakom dostupnošću, te relativno slabim sistemom odbrane koji od njih stvara „meku metu“, čini obrazovno-vaspitne ustanove skoro idealnim ciljem za različite vrste zlonamernih ljudskih akcija. Osim toga, krizne situacije u obrazovno-vaspitnim ustanovama su pod posebnom lupom i interesovanjem masovnih medija, tako da upravo medijska amplifikacija može od pojedinačnog ekscesa ili incidenta napraviti ozbiljnu kriznu situaciju..U ovom kontekstu krizno planiranje u obrazovno vaspitnim ustanovama ima poseban značaj. Pored opštih principa kriznog planiranja mora se prilikom izrade kriznih planova voditi računa i o specifičnostima obrazovno vaspitnih institucija.

Ključne reči: kriza, krizno planiranje, obrazovno vaspitne ustanove

Summary

At first glance, schools and kindergartens are safe places free of hazardous materials, hazardous technological processes while workflows are more or less well-established, predictable and routine. However, as places where almost every day gathers a number of people, educational institutions are subject to different types of crises. The fact that most of the population in these institutions are children and young people makes them extra vulnerable and susceptible to crisis events. This particular vulnerability of the population, combined with its symbolic value and

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importance, visibility and accessibility, and relatively weak defense system which makes them "soft targets" makes educational institutions almost ideal target for various types of malicious human actions. In addition, the crises in educational institutions are under special scrutiny and interest of the mass media so that media amplification of particular excess can make a serious incident or crisis situation. In this context crisis planning in educational institutions is of special importance. In addition to general principles of crisis planning, the main characteristics of education institutions and their specific characteristics must be taken into account.

Keywords: crisis, crisis planning, educational institutions

ULOGA INTERNACIONALNOG TRANSPORTA U REALIZACIJI STRANE TRGOVINE

THE ROLE OF THE INTERNATIONAL TRANSPORT IN FOREIGN TRADE REALIZATION

Antoaneta Kirova ¹

Summary

The transportation costs comprise the basic share of the total costs in international trade and highly influence the prices of goods. In a great number of cases, the trading considerations require transportation costs higher than the value of goods. The increasing trade flows and the aim to cut the delivery terms which aids the flexibility of the different companies that are pressing demands over the modes of the international transport.

The economic efficiency could be raised through increase of the competitive advantages. Besides, the international labor specialization, the access to a greater variety of material and non-material products allowing more efficient production decisions, economies of scope and scale, etc. bring forward substantial requirements towards the new transport technologies and the modes of the international transport as a whole. Another tendency brings forward the increased pollution of the environment due to the high share of the road transport and air transport at short and medium distances.

On the other hand, the high competitiveness of the road transport at short and medium distances presents a good reason for the consumers' choice, hence according to the statistic data, it is the most widely applied in the realization of Bulgarian foreign trade. Another reason is that the partners from EC form a dominant share in the foreign trade of Bulgaria.

The higher prices of transport by air are still limiting its application in the cargo exchange, in comparison to the land transport. There are still options and opportunities to increase the role of maritime transport and transport by inner waterways.

Keywords: international turnover of goods, international transport, transport policy

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LIDERSKE VEŠTINE MLADIH PROFESIONALACA U INDUSTRIJI I DRUGIM INSTITUCIJAMA - STUDIJA SLUČAJA ZA MASTER STUDENTE

LEADERSHIP SKILLS OF THE YOUNG PROFESSIONALS IN INDUSTRY AND OTHER INSTITUTIONS - A CASE STUDY FOR MASTER STUDENTS

Nevenka Kiteva Rogleva¹, Sonja Gegovska², Vangel Fustik³

Summary

Current conditions in the economies in transition, affected by the globalization of the business, focus on social awareness for improvement and development of the professional soft skills. While one part of the managers faces with bad forecasts for the success of the company, where they work, the rest of them, quite confidently and reliably recognize all possibilities, even in critical conditions and fail to cope with the challenges and to express their superiority above others. These professionals, so successful in modern organizations, are making the valuable asset to the companies that are leading. These managers possessing appropriate soft skills become the corner stone of organizational business success.

Leadership is forced to make changes in development of organizational strategies and ways of performing its business. Economy conditions impose leaders not only to adapt to changes in the environment but also to create change. The organizations need leaders who are able to manage the processes of change that are one step ahead of others who think on long term and who understand that maintaining the status quo is detrimental in terms of turbulent change and environments. Such managers are leaders; they lead organizations towards achieving superior performance. Undoubtedly leadership has become a critical factor in the success of modern companies and most expensive resource in any company. Human Resource departments in companies are facing the problem how to find the best managers for the key managerial positions. In recent years, although interest in the application of leadership is more present, empirical research on the topic of leadership among young professionals in industry and other organizations in Republic of Macedonia are quite rare. More than a hundred young managers who continued their education on master studies in the field of Project Management - Leadership, management and communication filled a questionnaires that consist of the three groups of questions.

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The questionnaires focus on their leadership capabilities and characteristics. The first group of questions refer to interpersonal, the second to informational and the third one for decision role of the manager. The paper focuses in detail on the responses pertaining to interpersonal roles. The set of abilities and skills possessed by an individual includes the following capabilities possessed by potential candidates:

- Visionary, possess an opportunity for momentum recognition and application of educational convictions and quality concepts;
- Task Givers, define how the individual fits into the work environment, how they define the structure and roles of followers, provide direction, define standards. They are very flexible, have high expectations and use authority properly.
- Motivator, is a person who establishes mutual trust, encouraging creative and innovative performance, increasing job satisfaction, rewarding appropriately and managing individual and organizational stress.

The obtained results are important for individual awareness of the young professionals for further development of their weak soft skills. This is the first survey performed among representative group of experienced professionals that have some managerial experience in their professions.

Keywords: globalization, leadership, abilities, skills, professionals

PLANIRANJE ODRŽIVOG RAZVOJA – SLUČAJ MAKEDONIJE

SUSTAINABLE DEVELOPMENT PLANNING – THE CASE OF MACEDONIA

Sasho Kjosev ¹, Ljupcho Eftimov ²

Rezime

U cilju ispunjavanja izazova održljivog razvoja, prakite strateskog planiranja moraju postati efektivnije, efikasnije, doverljivije i trajnije. Strategija održljivog razvoja je sredstvo za informirano donosenje odluka, koje obezbeđuje okvir za sistematski pristup kroz sektore i teritoriju. Sledeci preporuke sa svetskog samita za održljiv razvoj UN u Johanesburgu 2002, Makedonija je izradila nacionalnu strategiju za održljiv razvoj, za period 2009-2030. Predlog kompletne strategije sastoji se od dva glavna elementa: (1) dugorocni, srednorocni i kratkorocni ciljevi, kojivremenski resavaju problem clanstva Makedonije u EU i postanak Makedonije održljivom ekonomijom, i (2) sedam strateskih tema (aktivnosti), koji se fokusiraju na aktivnosti koje Makedonija mora sprovesti da bi postala održljiva ekonomija. Oni moraju ukljuciti tri glavna stuba: ekonomska, socijalna i ekoloska održljivost.

Ipak, ono sto nedostaje u Makedoniji je kompleksan metodoloski i analiticki okvir za analizu održljivog razvoja (matrica drustvenih racuna, pristup SESAME i pristup NAMEA). Zato, mora se potencirati cinjenica da su održljiv razvoj i planiranje održljivog razvoja komplementarni procesi koji na kraju doprinose poboljsanju blagostanja covecanstva.

Ključne reči: planiranje, održiv razvoj, strategija, metodologija, Makedonija

Summary

To meet the challenges of sustainable development, strategic planning practices need to become more effective, efficient, credible and lasting. A sustainable development strategy is a tool for informed decision-making that provides a framework for systematic thought across sectors and territory. Following the recommendations of the UN World Summit on Sustainable Development in Johannesburg 2002, Macedonia developed a national strategy for sustainable development, for the period 2009-2030. The proposal for the overall strategy comprises of two main parts: (1) long-term, intermediate and short-term objectives, which timely address the important issue of EU accession as well as making the Republic of Macedonia sustainable, and (2) seven strategic thrusts, which address what to focus on in order to make the Republic of Macedonia sustainable. They should cover the three main pillars: economic, social and environmental sustainability.

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However, what is still missing is complex methodological and analytical framework for sustainable development analysis (SAM, SESAME approach, NAMEA approach). Hence, one should point to the fact that sustainable development and sustainable development planning are complementary processes which should ultimately lead to increased well-being of the mankind.

Keywords: planning, sustainable development, strategy, methodology, Macedonia

PRAKTYCZNI ASPEKT KONCEPTA AUTENTICZNOGO LIDERSTWA NA SREDNIM NIVOU MENADŻMENTA U POLSKOJ

PRACTICAL ASPECT OF AUTHENTIC LEADERSHIP CONCEPT AT MEDIUM LEVEL OF MANAGEMENT IN POLAND

Małgorzata Kluska-Nowicka¹

Summary

The subject of the thesis hereby is the concept of authentic leadership at medium level of management in corporations operating in Poland. The paper consists of two parts. The first academic part presents the concept of authentic management and its dimensions. The second empirical part enunciates the feedback from own research conducted by the author in 2013 in corporations functioning in Poland.

The phenomenon of leadership is a matter of common interest for both theoreticians and practitioners of management. It is believed that at the time of turbulent changes occurring in the economic environment, organizations are in need of leaders – heads in the first place instead of supervising directors – managers per se. Bennis and Nanus believe the leadership to be a key power in an organization, as it is responsible for creating a new vision whose delivery is supposed to be inspiring and motivating the members of an organization. Academic achievements on management with regard of leadership is immense, which stems from the fact that the problematic aspects of the kind have been preoccupying great thinkers for ages. Questions that had been asked in ancient times, the Middle Ages and the Enlightenment are still valid till today.

The etymology of the terms “leading” and “leadership” stems from an old English word “lithan” which means “go”. The word “lead” derives from Anglo-Saxon word denoting a way, a course, knowledge of next steps, thus leadership implies demarcating directions and taking a certain path of action. The notion is hard to define, it’s „a people-centered skill essential in almost every situation in which two or more people have the intention to deliver a specific task”. Leadership has been defined as a “process of influencing people” for a long time, emphasizing that the word may be mentioned in each case of someone having an effect on someone else with the aim of achieving the established target. Although, the definitions of leadership undergo constant modifications, since more emphasis is put on the statement that leadership does not target at accomplishing specific goals, but is a challenge triggered and posed in front of managing directors, the concept of which should elicit enthusiasm in people as well as exploit their potential minding the benefits for the organization at the same time. The analysis of the definition implies that leadership is a process, which leads up to achieving group goals by exploiting tools of social influence and motivates the group to deliver these goals and also affects the organizational culture. Other definitions concentrate on the characteristics of leadership understood as the characteristics

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attributed to those entities, which are perceived as leaders. In the most recent concepts leadership is treated as a communication process by which the objectives of the organization are being delivered. In this context, the success of a leader is synonymous with the work of the whole team for the good of the organization.

As a result of great interest in leadership, there are many classifications of the concept in the teachings about organizations and management. The author will differentiate between classic and contemporary theories for the purposes of the paper hereby. One should indicate the following classical theories: theories based on traits, behavioral theories of leadership and situational theories. By contrast, the contemporary theories should bring into attention the following: natural emotional leadership, level 5 leadership, Intelligence Leadership, transformational leadership and Authentic Leadership. For the purposes of the dissertation hereby, the author will focus on the assumptions of authentic leadership.

The concept of authentic leadership largely refers to humanistic psychology. It is worth mentioning that it has the features of an eclectic concept, since it comprehensively and thoroughly combines the elements of the previous leadership theories including transformational leadership assumptions involving positive psychology, ethics and morality at the same time. When it comes to transformational leadership - the authors point to some shortcomings in the assumptions of the theory – namely that the transformational leader is not required ethical behaviour. It has been believed for many years now that the main and actually the only objective of corporations is to maximize profit and efficiency which should be incorporated in the leadership. However, it should be assumed that ethical behaviours relate to people and people make business. This, in turn, justifies the need to focus on ethics and morality, especially in terms of leaders who influence the subordinates and the entire organization. It was Friedman who formulated the need of Institutionalism of moral responsibility within the company.

Bass and Steidlmeier, coined the term of "an authentic transformational leader" by using the behaviours described as "4 i" - idealized influence, individual care for the employee, inspirational motivation, intellectual stimulation. This authenticity was initially understood in different ways, inter alia as the ability to lead in times of chaos, or the ability to build a sustainable organization and motivate and support the development of subordinates. The authentic leaders are characteristic of influencing the team in a way as to increase the feeling of commitment, dedication and motivating to improve the tasks performed in the organization permanently. What the authentic leaders are acknowledged for are high moral standards reflecting both by creating visions of the future, stimulation of conduct and communication devoid of rhetorical tricks and language of persuasion. The focus on the morality of the leader as one of their basic features is something, which distinguishes the concept from other theories. Ethics and morality of the leader is the central element of this theory.

A characteristic feature of the concept of authentic leadership are the dimensions that describe the behaviours of the leaders influencing their authenticity. Luthans and Avolio indicate that these are: transparency, self-awareness, openness to feedback and ethics (morality).

The characteristic features of the concept make a research task even more interesting, because it attempts to verify the influence, which the leader exerts on their team both in the area of behavior and attitudes and the system of values of the subordinates.

In the exploratory part of this study it was examined whether and, if so, to what extent the concept of authentic leadership is used in Polish corporations at medium level of management. The actual survey was conducted with the use of the Authentic Leadership Questionnaire (ALQ) version 0.1. prepared for examining leaders.

Keywords: leadership, specific goals, influence, characteristic features

INTERNET UČENJE I VEZA SA VAŽNIM POSLOVNIM CILJEVIMA OBRAZOVANJA NA TODOR KABLESHKOV SAOBRAĆAJNOM UNIVERZITETU

E-LEARNING AND THE LINK WITH THE BUSINESS – IMPORTANT GOALS OF EDUCATION AT TODOR KABLESHKOV UNIVERSITY OF TRANSPORT

Petar Kolev ¹, Daniela Todorova ², Nina Gergova ³

Summary

One of the major tasks of Bulgaria is to create favorable conditions for the university education and professional development of young people. This is a national cause that will provide European development of Bulgaria. On the other hand the up-to-date education and opportunities for development of young people would contribute to improve demographic status in the country. Also they are major factors for overcoming the economic crisis and increasing the quality of life.

The EU developed a special Resolution on the social inclusion of young people to meet the requirements of the Lisbon Strategy. All activities and events aim at promoting the entrepreneurship, innovations and competencies of young people. The goal is to stimulate young people to strive for independence and realization by making independent decisions and applying individual approach to life.

The number of the higher education institutions in Bulgaria – 51 (30 universities, 13 specialized higher schools and 8 independent colleges), demographic collapse, as well as the EU requirements for harmonization of the approaches and practice with other European countries resulted in increase of competition in the field of university education. Recently, the emigration of young people increased in Bulgaria. The rate of the unemployment among the young also increased. This in turn, results in increasing the competitiveness of the labor market for young professionals. The young graduates in order to be successful in the labor market need to have knowledge, skills and competencies covering the employer's expectations. Regarding this, the education obtained in university has to meet the economic needs of specialists with certain skills and qualification.

Todor Kableshkov University of Transport, with a 92 – year –old history, is a key player on the education market. It has considerable experience in training specialists from all educational and qualification degrees and according to the opinion of the managers of the big transport companies is the biggest academic and research transport centre in the country.

The university's educational policy is based on the mission, objectives and strategic goals. It is addressed to the society needs in regional and national aspect.

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According to the up-to-date official data in Bulgaria only 1.7% from the population of working age (25-64 years) is involved in some form of lifelong learning, having stipulated in Lisbon Strategy for EU – 28 a figure of 13%.

Regarding this, it is very important that efficient lifelong learning system is established and developed, which will stimulate the constant “self improvement” and facilitate employment mobility, for instance via applying appropriate didactic tools and contemporary forms of training – distance, electronic, etc.

The e-learning development is in line with the development policy of Todor Kableshkov University of Transport, namely:

- to develop and modernize educational process by means of new forms, methods and technical appliances, to enhance quality of education;
- to orient the education towards business requirements through maintaining stable relationships with companies, professional organizations, governmental and non-governmental institutions;
- to provide opportunities for lifelong learning and qualification.

E-learning is natural response to the needs of contemporary students for flexible training, accessible anytime and anywhere. Contemporary computer technologies are used for the preparation, carrying out and management of the training.

The Bulgarian e-Learning faces a huge challenge, since a lot of resources are needed to become a fact. In 2012 our university developed a project that was approved: “Development of Electronic Forms for Distance Learning and Virtual Library at Todor Kableshkov University of Transport, Sofia” in search of opportunities for development of this alternative form of training. The project is under OP “Human Resources Development and co-funded by European Social Fund. The grand is amounting to BGN 530 994, 95 (EUR 270 000). The project objective is to promote lifelong learning process as opportunity for improving the professional skills and competencies without prolonged absence from work by developing electronic forms for distance learning at Todor Kableshkov University of Transport. It is envisaged to create conditions for development of electronic forms for distance learning, adapted to certain educational needs and providing opportunities for self-planning and development of flexible academic courses at Todor Kableshkov University of Transport. To this end, a Training Center will be developed and modernized. It will offer e-learning and services. Additionally, an Internal University Quality Assurance and Control System will be developed. A comprehensive training programme in distance form, online courses (subjects) in a volume exceeding 50 % of the academic content of the respective curriculum of MSc Programmes will be developed. The courses will be uploaded to distance learning platform of Todor Kableshkov University of Transport. The project implementation period is two years as we expect the electronization of the educational process to improve the quality of the academic activity and to provide the opportunity for the students to use course materials in a convenient time for them, without considering the strict time schedule of the classes.

Being the only higher school, specialized in the field of transport, in Bulgaria, Todor Kableshkov University of Transport aims at promoting the lifelong learning process by developing electronic forms of training. Thus opportunities for improving the professional skill and competences, without long absence from work, are provided.

The paper discusses the concept for development of electronic forms for distance learning as required condition for adapting the education to business needs. The achieved results according to the implementation of the pre-set indicators in the project: “Development of Electronic Forms for Distance Learning and Virtual Library at Todor Kableshkov University of Transport, Sofia” are presented. In current market conditions, the contemporary universities have to efficiently combine education with business so that they can meet the challenges of the labor market.

Keywords: electronic forms, distance learning, education

STRATEGIJSKI PRISTUP DRUŠTVENO ODGOVORNOM PONAŠANJU PREDUZEĆA

STRATEGIC APPROACH TO CORPORATE RESPONSIBILITY

Ljiljana Kontić ¹

Rezime

Teoretičari i menadžeri u zemljama razvijene tržišne privrede veliku pažnju posvećuju društveno odgovornom ponašanju preduzeća što je rezultiralo mnoštvom različitih pristupa ovoj oblasti. Odsustvo jedinstvenog pristupa definisanju društveno odgovornog ponašanja otežava merenje i razvoj koncepta. Osnovni cilj rada je da na osnovu analize relevantnih teorijskih konceptata ukaže na značaj strategijskog pristupa konceptu društveno odgovornog ponašanja preduzeća. Analiza relevantne literature pokazala je da postoje brojni i različiti pristupi izučavanju koncepta društveno odgovornog ponašanja preduzeća. Prikazaćemo teorijska razmatranja koncepta iz perspektive agencijske teorije, teorije stejkholdera, resursnog pristupa, institucionalne teorije, teorije firme i teorije strategijskog liderstva. Krajem '50-ih godina XX veka počinje debata o uticaju društveno odgovornog ponašanja preduzeća. Analiza različitih teorijskih perspektiva društvene odgovornosti pokazala je neophodnost rešavanja sledećih pitanja:

1. Definisanje društveno odgovornog ponašanja,
2. Identifikovanje institucionalnih razlika između država,
3. Koji su motivi za ulaganje u društveno odgovorno ponašanje?
4. Strategije društveno odgovornog ponašanja
5. Modeliranje efekata na preduzeće i stejkholdere
6. Uticaji liderstva i organizacione kulture na društveno odgovorno ponašanje
7. Merenje koristi i troškova ulaganja u društveno odgovorno ponašanje preduzeća.

U prethodnom periodu mnogi autori su prikupljali informacije o društveno odgovornom ponašanju preduzeća što imalo dvojak rezultat. Sa jedne strane, istraživači prikupili mnoštvo kvantitavnih i kvalitativnih informacija koje su analizirali na različite načine. Odsustvo jedinstvenog pristupa definisanju društveno odgovornog ponašanja otežava razvoj koncepta i merenje performansi društveno odgovornog ponašanja, sa druge strane. Analiza relevantnih teorija pokazala je da su prvi stavovi, iz perspektive agencijske teorije, prema društveno odgovornom ponašanju bili negativni. Hronološki posmatrano svaka od objašnjenih teorija izučavala je koncept samo sa stanovišta osnovnih postulata svog teorijskog pravca. Društvena odgovornost se događa kada se preduzeće više angažuje u aktivnostima koje unapređuju društvenu agendu nego što je zakonom propisano. Društveno odgovorno ponašanje može se posmatrati kao angažovanje preduzeća iznad ekonomskih, tehnoloških i pravnih zahteva sa ciljem ispunjenja društvenih i ekoloških koristi zajedno sa realizacijom tradicionalnih ekonomskih performansi preduzeća. Navedena definicija je opšta i može se koristiti na različitim nivoima analize. Jedna od podesnih definicija društveno

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odgovornog ponašanja je angažovanje preduzeća iznad ekonomskih, tehnoloških i pravnih zahteva sa ciljem ispunjenja društvenih i ekoloških koristi zajedno sa realizacijom tradicionalnih ekonomskih performansi preduzeća. Piramida društvene odgovornosti je najpoznatiji model koji prikazuje da društvene obaveze preduzeća uključuju ekonomsku, pravnu, etičku i filantropsku odgovornost. Osnovni motiv za stvaranje preduzeća kao ekonomskog entiteta profit. Ekonomske performanse na taj način utiču na ostale tri komponente korporativne društvene odgovornosti. Pravna odgovornost podrazumeva poštovanje zakona i pravila. Nakon nje slede etičke odgovornosti, standardi, norme i očekivanja koja se izražavaju kroz razmatranje šta potrošači, zaposleni, akcionari i društvo smatraju poštenim, pravičnim i vrednim poštovanja morala stejkholdera. Filantropska odgovornost je očekivanje da preduzeće bude primeran građanin i da se aktivno uključi u programe koji promovišu zdravlje i dobročinstvo. Četiri modela društvene odgovornosti preduzeća primenjuju se u Evropskoj Uniji a to su partnerski model, model zajedništva kompanije i društva, model održivosti i agora model. Strategijski pristup omogućava da društveno odgovorno ponašanje postane strateški resurs i izvor održive konkurentne prednosti. Integracija društveno odgovornog ponašanja preduzeća u strategiju sprovodi se kroz formiranje veza sa sledećih šest dimenzija preduzeća: misijom, strateškim pitanjima, tržištima, potrebama potrošača, resursima i sa izvorima konkurentskih prednosti. Vodeću ulogu u navedenom procesu treba da imaju izvršni menadžeri. Oni istovremeno razvijaju organizacionu kulturu koja je prilagođena društvenim faktorima koji utiču na preduzeće. Izvršni menadžeri su odgovorni prema društvu, akcionarima i ostalim stejkholderima za odluke koje donose i strategije koje sprovode. Ovaj pristup je konzistentan sa ulogom izvršnih menadžera koja je definisana u relevantnoj literaturi iz oblasti opšteg i strateškog menadžmenta. Iz razloga što investiranje u društveno odgovorno ponašanje zahteva alociranje dela resursa preduzeća, izvršni menadžeri teže ka optimalnim rezultatima implementiranih aktivnosti društvene odgovornosti. U cilju postizanja optimalnih rezultata, izvršni menadžeri treba prvo investiraju u one aktivnosti društveno odgovornog ponašanja koje će doprineti satisfakciji ključnih stejkholdera.

Aktivnosti društveno odgovornog ponašanja odgovornosti mogu se koristiti za poboljšanje odnosa sa zaposlenima i potrošačima. Ako se navedene aktivnosti koriste isključivo radi unapređenja brenda onda je izvesno da će ključni stejkholderi napustiti preduzeće. Strateška društvena odgovornost doprinosi unapređenju upravljanja, donosi ekonomske koristi i društveno blagostanje. Većina empirijskih istraživanja fokusirana je na unapređenje konceptualnog okvira, a rezultati ispitivanja uticaja društvene odgovornosti na unapređenje poslovnih performansi su različiti. Pronašli smo neutralne, pozitivne, ali i negativne dokaze uticaja društveno odgovornog ponašanja na uspeh preduzeća. Izostanak nedvosmislenih dokaza o pozitivnoj korelaciji društveno odgovornog ponašanja i stvaranja vrednosti otvara prostor oponentima koncepta za iznošenje negativnih stavova. Ako prihvatimo pretpostavku da je društvena odgovornost značajna za konkurentnost a strategija predstavlja osnovu za poslovanje, definišući poziciju preduzeća na tržištu, njegovu konkurentnost i dalje postojanje onda je uključivanje društvene odgovornosti u kontekst strategije od vitalnog značaja. U ovom procesu je potrebno precizno odrediti odnos društvene odgovornosti i osnovnih dimenzija strategije. Integracija društveno odgovornog ponašanja preduzeća u strategiju sprovodi se kroz formiranje veza sa sledećih šest dimenzija preduzeća: misijom, strateškim pitanjima, tržištima, potrebama potrošača, resursima i sa izvorima konkurentskih prednosti. Implementacija proaktivne strategije ima za rezultat sistematsko upravljanje aktivnostima društvene odgovornosti i istovremeno doprinosi stvaranju vrednosti za preduzeće. Ukoliko se aktivnostima društveno odgovornog ponašanja bave marketing i odeljenja za odnose sa javnošću očekivani rezultati mogu izostati. Na osnovu rudimentarnog istraživanja društveno odgovornog ponašanja preduzeća u Srbiji može se zaključiti da su glavni akteri prilikom sprovođenja strategija društveno odgovornog ponašanja upravo marketing i odeljenja za odnose sa javnosti što ide u prilog stanovištu da je problematika društveno odgovornog ponašanja značajno zanemarena od strane praktičara u Srbiji. Konceptcija društveno

odgovornog ponašanja stranih kompanija koje posluju u Srbiji preneti je iz njihovih predstavništva i ovde se mogu očekivati pozitivne tendencije. Na osnovu preliminarne baze podataka o društveno odgovornom ponašanju zaključili smo da se srpska preduzeća fokusiraju na sponzorstva, donacije i dobročinstva koja su direktno ili indirektno povezana sa njihovom osnovnom delatnošću. U pravcu promene navedene prakse internacionalne kompanije koje posluju na srpskom tržištu mogu biti uzor jer promovisu aktivnosti društvene odgovornosti iz svojih matičnih kompanija. Strategijska društvena odgovornosti doprinosi unapređenju upravljanja, donosi ekonomske koristi i društveno blagostanje. Aktivnosti društveno odgovornog ponašanja odgovornosti mogu se koristiti za poboljšanje odnosa sa ključnim stakeholderima, prvenstveno sa zaposlenima i potrošačima. Ako se navedene aktivnosti koriste isključivo radi unapređenja brenda onda je izvesno da će ključni stakeholderi napustiti preduzeće. Pored uvoda i zaključnih razmatranja, rad je strukturiran iz tri međusobno povezana dela. U prvom delu analizirane su relevantne teorijske perspektive koncepta društveno odgovornog ponašanja. Zatim su identifikovani metodološki nedostaci, odnosno oblasti u kojima je neophodno usvojiti jedinstven sistematski pristup izučavanju fenomena društvene odgovornosti. Pre svega, neophodno je usvojiti definiciju koncepta koja će biti opšte prihvaćena. Zatim smo prikazali model društveno odgovornog ponašanja. Treći deo posvećen je implementaciji strategijskog pristupa društveno odgovornom ponašanju u preduzećima.

Ključne reči: društvena odgovornost, strategija, ekonomske teorije, Srbija, EU

Summary

Theorists and managers in countries with developed market economies pay much attention to socially responsible behavior of companies, which has resulted in a multitude of different approaches to this area. The absence of a unified approach to defining corporate social responsibility makes it difficult to measure and conceptualize development.

The main objective of this paper is based on the analysis of relevant theoretical concepts which emphasize the importance of strategic approaches to the concept of corporate social responsibility of companies. The analysis of the relevant literature revealed that there are many different approaches to the study of the concept of corporate social responsibility of companies. Theoretical discussion would confront the following concepts: agency theory, stakeholder theory, resource access, and institutional theory, the theory of the firm and the theory of strategic leadership.

At the end of the '50s begins debate on the impact of corporate social responsibility of companies. Analysis of different theoretical perspectives of social responsibility demonstrated the necessity of solving the following issues:

1. Defining corporate social responsibility,
 2. Identifying the institutional differences between the countries,
 3. What are the reasons for investing in socially responsible behavior?
 4. Strategy of socially responsible behavior
 5. Modeling the effects of the company and stakeholders
 6. The impacts of leadership and organizational culture on corporate social responsibility
 7. Measuring the benefits and costs of investing in socially responsible behavior of the companies.
- In the past, many authors have collected information on socially responsible behavior of companies which had a double result. On the one hand, a multitude of researchers have collected

quantitative and qualitative information that is analyzed in different ways. On the other hand, the absence of a unified approach to the definition of socially responsible behavior hampers development of the concept and measurement of corporate social responsibility. The analysis of relevant theory has shown that the first paragraph, from the perspective of agency theory, according to socially responsible behavior were negative. Chronologically speaking, each of the studied theories explained the concept only in terms of the basic postulates of its theory directions. Social responsibility happens when a company becomes more involved in activities that promote a social agenda than is required by law. Socially responsible behavior can be seen as the involvement of businesses over the economic, technological and legal requirements with a view to meeting the social and environmental benefits, together with the implementation of the traditional economic performance of the company. This definition is general and can be used at different levels of analysis. One suitable definition of corporate social responsibility is a commitment of the company to the economic, technological and legal requirements with the objective of fulfilling the social and environmental benefit, together with the implementation of the traditional economic performance of the company. Pyramid of corporate social responsibility is the most famous model that shows that the social commitments of the company include economic, legal, ethical and philanthropic responsibility. The main motive for creating enterprise as an economic entity profit. Economic performance, thus affects the other three components of corporate social responsibility. Legal responsibility means respect for the law and rules. After following ethical responsibilities, standards, norms and expectations that are expressed through consideration of what consumers, employees, shareholders and society deems fair, just and worthy of respect. Philanthropic responsibility is the expectation that the company has been an exemplary citizen and to be actively involved in programs that promote health and charity. Four models of corporate social responsibility applied in the European Union and to the partnership model, the model of Community Company and society, a model of sustainability and agora model. Strategic approach to socially responsible behavior becomes a strategic resource and a source of sustainable competitive advantage. The integration of socially responsible behavior of companies in the strategy is implemented through the establishment of links with the following six dimensions of enterprises: mission, strategic issues, markets, consumer needs, resources and sources of competitive advantage. Leading role in these processes should have executive managers. They also develop an organizational culture that is adapted to the social factors that affect the company. Executive managers are responsible to the company, shareholders and other stakeholders for decisions made and strategies implemented. This approach is consistent with the role of Executive Manager, which is defined in the relevant literature in the field of general and strategic management. Because investing in socially responsible behavior requires the allocation of part of the resources of the company, executives strive for optimal results of activities that implement social responsibility. In order to achieve optimal results, executives should first invest in those activities socially responsible behavior that will contribute to the satisfaction of key stakeholders. Socially responsible behavior can be used to improve relationships with employees and customers. If these activities are used solely for the purpose of improving the brand then it is certain that the key stakeholders should leave the company. Strategic social responsibility contributes to the improvement of management, bringing economic benefits and social welfare. Most empirical research has focused on improving the conceptual framework and the results of the impact of social responsibility on the improvement of business performance are different. We found neutral, positive and negative evidence of the impact of corporate social responsibility in the success of the company. The lack of unambiguous evidence of a positive correlation of social responsibility and value creation opens the door to opponents of the concept of removal of negative attitudes. If we accept the premise that social responsibility is important for the competitiveness of a strategy is the basis for the business, defining the position of enterprises in the market, its competitiveness and its continued existence, then the inclusion of social

responsibility in the context of the strategy is vital. In this process it is necessary to determine the precise relationship between the social responsibility and the basic dimensions of strategy. The integration of socially responsible behavior of companies in the strategy is implemented through the establishment of links with the following six dimensions of enterprises: mission, strategic issues, markets, consumer needs, resources and sources of competitive advantage. Implementation of a proactive strategy has resulted in the systematic management of the activities of social responsibility, at the same time contributing to the creation of value for the company. If the activities of corporate social responsibility with marketing departments and public relations expected results may be absent. Based on a rudimentary study of socially responsible behavior of companies in Serbia can be concluded that the main actors in the implementation of strategies for socially responsible behavior precisely and marketing department for relations with the public, which supports the view that the issue of corporate social responsibility is significantly ignored by practitioners in Serbia. The concept of corporate social responsibility of foreign companies operating in Serbia was transferred out of their offices, and here you can expect positive trends. Based on preliminary database of socially responsible behavior, we concluded that the Serbian companies focus on sponsorship, donations and charity, which are directly or indirectly related to their core activities. The direction of change in these practices of international companies operating in the Serbian market can be a role model for promoting the social responsibility activities of their parent companies. Strategic social responsibility contributes to the improvement of management, bringing economic benefits and social welfare. Socially responsible behavior responsibility can be used to enhance relationships with key stakeholders, particularly with employees and customers. If these activities are used solely for the purpose of improving the brand then it is certain that the key stakeholders have to leave the company. In addition to the introduction and concluding remarks, the work is structured in three interrelated parts. The first part analyzes the relevant theoretical perspectives of the concept of corporate social responsibility. They then identify methodological shortcomings or the areas where it is necessary to adopt a unique systematic approach to studying the phenomenon of social responsibility. First of all, it is necessary to adopt the definition of the concept that will be generally accepted. Then we will present a model of socially responsible behavior. The third part is devoted to the implementation of the strategic approach to socially responsible behavior of companies.

Keywords: corporate responsibility, strategy, economic theory, Serbia, EU

MENADŽMENT SA POVERLJIVIM INFORMACIJAMA U USLOVIMA KRIZE SA POSEBNIM OSVRTOM NA AKTUELNE MODELE U OVOJ OBLASTI U REPUBLICI MAKEDONIJI

MANAGING WITH CLASSIFIED INFORMATION IN CONDITIONS OF CRISES, WITH SPECIAL FOCUS ON CURRENT MODEL IN THIS AREA IN THE REPUBLIC OF MACEDONIA

Atanas Kozarev ¹

Rezime

Upravljanje krizom predstavlja ključni deo bezbednosnog sistema današnjih država zbog svoje funkcije razvijanja i unapređivanja vrednosti i interesa nacionalne bezbednosti u celini. U tom kontekstu, pojavljuju se važni bezbednosni problemi, područja i izazovi koji su povezani sa specifičnostima modela zaštite klasifikovanih informacija u uslovima krize. Fundamentalni stav bezbednosnih teorija i prakse zasniva se na činjenici da bezbednost poverljive informacije je preduslov za uspešno funkcionisanje bezbednosnih institucija. Predmet naučnog istraživanja rada se odnosi pre svega na društvene odnose koji su povezani sa bezbednošću poverljivih informacija, procesom definisanja i upravljanje rizikom bezbednosti poverljivih informacija u uslovima krize i kriznog stanja, sa posebnim osvrtom na model koji je implementovan u Republici Makedoniji. Ovaj koncept obuhvata: fizičku, administrativnu, industrisku i informatičku bezbednost poverljivih informacija. Zaštita i bezbednost poverljivih informacija se dovode u korelaciju i moguće su samo ukoliko bezbednost posmatramo kao multidimenzionalni kompleks uspostavljenih normativnih principa, mera i aktivnosti koje će garantovati da poverljiva informacija neće biti objekt neovlašćenog pristupa i upotrebe. Destabilizovanje bezbednosti poverljivih informacija znači destabilizaciju bezbednosnog sistema države i ugrožavanje nacionalne bezbednosti i ustavnog poretka u celini. Cilj rada na naučno – teoretskom nivou je da se prouči i analizira aktuelni model sistema bezbednosti klasifikovanih informacija, da se oceni njegova efektivnost u uslovima krize i na toj osnovi da se projektuju savremene konkretne zakonske izmene i njihovo implementiranje zbog garancije njihove bezbednosti.

Ključne reči: poverljiva informacija, kriza, bezbednosni sistem, nacionalna bezbednosti

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Summary

Crisis management represents key part of the security system of the contemporary states because it is in function of developing and improving the values and interests of the entire national security. In this context, important security problems have arisen, along with areas and challenges connected with the specificities of the model for protection of the classified information in condition of crisis. The fundamental interest of theory for security and practice is based on the fact that the security of the classified information is prerequisite for successful functioning of security institutions. The subject matter of the scientific research covers the social relations connected with the security of classified information, the process of defining and managing the security risks regarding classified information in conditions of crisis and crisis situation, with special focus on the model which is implemented in the Republic of Macedonia. The concept comprises of: physical, administrative, industrial and IT security of classified information as well as the security of the automatic IT systems & networks and cryptographic security. The protection and security of classified information are brought in correlation and are possible only if we understand the security as multi-dimensional complex from established normative principles, measures and activities which will guarantee that the classified information will not be subject of illegal approach and activities. Destabilization of the security of classified information means destabilization of the security system of the state and menacing of the state national security and Constitutional order in the whole. The aim of the scientific work is to study and analyze (on scientific-theoretic level) the current model of the security system of classified information, to evaluate its efficiency in conditions of crises and on that basis to project the contemporary particular law changes and their implementation for guaranteeing their safety.

Keywords: classified information, crisis, security system, national security

PROBLEMI FINANSIJSKE KONTROLE LOKALNE VLASTI

ACTUAL PROBLEMS OF FINANCIAL CONTROL OF LOCAL GOVERNMENT

Elena Kushlak¹

Summary

The organization of system of financial control in Ukraine there are a number of problems that reduce the level of fiscal discipline in the region. Scope of the audit of local finance is the most complex in the development of local government.

Implementation of effective state government financial control over the receipt , allocation and expenditure of state resources is an integral and important function of public administration. Modern financial relationships require highly skilled management by state and local authorities , who have to ensure the effective and efficient management of public finances , both at national and local levels. The relevance of this issue is related to the existence of problem areas in the system of financial control at the regional and local levels. An inadequate legal framework , the lack of an integrated system that provides control order ineffective reporting on Auditing activities. lack of systematic monitoring, use of outdated methods of retrospective and poor control of the system of local finance departments became the basis for the spread of abuse and manipulation of financial and material resources . Therefore, strengthening financial control by the state over the management and effective use of finances by local financial authorities recently becomes paramount as the number of violations for the implementation of local budgets are so high that requires continuous monitoring of the effectiveness of budget management .The Law of Ukraine "On Local Self-Government" determined that the state financial control over the activities of agencies and officials of local self-government can only be made on the basis and within the limits and in the manner specified by the Constitution of Ukraine and laws of Ukraine , and should not lead to interference by government or their officials in the implementation of local self-government granted them their powers .

However, in the government's concept of public internal financial control , local authorities referred to the public sector. A Law of Ukraine "On Local Self-Government" in no way considers the functions and powers of local government in the state sector. All this gives reason to talk about deregulation and legislative framework discrepancy legal acts concerning state financial control at the regional and local levels. After analyzing the system of state financial control at the local level, we concluded that the lack of effectiveness of existing financial controls , including financial control of local authorities. The primary need is to improve legislation on financial control at the local level. We agree with the views of leading scientists that one of the ways of improvement of financial control is to increase the effectiveness of preventive control on the part of the Treasury , in coordination with the executive power and the State Tax Administration .

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However, we propose to enable the local financial authorities also independently control the financial activities of local governments. It is advisable to enable local governments to create the structure of their financial departments to monitor the collection of local taxes and fees. Necessary to improve the methods of control procedures, replace outdated methods of retrospective control by modern methods that are not aimed at detecting violations and prevent them in the future.

Based on the priority of the state policy of Ukraine's accession to the EU, an important aspect in this process is the adaptation of the system of state financial control to EU requirements. This is a fulfillment of Ukraine requirements of Chapter 28, "Financial Control" document "Acquis communautaire" and the provisions of the Lima Declaration of Guidelines on control. Necessary in the context of public administration reform, which started in Ukraine in general change approaches to the concept of "control" and bring it closer to the European interpretation. The monitoring system should be aimed at correcting violations and preventing them in the future. The system of financial control at the local level should be permanent. To build an effective system of financial control in Ukraine that provides a stable state of fiscal discipline in the region is possible only in the presence of effective internal control system in local authorities at all levels, ie, system of municipal financial control. For this purpose it is necessary to develop and approve in law present an updated model of the system of financial control in Ukraine.

All this will improve the activity of control subjects, their interaction will facilitate the coordination of financial control at the local level, and will ensure that local budgets and adherence to fiscal discipline.

Keywords: organization, retrospective, financial controls, interaction

RELEVANTNOST JAVNOG UTICAJA PREKO FINANSIJSKIH POLUGA U NIVOU POTROŠAČKE CENE I POŠTOVANJE PRAVA POTROŠAČA U UKRAJINI

THE RELEVANCE OF PUBLIC INFLUENCE THROUGH THE FINANCIAL LEVERS IN THE LEVEL OF CONSUMER PRICES AND THE OBSERVANCE OF CONSUMERS RIGHTS IN UKRAINE

V. Laschak ¹, N. Pelipchuk ²

Summary

During the integration process towards the European community problem of state influence on consumer prices and protection of consumers is one of the most important activities, which requires constant control and learning in the new conditions of implementation. Necessity our country to keep good relations with the Customs Union in which are its legislative acts complicates the task.

Adaptation of Ukraine provides for reform of its legal system and gradually brought in line with European standards and covers private, customs, labor, financial, tax laws, consumer protection, technical rules and standards, transport, and other industries, defined by the Partnership and Cooperation Agreement. An important factor in reforming the legal system of Ukraine should be considered Ukraine's participation in the Council of Europe, which set common standards to this organization and EU.

Stages of the legal adaptation is the implementation of the Partnership and Cooperation Agreement, the conclusion of branch contracts, bringing the current legislation of Ukraine in line with EU standards, the establishment of a mechanism to bring draft legislative acts of Ukraine into line with EU norms.

Any modern state has to act as entity regulation of market economy through such economic functions:

- 1) identification of the main goals and priorities of macroeconomic development, based on the economic situation and prospects of its development;
- 2) development and introduction of legal norms of the market economy;
- 3) realization purposeful influence on the economic activity of business entities through financial leverage;
- 4) control over compliance antitrust laws of protect and enhance competition;
- 5) regulation of foreign economic relations;
- 6) social protection of citizens;

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7) financing of social wants.

The state fulfills its economical functions using various forms and levers of influence on the economy. The main forms of state regulation of the market economy should be highlighted:

- Financial regulation (through fiscal policy);
- Monetary regulation (through regulation of the money supply and interest rates);
- Price regulation (correction of prices of the commodity market);
- Structural regulation (due to changes in branch structure of the economy and, consequently, the structure of supply and demand in the market);
- Social regulation (social protection through state redistribution of income);
- Administrative management (through the use of non-economic methods of influence on economic life).

The modern market economy is self-regulating system, so the most appropriate is economic market methods of government influence. For example, the following is a financial and monetary regulation.

Referring to the classic definition of the basic concepts of financial science, financial mechanism is a set of organizational forms of financial relations: procedure for the formation and use funds of cash; methods of financial planning, financial management forms; financial legislation. It is used to create favorable conditions for economic and social development. According to financial leverage at the macro level, for example, tax rate, exchange rate, financial support of an industry from the side of state.

In order to more deeply and perfect draw near to the same financial levers of the state in which it affects the consumer market, we need to consider the basic rules that apply in the country and provided laws and instructive regulations.

The right of the state to influence the consumer market in Ukraine assigned to the Constitution, as well as indicated in Article 42 «The State ensures the protection of competition in entrepreneurial activity. The abuse of a monopolistic position in the market, the unlawful restriction of competition, and unfair competition, shall not be permitted. The types and limits of monopolies are determined by law. The State protects the rights of consumers, exercises control over the quality and safety of products and of all types of services and work, and promotes the activity of public consumer associations. »

The main document in scope of Consumer Rights Protection is the law of Ukraine Consumer Rights Protection. In addition, there are subordinate legislations that govern each scope of the trade. The main body that realizes state control over observance of the legislation of Ukraine on Consumer Protection is the State Inspection for Consumer of Ukraine. The market continues to receive low quality and counterfeit products, forgery, products that do not comply with requirements of normative documents and are dangerous to use. Legislative base of Ukraine needs improvement, reform of the financial mechanism of measures to protect consumer rights and support of civil society organizations.

In contrast to Ukraine countries with democratic civilized market relations in particular EU countries are persistent and purposeful fight for consumer safety. Civilized dialogue between government, business and consumer established and fixed by law. Thus, in 1973 the Parliamentary Assembly of the Council of Europe adopted a "Charter for the protection of consumers," which defined the main principles of state policy in the protection of consumer rights and discharged responsibilities of power to consumers. Global recognition of the rights of consumers received in UN General Assembly Resolution 1985, which outlined the basic rights of consumers:

- 1) consumer protection from the damage to their health and safety;
- 2) promoting the economic interests of consumers and the protection of those interests;
- 3) access of consumers to relevant information necessary for competent choice according to individual needs and requirements;

- 4) consumer education;
- 5) the existence of effective procedures for handling consumer complaints;
- 6) freedom to create consumer's and other relevant groups or organizations and the opportunity for these organizations to express your point of view in decisions that affect their interests.

Exactly in «Guidelines for the Consumer Rights Protection» states to ensure and holding national policy in scope of Consumer Rights Protection Government must create the appropriate infrastructure up to the mark. The common idea of the document is the idea of government responsibility and its obligations to consumers. This is a complex problem, whose solution should be combined efforts of the government, public organizations, scientists and consumers. The combination of technical regulation with the Consumer Rights Protection provide an opportunity to consider consumer's interests in the development of standards, regulatory and legislative documents that correspond to international standards. From these positions it is necessary to expertly apply existing state financial leverage to effectively influence the consumer market. The main legislative act that provides for influence of the state on pricing is the Law of Ukraine "On Prices and Pricing" signed by the President June 21, 2012 in which article 4 is assumed that government price policy is an integral part of government economic and social policy and aims to provide:

- 1) development of the national economy and entrepreneurial business;
- 2) countering the abuse of monopoly (dominant) position in pricing;
- 3) expand the scope of available price;
- 4) balancing market products and improve their quality;
- 5) social guarantees in the event of price increases;
- 6) the necessary economic guarantees for producers;
- 7) orientation domestic prices of goods on the world market prices.

Formulated the main legislative priorities of the state government pricing policy defines the basic principles of pricing and regulates relations arising in the process of formation, establishment and application of prices and of state control (supervision) and monitoring in pricing.

To solve the problem of regulation and the establishment of a competitive market it is important to completely take into account the general economic conditions of the integration period, given the specificity of changes in supply and demand, the nature of the formation expenses, regardless of the nature of business entities.

Given the narrowing the scope of application tools direct impact on the price and quality of consumer goods formed an objective need for the scientific development of mechanism of action budget and monetary regulators indirect effects.

Keywords: integration process, economic function, action budget, influence

PRIPAJANJE INTEGRISANOG PRISTUPA SREDNJIM ŠKOLAMA

INCORPORATING INTEGRATED APPROACH IN SECONDARY SCHOOL

Borislav Lazarov¹, Daniella Severinova²

Summary

We determine the integrated approach in education as a way for mutual consideration of interdisciplinary topic via application of several methods that pursuit many-folded educational goal. Any particular methodology acts in its own domain and uses its own standards and evaluation. Students are urged to apply their knowledge and skills in new context and as a result they are expected to build a competence of synthetic type. We consider the integrated education as a teaching-learning process in which the integrated approach is the main didactical tool. The integrated approach in education stands on agenda every time when the educational goals include transfer of knowledge from the learning context to applications. We believe that the secondary school should provide opportunities for the students to check their knowledge and skills outward the particular subject context in mixed type activities. However, the Bulgarian (and perhaps not only the Bulgarian) secondary school does not face the social demand on applicable knowledge. The status quo is subject partition of the curriculum which produces analytical knowledge and specific skills with no connections between subjects or real-life situations.

The knowledge partition in secondary school causes complex problem in knowledge transfer, which includes the classroom organization, teachers' qualification, system of evaluation etc. This is why this problem requires complex solution. The new trends in Bulgarian secondary school education are focused on building competences. The transferability and multifunctionality of the package knowledge, skills and attitude (KSA) is difficult and even impossible to accomplish outward the context of learning. Hence a new context should be designed to provide opportunity for the students to check and to upgrade their KSA. Platforms for new educational context could be the extracurricular activities as circles, competitions, contests etc. As a rule these activities are in the scope of a particular teacher who uses didactical resources close to her/his routine teaching which causes reinforcement of the desired transferability and multifunctionality of KSA. Our

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standing point is that a more effective way to build student's competence is to implement some interdisciplinary activities as a part of the entire educational process. This means to build a system of bridges between subjects, coherent with the curriculum, but going in areas which are close to some real life situations. Thus the integral approach appears to be the methodology for putting into practice our ideas.

The method we use is based on a model proposed by Altschuler in 1964. We follow the description of this method given in (Geneva, 1992). The teaching-learning process in primary schools is implicitly organized as integrated education – one teacher teaches all subjects using similar methodology in different branches. Often the teacher refers to examples from one area to support her/his teaching in topics of another area. It is only a small step needed to go from this teaching style to the integrated approach. The picture dramatically changes in the first grade of the secondary school (in Bulgaria – the 5th grade). The apple which was just a fruit in primary school becomes a shape in geometry, a body in physics, organic conglomerate in chemistry etc. Such defragmentation of the objects goes along with considerable increase of the number of concepts: the total number of mathematical objects that appear in the entire primary school curriculum does not exceed two dozen but only the ones in fifth grade are more than hundred. Often students cannot recognize the same characteristics or models in different subjects. The necessity of applying KSA from one context to another is obvious. However, it is risky for a single teacher to take the whole responsibility of organizing interdisciplinary education. For instance, the attempt to study the calendars during the lessons in history presented a narrow view on the topic and deprived the students to go deeper in the matter because of mathematics and astronomy which lay in the ground of any calendar design. On the contrary, the teams of teachers manage to connect successfully quite distant topics as usage of letters in some alphabets for writing numbers. Summarizing this section we point out two important needs to be satisfied in the beginning of the secondary school:

- to keep the big picture of the world as united as possible;
- to form the groups of professionals who can carry out the interdisciplinary education.

Our point of view is that if these two needs are met successfully, then the educational process will be continuous and the KSA can more smoothly turn into a competence. The third stage of the Altschuler's model is Analysis. The desired output should be determined in this stage, as well as the factors which stand on the way this output to be obtained in full scale. Our new paradigm locates the integrated education as an upgrade to the traditional classroom style, i.e. the project-oriented forms are auxiliary to traditional ones. However, our expectations are bigger. We see the outcome decomposed in three directions.

For the teachers: to encourage their aspiration for innovative teaching and to support their professional growth. Also teachers are given chance to participate in conferences, they are urged to write articles being part of a team.

For the administration: to have a closer look at the school problems and to be engaged in solving cases. This includes sharing the success but also the responsibility. The original Altschuler's model includes a matrix of antinomies where the key factors are combined in pairs and the possible contradictions are described between elements of a pair. Our experience shows that as a rule several factors are involved in a contradiction and the solution needs simultaneous consideration of all relations between them.

The management of incorporating innovative approaches we apply is based on the Altschuler's model which is oriented originally to technical and technological matter and the solution of a problem is supposed to be long lasting. We clearly understand that the solutions we find are specific for the parameters of a particular class, period, staff etc. A very important factor is the ICT support of all initiatives we realized. Perhaps the next leap in the IT development will make another sense of the integrated approach. However, the experience we capture today is very helpful to manage similar practice in the near future – this is the cure but also the advantage of the educational management. Thus we believe that our strategy has its place in the modern education.

Keywords: education, knowledge, process, innovative, strategy

MODEL FINANSIJSKIH TROŠKOVA ANGAŽOVANJA TEHNIČARA U REALIZACIJI POSLOVA NA FAKULTETU

FINANCIAL COST MODEL OF HIRING TECHNICIANS IN TEACHING OPERATIONS AT THE FACULTY

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Rezime

U ovom radu se analizira model izvršavanja jednostavnijih zahteva (tj. zahteva koje bi u potpunosti mogli da obrade tehničari) u procesu nastave na fakultetu. Model obuhvata aktivnosti profesora, asistenata i tehničara pri generisanju i izvršavanju ovih zahteva. Obradu zahteva prvenstveno vrše tehničari, a ako su oni svi već zauzeti, obradu preuzima neko od asistenata. Nove zehteve generišu profesori i asistenti, koji nisu angažovani obradom zahteva. Prikazan je analitički model i originalno razvijeni simulacioni model. Koristeći rezultate simulacije, prikazani su potrebni troškovi za obradu jednostavnijih zahteva na fakultetu za nekoliko simuliranih sistema. Takođe je prikazana relativna promena troškova pri promeni broja angažovanih tehničara ako su ostali parametri analiziranog sistema nepromenjeni.

Ključne reči: proces nastave, Markovljev proces, angažovanje tehničara, simulacioni model, troškovi

Summary

In this paper we analyze the model of processing simpler requests (i.e. requests, which can be completely processed by technicians) in the teaching process on the faculty. The model includes the activities of professors, assistants and technicians when generating and processing the requests. Processing of the requests is primarily done by technicians, and if they are already engaged, some of the assistants take over processing. Professors and assistants, who are not occupied by processing of the requests, generate new requests. Analytical model and originally developed simulation model are presented. Using the results of simulation, we present necessary costs of processing simpler requests on the faculty for several simulated systems. Also we present relative variation of costs when changing the number of engaged technicians if other parameters of analyzed system are unchanged.

Keywords: teaching process, Markov process, technicians' engagement, simulation model, costs

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ULOGA MARKETINŠKIH KOMUNIKACIJA U KREIRANJU STRATEGIJE RAZVOJA TURISTIČKIH ORGANIZACIJA

THE ROLE OF MARKETING COMMUNICATIONS IN CREATING DEVELOPMENT STRATEGIES OF TOURISM ORGANIZATIONS

Nemanja Lekić ¹, Marko Ćosić ², Uroš Cvetković ³

Rezime

Sva tržišta se baziraju na osnovnim elementima: tržišni subjekt, objekt razmene i cena. Jedno od posebnih vrsta tržišta je turističko tržište. Turističko tržište je skup odnosa ponude i tražnje u sferi usluga i dobara koji služe za podmirenje turističkih potreba na određenom prostoru, odnosno skup odnosa ponude i tražnje koji nastaje pod uticajem turističkih kretanja. Način organizacije turizma uslovljen je stepenom njegove razvijenosti, koji proističe iz postavljenih ciljeva i zadataka turističke politike određene zemlje. Svaka zemlja ima svoju organizaciju turizma koja proizilazi iz turističke politike, kao i iz specifičnosti njenog državnog i društveno-ekonomskog uređenja. Specifičnosti turističkog tržišta su: veći broj ponuđača usluga u odnosu na jednog tražioca turističkih usluga; sezonska koncentracija u turističkom prometu; kretanje turističke tražnje prema ponudi; turistička tražnja zavisi od kretanja nacionalnog i ličnog dohotka, što je karakteristično i za ostale sekundarne potrebe. Pokretačka snaga turističke operative i najmoćnije sredstvo turističke politike su organizacija i stručni kadrovi. Pod organizacijom u turizmu podrazumeva se način organizovanja i delovanja svih subjekata turističke politike u pogledu efikasnijeg realizovanja ciljeva i zadataka turizma. Turistička operativa obuhvata različite oblike delovanja na praksu turističkog razvoja, kao što su: poslovi planiranja, kadrovi, donošenje zakonodavne i razne druge regulative, organizovanost, investicije, način gradnje, propagandno-informativno delovanje, razna istraživanja koja za cilj imaju unapređenje razvoja, i dr. U ovom radu ukazuje se na to da adekvatan izbor instrumenata marketinških komunikacija utiče na kreiranje i primenu strategije razvoja turističkih organizacija. Krajnji cilj poslovanja turističkih organizacija je efikasna i kvalitetno pružena usluga korisnicima turističkih usluga. Na izbor odgovarajuće strategije utiče adekvatna kombinacija instrumenata marketinških komunikacija što organizaciji obezbeđuje da zadrži i održi konkurentsku prednost na tržištu. Detaljnom analizom tradicionalnih oblika komuniciranja organizacije, pa samim tim i turističke organizacije, došle su do zaključka da nove mogućnosti u održavanju konkurentne pozicije na tržištu leže u iznalaženju adekvatnog modela marketinških komunikacija.

Ključne reči: tržište, turizam, razvoj, konkurentnost

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Summary

Each market is based on several basic elements: market subject, object exchange, and price. One of the special types of markets is tourism market. Tourism market is a set of relations of the supply and demand in the sphere of services and goods which are used to meet tourism needs in a particular area, or a set of relations of the supply and demand occurring under the influence of tourism trends. The manner of organization in tourism is determined by the degree of its development which arises from the goals and objectives that are set by tourism policy of a certain country. Each country has its own tourism organization arising from its tourism policy, as well as from the specificities of its political and socio-economic system. The specificities of tourism market are: increasing number of service providers in relation to a single user of tourism services; seasonal concentration regarding turnover in the tourism industry, tourism trends of supply and demand; tourism demand depends on the national and personal income, such is the case with other secondary needs. The driving force of tourism operations and the most powerful means of tourism policy are the organization and qualified personnel. The organization in tourism implies the manner of organization and the actions of all entities of tourism policy in terms of efficient realization of the goals and objectives in tourism. Tourism operations include various forms of activities influencing the practice of tourism development, such as planning, personnel, legislative enactment and various regulations, organization, investment, construction methods, promotional and informational activities, various studies aimed at improving development, etc. This paper shows that an appropriate choice of marketing communication tools has the influence on the creation and implementation of the development strategy of tourism organizations. The ultimate goal of tourism operations is effective and efficient service provided to the users of tourism services. An adequate combination of marketing communication tools affects the selection of appropriate strategy which provides maintaining and sustaining a competitive advantage in the marketplace to the organization. A detailed analysis of the traditional forms of communications regarding organizations, and therefore tourism organizations, shows that new possibilities in maintaining a competitive market position lie in finding an adequate model of marketing communications.

Keywords: market, tourism, development, competitiveness

MOTIVACIJA ZAPOSLENIH KAO POKRETAČKA SNAGA RAZVOJA SAVREMENIH ORGANIZACIJA

EMPLOYEES' MOTIVATION AS A DRIVING FORCE FOR DEVELOPMENT OF MODERN ORGANIZATIONS

Snežana Lekić¹, Marjana Vidas-Bubanja², Srđan Bogetić³

Rezime

Ljudi su glavni resurs opstanka i pokretač rasta i razvitka savremenih organizacija. Menadžeri su shvatili da su ljudi, a ne novac, zgrade ili oprema, kritični za diferencijaciju organizacija, odnosno da su oni ključni resurs u izmenjenim uslovima savremenog poslovanja. Stoga organizacije imaju osnovni zadatak da čine sve ono što je u njihovoj moći da privuku i zadrže najkvalitetnije i visokoobrazovane ljude. Pri tome, organizacije moraju da odrede kakvi su im radnici potrebni za nove uslove poslovanja, kako da ih pronađu i privuku da rade za njih, kako da ih zadrže i učine lojalnim.

Menadžment ljudskih resursa povećava intelektualni kapital i neopipljivi deo preduzeća. U savremenim organizacijama menadžment ljudskih resursa ima dva osnovna zadatka. Prvo, menadžment ljudskih resursa je podrška ostvarivanju konkurentskih prednosti preduzeća uz pomoć znanja i sposobnosti zaposlenih. Međutim, zaposleni mogu doprineti razvoju konkurentskih prednosti preduzeća, samo kada su adekvatno motivisani, odnosno, kada je osiguran potreban broj i struktura ljudi i samo kada organizacija ulaže u razvijanje znanja i veština radnika. Drugo, kvalitetan menadžment ljudskih resursa osnov je bolje organizacije poslovnih procesa preduzeća i definisanja uspešnih poslovnih strategija. Na taj način se menadžment ljudskih resursa se svojim zadacima pozicionirao kao važan i značajan pokretač promena i kao osnov efikasnog i efektivnog poslovanja.

Jedan od brojnih izazova u upravljanju koji se postavljaju pred menadžere i vlasnike domaćih preduzeća radi uključivanja u evropske integracije jeste i kako motivisati zaposlene. Da bi uspešno poslovala, svaka organizacija mora da pronađe optimalnu kombinaciju materijalnih i nematerijalnih podsticaja za svoje zaposlene, koja će zavisiti od brojnih faktora: sektora u kome posluje, konkurencije na tržištu radne snage, prirode posla, strukture zaposlenih. Cilj ovog rada je identifikacija faktora koji unapređuju motivaciju kao osnovnu strategiju unapređenja poslovanja preduzeća. Samo one organizacije koje ulažu u razvoj veština i sposobnosti svojih zaposlenih, njihovo profesionalno napredovanje, obezbeđuju sigurnost zaposlenja, i imaju adekvatan sistem ocenjivanja i nagrađivanja, mogu biti uspešne u globalnim konkurentnim uslovima poslovanja.

Ključne reči: ljudi, preduzeća, pokretač, sistem, poslovanje

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Summary

Human resources have a key role for survival, growth and development of modern organizations. Managers have realized that people, not money, buildings or equipment enable differentiation of the business entity in the changed business environment. Therefore, organizations have the main task to do everything in their power to attract and retain the most skillful and highly educated people. In addition, organizations need to determine what type of workers they need for the new business conditions, how to find and attract them, and keep them loyal.

Human resource management increases the intellectual capital and intangible part of the company. In today's organizations, human resource management has two main tasks. First, human resource management supports achievement of the competitive advantages of companies based on knowledge and skills of their workers. Employees can contribute to the development of company's competitive advantage only when they are properly motivated, when the required number and structure of the human capital is provided, and when organizations do invest in development of workers' knowledge and skills. Secondly, high-quality human resource management contributes to the improvement of organisation processes and to creation of successful business strategies. In this way the management of human resources, with its objectives, becomes an important and significant driver of change and a basement for efficient and effective business.

One of the numerous challenges placed in front of managers and owners of domestic companies, on their way to European integration, is how to motivate employees. To successfully operate, every organization needs to find an optimal combination of material and non-material incentives for their employees that will depend on many factors such as: the sector in which is operated, competition in the labor market, the nature of work, the employment structure. The objective of this paper is to identify factors that enhance workers' motivation as a primary strategy for improving business results of a company. Only those organizations that invest in developing skills and abilities of their employees, their professional advancement, provide employment security, have a proper system of evaluation and reward, can be successful in the global competitive business environment.

Keywords: human resources, enterprises, initiator, system, management

UTICAJ GENERALNOG I SPECIFIČNOG ZNANJA NA DECENTRALIZACIJU PRAVA ZA DONOŠENJE ODLUKA

GENERAL AND SPECIFIC KNOWLEDGE IMPACT ON DECENTRALIZATION OF DECISION MAKING RIGHTS

Jelena Lukić ¹

Rezime

Jedna od ključnih karakteristika svake organizacije jeste da li je proces donošenja odluka centralizovan ili decentralizovan. Kada su prava za donošenje odluka koncentrisana na vrhu organizacione hijerarhije takva organizacija se smatra centralizovanom, u suprotnom, kada su odluke delegirane nižim organizacionim delovima organizacija je decentralizovana (Daft, 2012). Menadžment organizacija, prilikom određivanja optimalnog stepena decentralizacije prava za donošenje odluka, biva suočen sa izazovom da li prava za donošenje odluka treba da budu koncentrisana na vrhu i rezervisana za top menadžment ili trebaju biti decentralizovana na menadžere nižih organizacionih delova. Jensen i Meckling (1995) su ukazali da u situacijama kada je znanje od izuzetne važnosti u procesu donošenja odluka, postoje brojne prednosti kada se prava za donošenje odluka dodele pojedincima koji poseduju vredno i specifično znanje. Po ovim autorima, postoje dve vrste znanja koje ključno utiču na proces donošenja odluka: specifično i generalno. Specifično znanje predstavlja znanje koje je teško prenositi unutar organizacije i ne može se lako usvojiti. Retko znanje o ljudima, organizaciji, kupcima, dobavljačima predstavljaju primere specifičnog znanja. Takvo znanje je teško ili nemoguće agregirati (Jensen and Meckling, 2009) i ono se stiče iskustvom. Sa druge strane, generalno znanje je lako prenosivo unutar organizacije uz niske troškove i lako se usvaja. Menadžment organizacija mora biti svestan činjenice da niko ne može znati sve i da se u okviru organizacije nalazi ogromno znanje u samim pojedincima koje je potrebno iskoristiti na najbolji mogući način. F. Hayek je bio rani zagovornik važnosti decentralizacije procesa donošenja odluka u skladu sa znanjem, ističući da:

„...odluke moraju biti u rukama onih koji su upoznati sa datim okolnostima, koji su svesni posledica i resursa neophodnih za sprovođenje datih odluka. Ne možemo očekivati da će problem biti rešen tako što će se prvo preneti svo neophodno znanje za njegovo rešenje upravnom odboru, čekati da se ono integriše, usvoji i primeni. Problem se mora rešiti nekom formom decentralizacije“ (Hayek, 1945:524).

Menadžment organizacija je, prilikom donošenja odluke o optimalnoj alokaciji prava za donošenje odluka, suočen sa izborom između agencijskih troškova i troškova transfera znanja (Gurbaxani and Whang, 1991). Kada su prava za donošenje odluka koncentrisana na vrhu organizacije, potrebno je usmeriti i preneti znanje pojedincima koji poseduju prava za donošenje odluka, usled čega se javljaju troškovi transfera znanja. Sa druge strane, kada su prava za donošenje odluka dodeljena pojedincima koji poseduju znanje na nižim organizacionim nivoima, javljaju se agencijski troškovi

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koji obuhvataju troškove nadleganja, vezivanja i rezidualne troškove. Prava za donošenje odluka trebaju biti locirana gde je zbir agencijskih troškova i troškova transfera znanja minimalan. Struktura navedenih troškova zavisi od vrste organizacije, veličine, informacione tehnologije, promena u okruženju. Cilj ovog rada je da ukaže da: 1) ni jedna organizacija nije u potpunosti centralizovana ili decentralizovana, neke odluke su centralizovane, druge nisu; 2) prikaže prednosti i nedostatke decentralizacije; 3) ukaže na činjenicu da ne postoji jedinstveni optimalan stepen decentralizacije i 4) identifikuje uticaj znanja na decentralizaciju prava za donošenje odluka.

Ključne reči: agencija, dobiti, društvo, decentralizacija, odluka, prava, faktori, znanje

Summary

One of the key characteristics of each organization is whether its decision-making policies are centralized or decentralized. Centralization refers to the hierarchical level that has the authority to make decisions. When decision making is kept at the top level, the organization is centralized, but opposite, when decisions are delegated to lower organizational levels it is decentralized (Daft, 2012). The real challenge for management of organizations is to find the answer to the question should the decisions be centralized and made by the top management or should they be decentralized and made by the managers of the lower-level units. Jensen and Meckling (1995) point out that when knowledge is valuable in decision-making, there are benefits to collocating decision authority with the valuable knowledge. According to them, there are two different kinds of knowledge valuable for decision-making: specific and general. Specific knowledge can be defined as the knowledge that is costly to transfer among agents and is not easily observable by other agents. Rare knowledge about people, organizations, customers and suppliers are examples of specific knowledge. Such knowledge is difficult or impossible to aggregate (Jensen and Meckling, 2009) and it is assembled through experience. On the other hand, general knowledge is information that is transferable among agents at low cost or is easily observed by other agents. Management of organizations need to be aware that no one knows everything, and in each organization tremendous amount of knowledge tend to be dispersed among many individuals. F. Hayek was an early proponent of the importance of knowledge for organization and collocation of decision-making authority with the knowledge important to those decisions. He argues that distribution of knowledge in society leads to decentralization:

„...decisions must be left to the people who are familiar with particular circumstances of time and place, who know directly of the relevant changes and of the resources immediately available to meet them. We cannot expect that this problem will be solved by first communicating all this knowledge to a central board which, after integrating all knowledge, issues its orders. We must solve it by some form of decentralization“ (Hayek, 1945:524).

In making the decision of the optimal location of decision rights, an organization is faced with a trade-off between agency costs and knowledge transfer costs (Gurbaxani and Whang, 1991). When decision rights are concentrated at the top of the organization, knowledge should be transferred to the person who has decision rights which implies knowledge transfer costs. On the other hand, when decision rights are transferred to the person with the knowledge there are agency costs which encompass monitoring costs, bonding costs and residual costs. Decision rights should be located where the sum of knowledge transfer costs and agency costs is minimized. These cost structure will vary from one organization to the other, depending upon many factors like size of the organization, information technology, the rate of change in the environment regulation. The aim of this paper is to: 1) present that no organization exhibits purely centralized or purely decentralized decision making, some decisions in the organization are centralized while

others are decentralized; 2) present benefits and costs of decentralization and centralization; 3) acknowledge that there is no one right answer about the degree of decentralization and 4) identify the impact of knowledge on delegation of decision-rights.

Keywords: agency, benefits, society, decentralization, decision, rights, factors, knowledge

ZAŠTITA KRITIČNE INFRASTRUKTURE SA STANOVIŠTA TEHNIČKIH STANDARDA

CRITICAL INFRASTRUCTURE PROTECTION FROM THE VIEW OF TECHNICAL STANDARDS

Mária Lusková¹, Zdenek Dvorak², Ladislav Novak³

Summary

Protection of critical infrastructure is an important issue of modern civilization. Critical infrastructure systems include facilities and assets publicly or privately owned which are so vital that their destruction or incapacitation would disrupt the security, economy, safety, health, or welfare of the public. In the European conditions, they usually include from six to ten sectors. Transportation systems, energy and information networks belong to the very important sectors. At present, in the Slovakia Republic, the attention is given especially to the sectors of transportation and energy. In the last years the researchers of the Faculty of Special engineering of the University of Zilina participate in the research project focused on the issues of the critical infrastructure protection in transportation sector. There was also accredited study program Security and Protection of Critical Infrastructure for the bachelor and master degrees.

In the paper the authors are dealing with protection of critical infrastructure objects in the context of the technical standards. They include especially standards related to the risk management and quality management (ISO 31000:2009, ISO 9001:2008, ISO/IEC 27001). In the paper there are published partial results of the research oriented on the effect of implementation of the above mentioned standards on the situation in critical infrastructure protection.

Keywords: transportation, infrastructure, conditions, standards, degrees

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INOVACIJA ZA BEZBJEDNO SKLADIŠTENJE VODONIKA KAO EKOLOŠKOG ENERGENTA ZA POTREBE INDUSTRIJSKIH POSTROJENJA

INNOVATION FOR THE SAFE STORAGE OF HYDROGEN AS A FUEL FOR ECOLOGICAL NEEDS OF INDUSTRIAL PLANTS

Mitar Lutovac ¹, Zoran Jerotijević ², Kristina Radoman ³

Rezime

U situaciji kada su iscrpljene svjetske rezerve uglja i nafte, svijet se okreće ka novim energentima. Proizvodnja, eksploatacija, ekološkičnost i ekonomska isplativost glavne su odrednice koje će odrediti budućnost novih izvora energije. Vodonik kao ekološki čist energent je poznat naučnoj i stručnoj javnosti, nemogućnost skladištenja vodonika zbog njegove nestabilnosti koja može prouzrokovati eksploziju za sada je ograničavala upotrebu vodonika u većim energetske razmerima. U radu su opisani osnovni principi elektrohemijskog stvaranja pora u strukturama metala koji se koriste kod skladištenja vodonika. Pri niskim strujama kroz kanale se formiraju udubljenja, a njihov broj je određen gustoćom struje i temperature površine elektrolita. S povećanjem gustoće struje, promjer pora je proširen, što može dovesti do njihovog međusobnog preklapanja, koji dovodi do uklanjanja metala preko cijele površine. Kao sistem za proizvodnju i skladištenje vodonika najviše obećava upotreba elemenata prijelaznih IV-B i V-B podgrupa. Osim ovih metala, tendenciju stvaranja vodonika pokazuju jadinjenja Lantanida, i jedna su od najčešćih elemenata koja imaju afinitet prema vodoniku, hromu i niklu. U ovom radu nije izučavana upotreba plemenitih metala u svrhu dobijanja i skladištenja vodonika, budući da je njihov zahtjev za skladištenje vodonika ekonomski neisplativ. Budući da će se izdvajanje i skladištenje vodonika sprovesti elektrokemijskim reakcijama, potrebno je ispuniti uslov jednake zastupljenosti na svim mjestima površine elektrode u kontaktu s elektrolitom. Najvjerojatnija interakcija atoma vodonika s metalima događa se kod strukturnih nedostataka [1-3]. Polazeći od toga, potrebno je ispuniti uslove pod kojima su nedostaci formirani. Takvi nedostaci su granice zrna kristalita, izbočina i udubljenja. Za formiranje strukture sa maksimalnim stepenom nedostataka po jedinici površine potrebne za obavljanje elektrokemijskog procesa, u kojem je broj mjesta nukleacije maksimalan, što se događa s povećanjem gustoće struje.

Ključne reči: vodonik, energija, energetika, alternativni izvori energije, Inovacije

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Summary

In a situation when the reserves of coal and oil are depleted, the world is turning to new sources of energy. Production, exploitation, and economic feasibility are the main parameters that will determine the future of new sources of energy. Hydrogen, as an environmentally clean energy source is known in the scientific and professional community. The inability of hydrogen storage because of its instability, which can cause an explosion, has limited the use of hydrogen in the growing energy proportions. The paper describes the basic principles of electrochemical pore formation in the structures of the metal used in the storage of hydrogen. At low currents, certain dents are formed in the channels, and their number is determined by current density and temperature of the surface of the electrolyte. With increasing current density, the diameter of the pores is enlarged, which may result in their mutual overlap, which leads to removal of the metal over the entire surface. As the most effective system for the storage of hydrogen are transition elements of IV - B, VB subgroups. In addition to these metals, the tendency to form hydrogen shows the compound of lanthanides, and one of the most common elements that have an affinity for hydrogen glass. This paper explores the use of precious metals for the purpose of obtaining and storing hydrogen, since their application for hydrogen storage is payable. Since the capture and storage of hydrogen will be conducted by electrochemical reactions, it is necessary to fulfill the requirement of equal representation in all areas electrode surface is in contact with the electrolyte. The most probable interaction of hydrogen atoms with the metal occurs at structural defects [1-3]. In accordance with this, it is necessary to fulfill the conditions under which the defects are formed. Such defects are boundaries of the crystallites, bumps and dents. For the formation of structures with a maximum degree of defects per unit area needed to perform electrochemical process, the maximum number of nucleation, occurs with increasing current density.

Keywords: hydrogen, energy, alternative energy, innovation

PROBLEMI ODRŽIVOG RAZVOJA POLJOPRIVREDNOG KOMPLEKSA UKRAJINE U SAVREMENOJ EKONOMIJI

PROBLEMS OF SUSTAINABLE DEVELOPMENT OF AGRICULTURAL COMPLEX OF UKRAINE IN THE CONTEMPORARY ECONOMY

Vasil Lypchuk¹, Bohdan Shuvar²

Summary

Last year Ukraine's agriculture has reached a stable positive dynamics and more increasing agricultural production. Practically complete the formation of the structure of production and its organization in the process of land and agrarian reform. Further development of the industry, which is one of the most important in the economy of Ukraine requires qualitative transformations to provide the increase of competitiveness of agricultural production and food safety in the country.

Agricultural complex is an important component of the national economy of Ukraine and its regions but also has a lot to improve the effectiveness of social and economic development, the formation of a strong export potential and food security of the country. Quarter of fixed assets and working population are involved in agricultural complex of the country, which produced a fifth part of gross output and gross value added. The domestic food market for more than two-thirds is formed by food and goods produced from agricultural materials. In times of market reforms in this important sector of the national economy created market's organization and legal structures based on private ownership of land; increased attractiveness of investment and business activity; activated processes of integration into the global food system.

Problems of sustainable agricultural growth in the context of the reform of the agricultural sector of Ukraine has always been in the focus of national agrarian scientists. Important contribution for their solving as well as the specifics of the study at this stage did D. I. Babmindra, Yu. D. Bilyk, P. I. Haydutskyk, A. S. Danylenko, S. I. Demyanenko, T. G. Dudar, S. L. Dusanovskyy, A. M. Miroshnychenko, L. Y. Nowakowskyk, P. T. Sabluk, A. M. Tretyak, M. M. Fedorov, M. A. Hvesyk, V. V. Yurchyshyn and other scientists. Their research became the basis for realization of agricultural transformation and the formation of sustainable agricultural growth. However, complexity and diversity of issues related to their realization in practice determine the need for further research. First of all it related to the fact that at the present stage there is a number of factors that were previously not considered by the Ukrainian researchers.

The positive development of agricultural production is hampered by a number of serious problems that were inherited from the past, and those related to the lack of consistency in the

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implementation of reforms and some miscalculations in the choice of routes, means, methods and rates of change in agriculture and its individual components.

In particular, work in the agricultural sector is not prestigious, and it continues to worsen the demographic situation in the villages: decreasing the total number and proportion of the villages population, increasing the number of people of retirement age. As a result there is a further emigration of village youth to cities and abroad.

Ukrainian society has not yet confirmed understanding of the special role of agriculture, the need to ensure the priority of its development, first of all as a socially important sector.

Agricultural development restrained by significant misunderstanding in commodities prices and prices that are consumed in the industry.

Monopoly of the agricultural market products is saved. Processing companies often use prices that are not sufficient to provide profitable agricultural production.

At the same time the resource potential of agriculture which is based on highly agricultural land and conducive climate conditions, has significant opportunities for future development. There are additional opportunities to increase agricultural production, contribution to industry to increase the level of food and energy security, to increase export potential of the country.

In order to better use the potential of agriculture, we should create favorable conditions, especially for:

- functioning on an equal economic basis of different legal forms of economy in the agricultural sector;
- harmonization interests of owners, employees and village communities;
- formation of competition on the internal and external markets of industrial structures;
- providing profitability 15 % is required for the production of expanded reproduction.

This is going to be achieved through continued reforms in the economy of the country and its agricultural sector in the direction of the optimal combination of industrial and agricultural production, submission of their activities to the needs of internal and external markets for agricultural products, social-economic village development, the transition from sector to territorial and self-management complex development of agro-industrial production and village development, the formation of the effective science and technology, budget, tax, financial, credit and price policies.

Strategically important is the development of agriculture based on the concept of sustainable development. The main goals in this area are:

- Increasing agricultural production to achieve food security, prove of consumption of food to science-based standards and essential increase of the volume of its exports.
- Increased production of organic products for the prevention of ecological crisis
- Increase of agricultural exports.
- Increase of profitability of agricultural production.
- Increase of productivity and payment in agriculture.

To achieve these goals the following transformation have to be made:

- increase of the productivity of crops and livestock;
- development of alternative energy sources in agriculture;
- providing profitability of agricultural production;
- ensure the balance of supply and demand in agriculture;
- completion of the land reform;
- development of economic forms and integration of production;
- development of the agricultural entrepreneurship and cooperation;

- technical and technological modernization of agro-industrial production;
- formation of favorable financial and credit environment;
- providing of investment changes in village areas;
- improving information and analytic support of developing the industry;
- reformation of management in agricultural sector;
- formation of effective system of providing innovation in agricultural production;
- development of village areas;
- development of the foreign economic activity.

This will provide food security of the country, production of high-quality agricultural products in quantities that meet the needs of the population and processing industries, and secure economic basis of social and economic development of the Ukrainian village.

The agricultural sector is one of the least profit industries in the world economy, so it can function stably and profitably even in favorable natural conditions only with big state support. Experience in state support for agriculture in Ukraine since independence, shows that it was and still is aimed at solving current problems, like prevention of catastrophic situations.

Equivalence of relationship in the agricultural sector with other sectors is provided not only through the price mechanisms, but also budgetary financing (as determined priorities), foreign trade (in order to ensure adequate protection national producers and customers of food) and other factors. Duty of the state for agricultural producers is to level benefits of industries serving agricultural production. In this case, the main instruments of economic regulation are: economic forecasting and programming; budget and tax system; monetary and exchange rate policy; science research to develop the technology of agricultural production and creating conditions for their development and implementation; conducting marketing research and development forecasts of production and marketing of the agricultural sector; customs policy and so on.

The role of the state in the formation and development of the agricultural market is effectively coordinate functioning of its components: realization of pricing policies based on market pricing mechanism complement of instruments of state regulation; activation of monopoly control over prices; output trade flows of the agricultural sector from the shadow turnover; establish the system of objective information on market conditions; especially on export conditions; completion of the formation of regulatory framework and monitoring and so on.

Increasing the role of the state in the development of agricultural production can be effective only if the system of state regulation improves, which will allow to successfully solve the problem of positive dynamics and to ensure sustainable economic growth of the industry.

Therefore, the traditional paradigm of development is the necessary condition for sustainable economic development. Duration of growth to confirm its stable trend rates must not be less than two decades.

Keywords: agriculture, emigration, village, market, industry

STRES MENADŽMENT KAO STRATEGIJA POVEĆANJA KONKURENTSKE PREDNOSTI

STRESS MANAGEMENT AS A STRATEGY TO INCREASE COMPETITIVE ADVANTAGE

Marija Magdinčeva-Šopova ¹, Neda Petroska-Angelovska ², Marija Ackovska ³

Summary

We live in times of rapid and unpredictable change. Effective and efficient management of difficulties in enterprises functioning, makes more favourable work conditions. Modern, variable working conditions replace traditional ways. Organizational efficiency is based on the information and quickly adaptation to the demands of market as an opportunity to increase competitive advantage.

Enterprises attempting to increase their competitive advantage by introducing new ways of working and creating a contemporary approach on organizational culture. New ways of working are increasingly the importance of employees as the only element which can be changed and adapted for increase of competitiveness of enterprises.

Stress is present all around us and is an integral part of people's lives at the same time are integral part of the enterprises. Stress can't be avoided but it can be controlled, because the management of enterprises apply strategies for identifying and minimizing the stress of work. Stress management involves learning and gaining of rational-emotive and cognitive-behavioral skills for recognition of stressed situation and stress management.

This paper aims to indicate the importance of the developing skills for stress management, identifying the causes of stress and the protection of employees in the enterprises from stress as one of the risky factors that affect work productivity, and health of the poor employees that are working in the environment.

Also, understanding the state of the stress and events that may reveal the individual characteristics that help to control stress, selfassessment of stress levels, individual and organizational strategies for overcoming the stress and the development of practical and professional skills to reduce and eliminate the effects of stress, is elaborated in this paper.

In the conclusion of this paper is highlighted the fact that employees are driving force in the enterprise and stress management strategies contribute to improvement of competitive advantage of enterprises.

Keywords: enterprises, stress, stress management, human resources, competitive advantage

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MENADŽMENT ZNANJA

KNOWLEDGE MANAGEMENT

Vanja Malobabić¹

Rezime

Osnovni cilj rada je, da se prezentira i sagleda poslovni razvoj i organizaciono učenje, kao deo menadžment (upravljačkog) procesa.

Multidimenzionalni ciljevi :

- da sagleda potrebe, nužnosti, korisnosti i prednosti koncepta organizacionog učenja u poslovanju javnih preduzeća posebno kada je reč o poboljšanju performansi i uticaju na poslovni razvoj;
- da se istraže ključne performanse i područja u kojima se ostvaruju ili se mogu ostvarivati, kako bi javna preduzeća mogla da iskoriste svoje šanse na tržištu, kao i načine njihovog merenja u cilju upoređivanja sa ostvarenim performansama drugih javnih preduzeća;
- da se u tom kontekstu ukaže na potrebu aktivnog i dugoročnog odnosa javnih preduzeća prema klijentima na zadovoljavanju njihovih potreba, zahteva i želja u rešavanju njihovih problema vezanih za javni sektor.

Krajnji cilj nije samo rešavanje određenih operativnih problema, nego i posticanje stava iz koga neprekidno učenje iz dobrih primera dolazi prirodno. Isplanirati elementarne faktore funkcionisanja preduzeća, kao što su: vizija, misija, strategija, ideje, inovacije, motivacija zaposlenih i mnoge druge. Najnoviji tokovi u menadžmentu fokusiraju se na kulturu društva smatrajući da je ona osam puta uticajnije od strategije. Vrednosti kao "kičma" društvene kulture, pokazuju ono što je ljudima prioritet i najvažnije. Kao jedan od glavnih faktora koji može unaprediti konkurentsku prednost naših preduzeća industrije i poboljšati poslovanje je primena menadžmenta a preduslov za ovo je unapređivanje znanja zaposlenih i korišćenje stranih iskustava. Upravljati ljudima i znanjem nije lako, jer je ljudsko ponašanje promenljivog karaktera, a često i nepredvidivo. Da bi se u ovom procesu ostvarili povoljni rezultati neophodno je da se specijalisti za ljudske resurse obučavaju u oblasti psihologije i drugih oblasti, jer čovek u javna preduzeća ne unosi samo svoje znanje i sposobnosti nego i svoje želje i ambicije, svoje nade i očekivanja a isto tako i svoje pozitivne i negativne osobine, kao i stečene navike.

Ključne reči: menadžment, javna preduzeća, ljudski resursi, znanje

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Summary

The primary goal of the paper is to present and sum up a business development and organizational studying as a part of managing process.

Multidimensional goals are:

- to sum up the needs, necessities, advantages and usefulness of the concept of organisational studying in operations of public companies, especially when it is about improving performances and the effect on the business development; to explore the key performances and areas where they are effectuated or can be effectuated, for public companies,
- to use their chances on the market as well as the ways of their evaluation so that they can be compared to the effectuated performances of other public companies;
- To show, in that context, the need of an active and long-term relation of public companies to clients in satisfying their needs, demands and desires in resolving their problems connected to the public sector.

The final goal is not just to resolve specific operational problems, but also to motivate the attitude from which constant learning from good examples comes naturally; planning the elementary factors of operations of a company such as: vision, mission, strategy, ideas, innovations, motivation of employees and many others. The newest trends in management are focused on the society culture with the idea that culture is eight times more influential than the strategy. Value, as a „backbone“ of a social culture, points out a person’s priorities and what is most important to people. As one of the main factors that can improve competition advantage over industry, companies and upgrade business, is more spread management and precondition to do that is improving employee' s knowledge and using foreign experiences. Managing people with knowledge is unpredictable. To achieve satisfactory results in this process, it is necessary for the human resources specialists to be trained in the area of psychology and other areas, because humans brings into the public companies not only their knowledge and capabilities, but also desires, ambitions, hopes and expectations, as well as positive and negative features and acquired habits.

Keywords: management, public companies, human resource management, knowledge

STRATEGIJSKE ANALIZE U SISTEMU MENADŽMENTA

STRATEGIC ANALYSIS IN THE MANAGEMENT SYSTEM

M. Manylich¹, O. Myroniuk²

Summary

In terms of European integration one of the problems of domestic enterprises is survival in a competitive environment and their further development.

Solution of this problem requires a deliberate and effective acting strategy which can provide adaptation to changes of external environment and adoption of effective and appropriate measures. To develop a business strategy it is necessary to examine the cumulative effect of factors of internal and external environment. Strategic analysis is considered to be the initial phase of company's strategy development and gives an objective evaluation of own capabilities.

Nowadays in Ukraine there is a significant gap between management theory and practice and modern statement of strategic analysis. Most of the Ukrainian companies do not consider international standards and positive results of domestic and foreign enterprises activities.

Lack of strategic analysis is shown in two forms. First, businesses plan their activities based on the sustainability of external conditions. Second, in case of non-strategic management, development of program actions is based solely on the analysis of internal capabilities and potential of the company. This situation is due to reasons specific for domestic enterprises: ignorance of the executive staff through strategic analysis and intuitive approach to the strategy selection.

In addition to the above reasons, it is important that the method of the analysis (in particular matrix developed by foreign authors) is not adapted to local economic conditions and the process of analysis is time consuming (as in formal models it is difficult to anticipate all factors and adapt results to real market conditions) and completely new for Ukrainian companies.

In the process of selecting strategic decisions, concrete opportunities and alternatives open and reliable information appears which corrects solution produced at the beginning. Namely, with the change of circumstances and conditions it is necessary to apply the so-called situational approach, taking into account specific circumstances at this time it is necessary to use certain methods of forming strategy. An effective strategy always integrates typical characteristics of present concrete situation into the key factors of the future companies' success.

In unforeseen circumstances of Ukrainian market economy only some enterprises follow defined organizational and economic development strategy.

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Most of them are concerned in rapid response to problems that appear at the moment. Due to imperfection of the legislative base and unpredicted market one should be very careful while choosing strategy. We should not build far-reaching plans. International experience shows that the period of strategy formation in industrial sectors of stable and developed economies takes approximately 10-15 years. In the production of goods it takes 3-5 years. Add to this instability of Ukrainian market, notably the chosen strategy should be flexible with respect to the external environment. For example, in our case it might be a success strategy of leadership in the production of goods. On the one hand, in Ukraine the social class of wealthy people is forming, on the other, the majority of the population is below the poverty line. The first is likely to give preference to products of western producers with higher quality, while others will buy products at low price. In any case, the strategy to a greater extent should be guided by market segments and predict whether it will decline in the future.

Therefore, the enterprises in modern conditions must involve analysts and strategists to the development of strategic solutions, because without appropriate analysis a decision can be taken randomly, and appear not effective in a competitive environment even lead to damage or failure.

As for the strategic analysis of the internal environment, there is information provided by management accounting, which focuses on the needs of both strategic and ongoing management aimed to optimize the use of resources, provide an objective assessment of units and individual managers.

Accordingly, the relationship of strategic analysis and strategic management accounting can determine the strategy and planning of future operations; can control daily operations, optimize the use of resources, evaluate the effectiveness and reduce subjectivity in decision-making.

The results of the study can be concluded:

- strategic analysis is an important step in the development strategy of the company to achieve its goals;
- strategic analysis of the results depends on the accuracy of the information that forms the strategic and managerial accounting.

Keywords: strategic analyses, management, company, development, accounting

ELEKTRONSKI UPIS U SREDNJE ŠKOLE U REPUBLICI SRBIJI - GRAD BEOGRAD -

HIGH SCHOOL ELECTRONIC ENROLLMENT IN REPUBLIC OF SERBIA - CITY OF BELGRADE -

Srđan Maričić¹, Dejan Milić²

Rezime

Rad sadrži analizu istraživanja uspeha i opravdanosti elektronskog upisa učenika osmog razreda osnovnih škola u srednje škole na teritoriji Republike Srbije, sa uzorkom na teritoriji Grada Beograda. U radu su prezentovani elementi rezultata elektronskog upisa od 2002/2003 do 2013/2014 školske godine.

Sistem upisa učenika u srednje škole na teritoriji Republike Srbije je jedinstven od školske 2002/2003 godine, kada je tadašnje Ministarstvo prosvete oformilo tim koji je stvorio elektronsku bazu, razvio softver i sproveo obuku na teritoriji cele Srbije. Početna zamisao je bila da se stvori baza podataka o učenicima osmog razreda na nivou svakog okruga. U bazi bi se nalazili osnovni podaci – ime, prezime, datum i mesto rođenja, ime roditelja, jedinstveni matični broj, adresa, ocene i nagrade iz prethodnog školovanja i podaci o prelasku iz druge škole/mesta stanovanja.

Upis u srednje škole na teritoriji Republike Srbije se radi na ukupnom broju od približno 70 000 učenika osmog razreda. Ovaj broj varira za nekoliko procenata iz godine u godinu. Posebna baza podataka, mada istovetna kao i za ostatak Srbije, je baza podataka za grad Beograd. Glavni grad ima svoje specifičnosti, jer je najveći broj osnovnih škola, srednjih stručnih škola i gimnazija lociran upravo na njegovoj teritoriji. Takođe, u bazi za Beograd se nalazi oko 22 000 učenika, što čini, zavisno od godine upisa, od trećine do četvrtine ukupnog broja učenika osmog razreda u Srbiji. Radi lakšeg administriranja, baza za Beograd podeljena je na 6 približno jednakih baza (imenom od BG1 do BG6) po broju učenika, pri čemu se vodilo računa o geografskoj povezanosti. Tako, na primer, baza BG3 objedinjuje sve podatke za učenike osnovnih škola sa područja gradskih opština Voždovac, Grocka, Mladenovac i Sopot. Različitost od ostatka baze na nivou Srbije ogleda se u tome što se baza za Grad Beograd posebno sjedinjuje i koristi se kao nulti uzorak pri kontroli celog procesa. Razlozi za to su višestruki: superiornija (brzi Internet) informatička povezanost informatičkih koordinatora za Beograd, geografska blizina i veća brzina reakcije na greške, iskustvo informatičkog tima u Beogradu koji od samog početka elektronskog upisa radi zajedno i slično.

Ključne reči: elektronski upis, baza podataka, osnovna škola, srednja škola, Grad Beograd, gradska opština, informatički koordinator

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Summary

The document consists of research analysis of success and justification of electronic enrollment for eight grade students at high schools on the territory of The Republic of Serbia. The specimen is for Belgrade, the capital city. The elements of results of enrollment from 2002/2003 to 2013/2014 school years are presented in the document.

The system of registration of students in secondary schools in the Republic of Serbia is unique since the school year 2002/2003, when the then Ministry of Education set up a team that created an electronic database, software development and training conducted on the territory of Serbia. Initial idea was to create a database of eighth-grade students at each district. The database would contain basic information - name, date and place of birth, parent's name, personal identification number, address, reviews and awards from previous studies and data on the transition from another school/place of residence. Enrolment in secondary schools in the Republic of Serbia is working on a total of approximately 70 000 eighth grade students. This number varies by a few percent each year. Special database, but exactly like the rest of Serbia, is a database for the city of Belgrade. The capital city has its own characteristics, because the majority of elementary schools, secondary vocational schools and high schools located just on its territory. Also, the base for Belgrade is located about 22 000 students, which makes, depending on the year of registration, a third to a quarter of the total number of eighth grade students in Serbia. For ease of administration, the base for Belgrade is divided into six roughly equal bases (the name of BG1 to BG6) by the number of students, while to take account of geographical connections. For example, the base BG3 brings together all the data for primary schools in the urban municipalities Novi Beograd, Grocka, Mladenovac and Sopot. The diversity of the rest of the base to the level of Serbia lies in the fact that the base for the City of Belgrade is united and is used as a neutral pattern to control the whole process. The reasons for this are numerous: superior (high speed Internet) interconnectivity of IT Coordinator for Belgrade, geographical proximity and a faster response to errors, the experience of the IT team in Belgrade, from the very beginning of the electronic registration of working together, etc.

Keywords: electronic enrollment databases, primary school, secondary school, the City of Belgrade, municipalities, IT Coordinator

SOCIJALINI ASPEKT KORPORATIVNE DRUŠTVENE ODGOVORNOSTI

SOCIAL ASPECT OF CORPORATE SOCIAL RESPONSIBILITY

Mária Marinicová ¹

Summary

Corporate social responsibility is a response to new business conditions, new challenges and new opportunities. The same is true for the public sector as well as other areas of human activity. Current definitions of socially responsible activities of organizations in public sector rely on general ethical principles, namely neutrality, engagement, active cooperation with stakeholders and transparency. The aim of the article is to highlight the social and behavioral aspects of corporate social responsibility and identify its characteristics and its relations to the public sector.

Keywords: corporate social responsibility, public sector, non-governmental organizations, business ethics

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SEKTORSKA KOMPARACIJA ZADOVOLJSTVA POSLOM I NAMERE NJEGOVOG NAPUŠTANJA MEĐU ZAPOSLENIMA U SRBIJI

JOB SATISFACTION VS. QUITTING INTENTION AMONG EMPLOYEES IN PRIVATE AND PUBLIC SECTORS IN SERBIA-COMPARATIVE ANALYSIS

Snežana Mihajlov ¹, Nenad Mihajlov ²

Rezime

U radu je izloženo istraživanje koje je imalo za cilj sektorsku komparaciju zadovoljstva poslom i namera u njegovom napuštanju među zaposlenima u srpskim preduzećima. Upitnicima su prikupljeni podaci od zaposlenih iz nekoliko preduzeća u privatnom vlasništvu i jednog preduzeća iz javnog sektora. Rezultati istraživanja pokazuju da se opšte zadovoljstvo poslom i nemere zaposlenih u njegovom napuštanju razlikuju u zavisnosti od sektora poslovanja. Zaposleni u javnim preduzećima u Srbiji poseduju viši nivo ekstrinzičnog zadovoljstva poslom i niži nivo namera u napuštanju posla za razliku od njihovih kolega iz privatnog sektora poslovanja. Ova vrsta zadovoljstva proizilazi iz zadovoljstva zaposlenih međuljudskim odnosima u preduzeću, organizacijom rada i organizacionim informisanjem. Razlozi za ovakve rezultate treba tražiti u negovanju fundamentalnih vrednosti nacionalne kulture. Svrstavajući se u red kultura sa visokim stepenom kolektivizma, ne iznenađuje potreba srpskih zaposlenih ka uspostavljanju harmoničnih međuljudskih odnosa, posebno za informisanjem u okviru organizacije koja umanjuje neizvesnost, nesigurnost i podstiče osećaj identifikacije sa organizacijom. Međutim, niži nivo intrinzičnog zadovoljstva među zaposlenima u javnim preduzećima pokazuje da postoji mogućnost za povećanjem njihove motivacije obraćanjem pažnje na unutrašnje aspekte njihovog posla.

Rezultati rada pokazuju takođe da su ekstrinzični faktori izvor zadovoljstva poslom pre nego njihovog nezadovoljstva čime je demantovana Hercbergova teorija o ekstrinzičnim faktorima kao primarnim uzrocima nezadovoljstva zaposlenih.

Ključne reči: sektorska komparacija, međuljudski odnosi, Hercbergova teorija

Summary

This study compares the job satisfaction and quitting intentions of private and public sector employees in Serbia. Questionnaires were used to collect data from employees of various private enterprises and one public organization. The results show that the general job satisfaction and turnover intentions of public employees are different from those of private employees'. Public

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employees in Serbia have higher extrinsic job satisfaction and lower turnover intentions compared to their counterparts in the private sector. This satisfaction derived from interpersonal relationship, work organization and information within the organization. The reasons for this result can be fostering fundamental values national culture. Classifying the order culture with a high degree of collectivism, not surprising Serbian workers need to close and harmonious relationships with colleagues, especially need for information within the organization which reducing their uncertainty, insecurity and foster feelings of identification with the organization.

Nevertheless, the lower intrinsic satisfaction of public employees in Serbia indicates that there is an opportunity to increase public employees' motivation by addressing the intrinsic aspects of their jobs.

The findings showed that the extrinsic factors were sources of satisfaction rather than dissatisfaction. This is reversal of Herzberg study with concluded that extrinsic factors are sources of dissatisfaction rather than satisfaction.

Keywords: job satisfaction, relationships, Herzberg study

UTICAJ RAZLIČITIH MATERIJALA U SISTEMU GRADNJE SPORTSKIH OBJEKATA NA EKOLOŠKE KRITERIJUME I ZAŠTITU ŽIVOTNE SREDINE

INFLUENCE OF DIFFERENT MATERIALS IN THE SYSTEM OF SPORT FACILITIES CONSTRUCTION ON THE ECOLOGICAL CRITERIA AND ENVIRONMENTAL PROTECTION

Ozrislava Milinković¹, Snežana Trmčić²

Rezime

Evropska građevinska industrija (ECI) se susreće sa izazovom povećane potrošnje, energije, resursa, ugroženosti životne sredine kao i klimatskih promena koje diktiraju neophodnost korišćenja tehnologije koja će racionalizovati potrošnju resursa. Takođe zaštita životne sredine postaje prioritet da bi se obezbedio održivi razvoj, održali veoma visoki svetski ekološki standardi i revitalizovala važna uloga ECI u svetskoj ekonomiji. Za procenu uticaja objekata na životnu sredinu, neophodno je razmotriti sve faze izgradnje, uključujući korišćenje prirodnih sirovina za proizvodnju građevinskih proizvoda, načina gradnje, korišćenje objekata i na kraju rušenje i reciklaže. Izgradnja se smatra aktivnošću koja troši najveću količinu prirodnih resursa, kao što su agregati, voda, drvo i razne prirodne sirovine za proizvodnju građevinskih materijala. Građevinska industrija je jedna od najzaslužnijih aero zagađivača i izaziva veliku potrošnju energije u svim fazama izgradnje i eksploatacije. Reciklažom i ponovnom upotrebom građevinskog materijala potreba za eksploatacijom prirodnih resursa znatno može biti smanjena. Primena višekriterijumskih metoda odlučivanja omogućava nam da objektivnije procenimo uticaj građevinskih objekata na životnu sredinu kao i njihovu sposobnost da ispune zadate kriterijume. Rad je posvećen analizi pet najčešće građenih sportskih hala napravljenim od različitih materijala i sistemima gradnje da bi utvrdili koja od njih na najbolji način odgovara zadatim ekološkim kriterijumima.

Ključne reči:

Građevinski materijali, višekriterijumsko odlučivanje, ekološki kriterijumi, sportski objekti, zaštita životne sredine

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Summary

The European Construction Industry (ECI) is facing the challenge of increased consumption of energy, resources, environmental threats and climate changes which are dictating the necessity of using technology that can help in rationalizing consumption of resources. Additionally, environmental protection became a top priority for ensuring sustainable development, maintaining very high international environmental standards, and revitalizing important role of ECI in the world economy. To evaluate the impact of construction objects on the environment, it is necessary to consider all phases of construction, including the use of natural raw materials needed for the manufacturing of construction materials, construction, the exploitation of objects and eventually demolition and recycling. The construction is considered as an activity that consumes the greatest amount of natural resources, such as water, wood and a variety of raw materials for the production of construction materials. The construction industry is one of the biggest air pollutants and causes high energy consumption in all phases of construction and exploitation. With recycling and reuse of construction material need for consumption of natural resources can be significantly reduced. Applying multi-criteria decision-making methods enables us to objectively assess impact of the construction objects on the environment as well as his ability to meet assigned criteria. The article is devoted to analyzing five most commonly built sports hall made with different materials and systems of construction in order to determine which one is meeting environmental criteria to the fullest extent.

Keywords:

Construction materials, multi-criteria decision making methods, ecological cirterions , sport facilities, environmental protection

RAZVOJ MENADŽMENT ODNOSA SA PACIJENTIMA KAO FAKTOR KONKURENTSKE PREDNOSTI ZDRAVSTVENIH USTANOVA

DEVELOPMENT MANAGEMENT RELATIONSHIPS WITH PATIENTS AS A FACTOR OF COMPETITIVE ADVANTAGE OF HEALTHCARE INSTITUTIONS

Boris Milović¹, Milan Milović²

Rezime

U zdravstvenom sektoru današnjice, u kome je uticaj konkurencije značajan tako da se nameće potreba prikupljanja informacija o trenutnim i potencijalnim pacijentima da bi im se pružila adekvatna medicinska usluga. Što je efikasnija usluga koju zdravstvene ustanove pružaju svojim pacijentima to će se ići korak dalje u zadržavanju odnosno lojalnosti pacijenata. Sistem menadžmenta odnosa sa pacijentima/korisnicima (engl. Customer Relationship Management – CRM) pruža zdravstvenim ustanovama kompletno rešenje za upravljanje odnosima sa pacijentima. Koncept odnosa sa pacijentima osigurava da marketinška politika zdravstvene ustanove bude u skladu sa tržišnim potrebama. Uloga informacija u stvaranju konkurentne prednosti za CRM poslovnu strategiju za zdravstvene ustanove je presudna. Kvalitet informacije je neophodan da bi ona bila korisna u kreiranju konkurentske prednosti zdravstvene ustanove, odnosno informacija mora da bude tačna i pristupačna svima kojima je potrebna. CRM sistemi za zdravstveni sektor pružaju usluge prodaje, marketinga i zahteva korisničkog servisa najvećim zdravstvenim ustanovama.

CRM sistem pokriva sve procese koje zdravstvena ustanova koristi da organizuje i prati interakcije sa potencijalnim ili postojećim pacijentima dok se korišćenjem CRM alata omogućava efikasno reklamiranje zdravstvenih usluga koje organizacija pruža. Rad ukazuje da je neophodan uslov, efikasnog iskorišćenja CRM, jeste da zdravstvene ustanove spoznaju potrebe svojih pacijenata, što se postiže prikupljanjem i analizom podataka o preferencijama i ponašanjima pacijenata a na taj način im je omogućeno ostvarivanje konkurentske prednosti.

Ključne reči: customer relationship management, zdravstvo, pacijenti

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Summary

In today's healthcare sector, in which the influence of competition is very important, there is a need to collect information about current and potential patients to provide them with adequate healthcare services. The more efficient the service that healthcare organizations provide to their patients, the step further will be made in retaining patients and their loyalty. System of managing relations with patients (CRM) provide healthcare organizations complete solution for managing of patients' care.

One of the most interesting aspects in healthcare is the question how to manage relations between the givers and receivers of healthcare services. CRM for healthcare contains a number of software products which will help healthcare organizations to maintain efficient relations with their patients.

CRM solutions are focused on helping healthcare organizations to prepare suggestions and process applications in faster and more accurate manner, as well as to understand the needs and habits of their patients in order to give them better services on time-efficient manner. CRM concept ensures that marketing policy of the healthcare organization is in accordance with market needs. Adequate CRM system gives a healthcare organization a chance to win over patients as well as to maintain relations with them. Primary task for the managers in healthcare sector is to create an insight into patient perception on service quality as well as their appropriate sources of satisfaction and dissatisfaction. The role of information in creating competitive advantage for CRM business strategy for healthcare institutions is crucial. Quality of information is necessary for it to be useful in creating competitive advantage, information must be accurate and accessible to all who need it. CRM systems for healthcare provide services for sale, marketing and demands of customer services to the biggest healthcare organizations.

CRM system covers all the processes that healthcare organization uses to organize and monitor interactions with potential or current patients, while with the use of CRM tools it is enabled to efficiently advertise healthcare services that organization provides. This paper points out that necessary requirement of efficient use of CRM is that healthcare organizations must know needs of their patients, which is accomplished with collecting and analyzing data about patient preferences and behaviors and this way it is allowed to get competitive advantage. Corporate image, patient satisfaction and their loyalty can help health institutions to participate in market competition in a highly competitive environment.

Keywords: customer relationship management, healthcare, patient

REŠAVANJE PROBLEMA NENAPLATIVIH POTRAŽIVANJA KAO ESENCIJALNI FAKTOR STABILNOSTI BANKARSKOG SISTEMA

NON-PERFORMING LOANS RESOLUTION AS ESSENTIAL FACTOR OF BANKING SECTOR STABILITY

Vladimir Mirković¹, Marija Knežević²

Rezime

Ubrzanje finansijske krize na globalnom nivou je ostavilo dalekosežne posledice po svetske ekonomije, istovremeno gubeći značaj unutar nacionalnih granica. Štaviše, zemlje u razvoju su pretrpele negativne sistemske efekte finansijske krize oličene u: drastičnom padu likvidnosti, odloženoj izgradnji i reformi finansijskih institucija i usporenoj ekonomskoj aktivnosti. Negativna ekonomska kretanja i nastali šokovi za svetske finansijske sisteme su imperativno nametnuli potrebu jačanja otpornosti bankarskog sektora. Stoga je uveden skup standarda poznat kao Bazel III, koji se prirodno nadovezuje na spektar prethodno uspostavljenih pravila kroz Bazel I i Bazel II regulativu. Regulatori i učesnici u finansijskom sektoru su pred brojnim izazovima u cilju redefinisavanja postojeći strategija upravljanja rizicima i poboljšanja stabilnosti finansijskog sistema. Poreklo krize u finansijskom sektoru potiče iz perioda kreditne ekspanzije tj. perioda kreditnog buma u zemljama u razvoju i tranzicionim ekonomijama. Naime, tokom perioda kreditne ekspanzije nije se dovoljno pažnje pridavalo rizičnosti kredita i kao posledicu imamo značajan rast ukupnih nenaplativih kredita (tzv. NPL kredita). Opisani procesi su, takođe, karakteristični i za srpsku privredu. Srpska privreda je pretrpela značajno urušavanje u makroekonomskoj sferi posmatrajući poslednje dve decenije. U periodu globalne finansijske krize, pojedini strukturni problemi koji su okupirali srpsku privredu prethodnih godina su sada naglašeni u još širem smislu. Bankarski sektor Srbije jer prošao kroz znatne strukturne promene u poslednjoj deceniji. Iako su mnogo poboljšanja učinjena u poslovanju banaka i regulativi i dalje postoje nerešeni problemi praćeni nenaplativim potraživanjima, neizvesnošću na globalnim finansijskim tržištima i visokom izloženošću operativnom riziku. Porast nenaplativih kredita se mora posmatrati zajedno sa negativnim makroekonomskim pokazateljima, primarno sa: padom BDP-a i porastom stope nezaposlenosti, kao i likvidnosnim problemima banaka i neadekvatnom strukturom prethodno odobrenih kredita. Visok nivo NPL kredita (često preko 20%) nije održiv na dugi rok. Preduzimanje mera za rešavanje pitanja NPL kredita i na taj način „čišćenja“ bilansa stanja banaka od dodatnog tereta, kojeg banke imaju u smislu vrlo značajnog učešća NPL kredita ostaju najveći izazov. Sa druge strane, kategorija nenaplativih kredita na najbolji način ukazuje na povezanost realnog i finansijskog sektora i može se posmatrati kao paradigma opšteg pogleda na srpsku privredu.

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Neuobičajeno visok udeo NPL kredita u ukupnim kreditima sa posledicama na bančin kapital, kvalitet kreditnog portfolija i narušeno tržišno učešće banaka jeste jedan od glavnih problema srpske privrede. Efektivno i efikasno funkcionisanje bankarskog sistema pretpostavlja identifikaciju i razrešavanje pitanja nenaplativih kredita na način koji će obezbediti i održati stabilnost privrede u celini. Pitanja vezana za NPL kredite i njihovo rešavanje sa posebnim osvrtom na srpsku privredu su od esecijalnog značaja iz perspektive budućeg razvoja bankarskog sektora i kao takva zauzimaju glavno mesto u ovom radu. Imajući u vidu da NPL krediti imaju negativne efekte na performanse banke u smislu likvidnosti i profitabilnosti, jasno je da banke treba da se fokusiraju na sektore koji imaju dobre performanse, a izbegavaju pozajmice onim sektorima koji su već zabeležili značajan iznos nenaplativih kredita.

Ključne reči: kvalitet, nenaplativi krediti, banke, finansijski sistem, stabilnost, makroekonomska sfera, kriza, realni sektor, Srbija

Summary

Acceleration of financial crisis on global level left serious consequences on economies worldwide, simultaneously losing its significance within national borders. Moreover, emerging countries experienced negative systemic effects from global crisis that resulted in: serious decline in liquidity, lingered construction and reform of financial institutions and slugged economic activity. Adverse economic movements and arising shocks for financial systems worldwide imperatively required strengthening resilience of banking industry. Therefore, set of standards known as Basel III was introduced, which naturally continue on the spectrum of rules previously established by Basel I and Basel II regulatory rules. Regulators and participants in financial sector have numerous challenges in order to redefine existing risk management strategies and improve stability of financial system. The origin of crisis in financial sector was created in a period of credit expansion i.e. period of credit boom in emerging and transition economies. Namely, during credit expansion there had not been sufficient caution regarding loan riskiness and as a consequence there was a significant growth of total non-performing loans (i.e. NPL loans). Described processes were inherent for Serbian economy as well. Serbian economy experienced significant macroeconomic deterioration during the last two decades. In a period of global financial crisis, some structured problems that occupied Serbian economy in previous period were emphasized to broader extent. Banking sector in Serbia passed through significant structural changes in the last decade. Although there are many improvements in banking operations and their regulations, there are also unsolved problems accompanied by non-performing loans, uncertainty on global financial markets and high exposure to operational risks. Increase of NPL loans should be considered together with negative macroeconomic indicators primarily: GDP decrease and unemployment rate growth, as well as liquidity problems of banks and inadequate structure of previously disbursed loans. High level of NPL loans (often above 20%) is not sustainable in the long run. Taking adequate measures for NPL resolution and in that way “cleaning” bank’s balance sheets from additional ballast, which they have in terms of more than significant share of NPLs, remains the biggest challenge. On the other hand, category of NPLs represents the best connection between real and financial sector and it could be observed as paradigm for Serbian economy overview. Extraordinary participation of NPLs in total loans with implication for bank’s capital, credit portfolio quality and deteriorated market share of bank’s is one of the major problems for Serbian economy. Effective and efficient functioning of banking system assumes identification and resolution of NPLs in the manner to provide and maintain the stability of economy as a whole. Issues regarding NPLs and its resolution with the focus on Serbian economy are essential from the perspective of future development of banking industry and that is the main subject of this paper. Considering that NPLs have negative

effects on the bank performance in terms of liquidity and profitability, requires banks' focus on sectors that are performing well and avoid lending to those sectors which have already recorded a significant amount of non-performing loans.

Keywords: non-performing loans, banks, financial system, stability, macroeconomic sphere, crisis, real sector, Serbia

RODNA NEJEDNAKOST NA POZICIJAMA ODLUČIVANJA U SRBIJI

GENDER INEQUALITY IN DECISION-MAKING POSITIONS IN SERBIA

Tamara Mohači¹, Jelena Cvijović², Milanka Bogavac³

Rezime

Pristupanje Srbije Evropskoj Uniji (EU) predstavlja proces koji podrazumeva brojne i ponekad zahtevne promene koje društvo treba da sprovede. Krajnji cilj celog procesa pored članstva EU, predstavljaće i činjenica da je Srbija postala pravednije i bolje društvo za sve građane i građanke. U svetlu početaka pregovora i usklađivanja srpskog zakonodavstva sa pravnim tekovima EU (Acquis communautaire) važno je naglasiti da su institucije te koje imaju posebno važnu ulogu u celokupnom procesu i da od njihove spremnosti da usvajaju i sprovode reforme, ali da se u tom procesu i same menjaju, zavisi i kvalitet i dužina pristupanja EU.

Uprkos godinama napretka koje su žene ostvarile u poslovnoj sferi, nema sumnje da su i dalje u nepovoljnijem položaju i manje zastupljene na rukovodećim pozicijama nego što je to slučaj sa muškarcima (Adler, 2000; Davidson and Burke, 2000). Statistički podaci u SAD pokazuju da visoke pozicije, kao što su predsednik upravnog odbora, generalni direktor, glavni izvršni direktor i sl., zauzima svega 16 % žena. Generalno posmatrano, žene zauzimaju 37% od celokupnih menadžerskih i finansijskih pozicija (Eagly and Carli, 2008). Podaci pokazuju da žene u proseku zarađuju oko 44 % manje od muškaraca, posmatrano u periodu od 1983. do 2000. godine (Krishnan and Park, 2005; Carter, Simkins and Simpson, 2003). Situacija se ne razlikuje ni u drugim industrijalizovanim zemljama. U 50 najvećih korporacija koje posluju u zemljama Evropske unije žene čine, u proseku, 11% od ukupnog broja rukovodilaca i 4% direktora i šefova odbora (Eagly and Carli, 2008). Studije rodne ravnopravnosti su pokazale da se muškarcima češće daje prednost nad ženama ekvivalentnih kvalifikacija kao kandidatima za poslove tradicionalno okupirane od strane muškaraca i da žene imaju manju verovatnoću unapređenja nego muškaraca na višim nivoima unutar organizacije (Bowen, Swim and Jacobs, 2000; Davidson and R. Burke, 2000).

Ključne reči: evropska unija, rodna nejednakost, organizacija

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Summary

Serbia's accession to the European Union is a process that entails many, at times demanding, changes that society carry out. The ultimate objective of the whole process, in addition to the EU membership, is that the Republic of Serbia becomes a fairer and better society to the benefit of all citizens. In light of the pending membership negotiations and harmonization of Serbian legislation with the European *acquis communautaire*, it is important to point out that institutions have a particularly important role to play in the entire process, and that the quality and the length of EU accession process depend on their readiness to adapt and implement reforms, as part of which they are undergoing changes themselves. Despite years of progress by women in the workforce, there is little doubt that women continue to be disadvantaged in the workplace and underrepresented in leadership positions (Adler, 2000; Davidson and Burke, 2000). Statistics considering United States show that among those with titles such as chairman, president, chief executive officer, and chief operating officer, only 16% are women. Women occupy 37% of all management and financial occupations (Eagly and Carli, 2008). The data showed that women earned about 44% less than men, averaged over the entire period from 1983. to 2000. (Krishnan and Park, 2005; Carter, Simkins and Simpson, 2003). The situation is not much different in other industrialized countries. In the 50 largest publicly traded corporations in each nation of the European Union, women make up, on average, 11% of the top executives and 4% of the CEOs and heads of boards (Eagly and Carli, 2008). Some gender-related studies have shown that men are most often advantaged over equivalent women as candidates for jobs traditionally occupied by men and that women's promotions become progressively less likely than men's at higher levels within organizations (Bowen, Swim and Jacobs, 2000; Davidson and Burke, 2000).

Keywords: European Union, gender discrepancy, organization

TEORIJA PRIVREDNOG RASTA - MALTUSOVA „ZAMKA“

THEORY OF ECONOMIC GROWTH- MALTHUS “TRAP”

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Rezime

U radu se ukazuje na teoriju Maltusove „zamke“ prema kojoj je stanovništvo zarobljeno u preseku dva zakona. On je utvrdio da stanovništvo raste po geometrijskoj progresiji a proizvodnja hrane i drugih resursa po aritmetičkoj progresiji. Kako je zemlja fiksni proizvodni resurs sa ograničenom proizvodnjom hrane dalji rast stanovništva utiče na povećanje gladi, bolesti i ratova. Iako je teorija nastala skoro pre dva veka i zasnivala se isključivo na postulatima tog vremena, u kome je poljoprivreda bila osnovna grana razvoja, ona je i danas aktuelna. I pored velikog tehničko tehnološkog napretka u poljoprivredi, mnoge zemlje današnjice su upale u tzv. Maltusovu „zamku. Fiksne površine zemljišta i dodatne količine rada novorođenog stanovništva dovodi do zakona o opadajućim prinosima po jednom radniku. Uz to, nedovoljne količine kapitala uz nisku produktivnost u mnogim siromašnim zemljama utiču na stanovništvo da proizvodi hranu jedva za svoje potrebe a kamo li višak za tržište. U tim zemljama poljoprivredna proizvodnja ne može da prati rast stanovništva te dolazi do pojave gladi i povećane stope mortaliteta. Za razliku od njih, razvijene zemlje koje raspoložu velikim količinama kapitala stalno ulažu u razvoj novih tehničko tehnoloških inovacija u poljoprivredi, unapređuju agrotehničke mere i irigacione sisteme i na taj način višestruko povećavaju proizvodnju hrane. Time su one uspele da izbegnu opasnost od Maltusove „zamke“. Međutim, i nove tehnologije, agrotehničke mere i irigacioni sistemi nisu svemogućii. Uz dalji nekontrolisani rast stanovništva i fiksne površine zemljišta preta realna opasnost da i razvijene zemlje upadnu u Maltusovu „zamku“. Zbog toga, se već preduzimaju određene mere u borbi protiv ove potencijalne opasnosti u smislu planiranja porodice, ograničavanja rađanja broja dece, borbe protiv siromaštva, edukacije stanovništva, naseljavanjem nenaseljenih područja i slično.

Ključne reči: Maltusova „zamka“, stanovništvo, poljoprivreda, rast, kapital

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Summary

The paper presents the theory of Malthus 'trap', according to which the population is trapped in the intersection of the two laws. He found that the population is growing at a geometric progression and the production of food and other resources by arithmetic progression. How is the land of fixed production resource with limited food production further population growth increases hunger, disease and war. Although the theory was created almost two centuries ago and was based solely on the principles of the time, where agriculture was the main source of development, it is done today. Despite the great technical and technological progress in agriculture, many countries today are the so-called inflammation. Malthus 'trap. Fixed surface area and volume of work add newborn population leads to the law of diminishing returns per worker. Insufficient capital with low productivity in many poor countries, affecting the population to produce food for their own needs hardly let alone a surplus for the market. In these countries, agricultural production cannot follow the growth of the population and leads to famines and increased mortality rates. In contrast, developed countries that have large amounts of capital are constantly investing in the development of new technical and technological innovations in agriculture, improved cultural practices and irrigation systems, and thus a multiple increase food production. This they managed to avoid the risk of Malthus 'trap'. However, new technologies, cultural practices and irrigation systems are not omnipotent. With further uncontrolled population growth and a fixed land area threatened by a real danger that the developed countries fall into Malthus 'trap'. Therefore, it has already taken some measures to combat this potential threat in terms of family planning, limiting the number of births of children, the fight against poverty, education, population, settling unpopulated areas and the like.

Keywords: Malthus 'trap', population, agriculture, growth, capital

DELOVANJE GLOBALIZACIJE NA NASTANAK I RAZVOJ KRIZE

THE IMPACT OF GLOBALIZATION ON THE EMERGENCE AND DEVELOPMENT OF CRISIS

Oksana Mykhailovska ¹

Summary

To prevent and avoid negative scenarios of socio-economic systems development it is needed to understand clearly the causes of occurrence and development of events and trends which determine the evolution of the crises. To establish the causes of the crises it is necessary to determine the range of objects which are inherent in the crisis, to find out the nature of crises, their types, and only then to find out some common causes of various types of crises in different socio-economic systems.

It should be mentioned that not enough attention is paid in the literature to the features of contradictions, imbalance between which, results with crisis, but at the same time determines the evolution (development) of socio-economic systems. After revision of the scientific literature on the problems and contradictions of the crisis development in socio-economic systems, we consider that it is logical to distinguish between three main blocks of dialectical contradictions in socio-economic systems, imbalance between which, has resulted in the development of crises phenomena.

The socio-economic system of any rank from the enterprise to the global economy is dynamic. Its condition at a definite point of time differs from the previous and will differ from the future condition. Certain area of the set of all possible states of the socio-economic system is considered to be "normal", and the other – "crisis". Splitting of the sets of system states into "acceptable" conditions and the conditions which are interpreted as negative is usually done from the position of its development. The basic assumption, as has already been mentioned, is the availability in each system dialectically connected to opposite processes. Then the "normal", or safe condition in a system can be logically defined as the one in which there is a balance between the mentioned pairs of processes. M. Fomina and V. Pruhodko state that such state balances between destruction and renewal, decay and combination, separation and integration in the frames of the system, and thus ensure its existence and dynamics as a whole. If the balance of opposites is broken in the system, so its state is considered to be negative, and in the case of major violations it is considered to be crisis.

Therefore, it is more logical to believe that the intensification of contradictions in the system leads to crisis phenomena, that could escalate to crisis (the system enters a new state), but they may be liquidated due to certain influences (internal and external) and the system will continue to function in the same state or condition. So, under the term of "crisis", we will understand crisis

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phenomena because it is impossible to distinguish whether the crisis phenomena is really a crisis or if they are removed without switching to a new state. First, we would like to emphasize that globalization makes dialectical impact on the appearance and development of the crisis: while increasing and decreasing the frequency of occurrence and degree of manifestation.

Strengthening the interrelations between countries leads to the increase of their interdependence from each other. Under the conditions of globalization, business entities in one country become dependent on markets and resources of other countries. For socio-economic systems at the rank of enterprises the external environment under the global conditions is not socio-economic system of higher rank (national economy), which includes the enterprise, but socio-economic systems of a higher rank. Thus, in the context of globalization “the ripples effect” has an international character: negative phenomena in one country can cause threats for enterprises activity in the other and through them carries a negative effect on its state.

By changing the nature of competition, globalization affects the appearance and development of the crisis in social and economic systems of various ranks. Under the conditions of increasing dynamics, multi-aspects, multi-market systems, and aggressive competition, negative phenomena in the external and internal environment of social and economic systems arise continuously. Mostly they have a local impact on the activity of the socio-economic system. That is why it is more correct to call them “quasi-crisis”.

For the second, in the current context of globalization there is a significant amount of financial and intellectual capital, which is free from the use in a particular socio-economic system. But it becomes more and more difficult to engage it to the use because the other socio-economic systems try to make the same. If they do it, then the international flows of investment or intellectual capital bypass certain country or, on another level, – the enterprise. Then we consider that it is true to state “blocking” of flows of resources in the socio-economic system. To prevent this it is needed to spend constantly some resources to maintain the proper level of appeal for those types of resources needed for development.

Therefore, the introduced and justified term “quasi-crisis pressure” allows combining the approach to competition as competition for ranked positions in the system of resources, redistribution with the management of system development from the standpoint of preventing crises. Globalization dialectically affects the frequency and the degree of manifestation of crisis in socio-economic systems. On one hand, due to the activities of international financial institutions countering crisis is made in individual countries, but the impact of globalization on increasing and strengthening crisis manifestation in socio-economic systems of various ranks is much wider. Such effect is done: (1) due to the strengthening of “chain effect” of crisis (as a result of interconnectedness of separate economics increase); (2) due to the appearance and formation of socio-economic system of the highest level – world economy, in which the crises are objectively conditioned stage of evolutionary development; (3) by increasing of quasi-crisis pressure (due to changing competition under the influence of globalization). Therefore, prevention of the appearance and development of crisis to avert degradation of the system or its reduction becomes of a particular importance in the management of socio-economic systems in terms of global competition.

Moreover, the presence of continuously existing threats to reduce the resources required for the operation of the system, brings to the front a long-term (strategic) horizon of management to ensure a minimum level of resources to deal with the constant quasi-crisis pressure.

Keywords: crisis, development, globalization, system, dynamics, resources

PROCESNE TEORIJE MOTIVACIJE

PROCESS THEORIES OF MOTIVATION

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Rezime

Motivacija je prisutna u literaturi od početka 20.veka. Iako su mnoge teorije razvijene i mnoga istraživanja sprovedena, faktori koji motivišu ljude da obavljaju svoje radne zadatke, još uvek su kontroverzna tema.

Postoji mnogo različitih teorijskih pristupa na temu motivacije. Za grupu autora, motivaciju je striktno vezana za ljudske potrebe, dok je tačka gledišta druge grupe autora mnogo više usmerena na kognitivne procese koji utiču na ljudsko ponašanje. Razlike između ovih teorija rezultirale su podelom u dve kategorije: sadržajne i procesne teorije.

Procesne teorije odlikuje dinamičan karakter. Glavna zabrinutost nije ono „šta“ motiviše ljude, već kako se motivacija javlja. Procesne teorije pokušavaju da objasne kako i zašto je ponašanje ljudi povezano sa određenim izborima. One uspešno eliminišu glavni nedostatak sadržajnih teorija, a to je da ne mogu da odgovorena pitanje zašto ljudi u životu često rade stvari koje im nisu drage, odnosno one koje nisu u skladu sa njihovim interesima i motivima. Često se nazivaju i teorije očekivanja, zbog isticanja značaja koji se pridaje uticaju na rezultate ponašanja i na motivaciju.

Procesne teorije polaze od toga da se čovek u nekoj aktivnosti angažuje ako očekuje neku korist. Čovekova aktivnost je instrument za postizanje određenih ciljeva koji mu mogu doneti očekivanu korist. Navedene teorije smatraju da čovek sam bira određeno ponašanje razmišljajući o učincima svog ponašanja koji će delovati na rezultate i ostvarenje ciljeva. Ljudi imaju različite preferencije u odnosu na različite ciljeve, odnosno nagrade. Pri odlučivanju o ponašanju, ljudi vrše procenu verovatnoće određenog ishoda. U svakoj pojedinoj situaciji motivacija je rezultat interakcije individualnih očekivanja i preferencija.

Najpoznatije procesne teorije motivacije su:

Teorija postavljanja ciljeva

Teorija očekivanja

Teorija pravednosti

Integrativna teorija motivacije.

Ključne reči: motivacija, dinamika, aktivnost čoveka

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NOVIJI TRENDovi I PROGRAMI MOTIVACIJE ZAPOSLENIH

RECENT TRENDS AND PROGRAMS APPLIED FOR MOTIVATION OF EMPLOYEES

Slobodan Nićin ¹, Nevenka Nićin ², Vojislava Grbić ³

Rezime

U istraživanjima motivacije pažnja naučnika sve više se udaljava od eksternih nagrada prema suštinskim faktorima motivacije kao što su: zajedništvo, dostojanstvo, svrshodnost i ljubav za koje se pokazalo da veoma snažno utiču na pojedinca i grupu. Pravi menadžer pokazuje interes za svoje zaposlene, a posle napornog rada inicira zajedničke rekreacione i relaksirajuće aktivnosti i ne drži saradnike u mraku već ih informiše o svemu. Primeri novih motivacionih programa ukazuju na činjenicu da zaposleni i njihova motivacija, razvoj i zadovoljstvo postaju centar razmišljanja menadžmenta, jer upravo oni predstavljaju glavni alat konkurentske sposobnosti i prednosti na tržištu. U savremenim uslovima poslovanja menadžeri imaju na raspolaganju niz teorijskih i praksom potvrđenih istraživanja strategija motivacije ljudskih potencijala, kao što su finansijska stimulacija, obogaćivanje posla, participacija zaposlenih, fleksibilno radno vreme, priznanja i javne pohvale, usavršavanje, razvoj karijere i drugo. Motivisanje i adekvatno nagrađivanje postali su ključni zadaci i funkcije menadžmenta ljudskih potencijala, a presudan faktor u motivisanju jesu upravo menadžeri. Motivisani zaposleni se identifikuju i vezuju uz organizaciju, zainteresovani su za pronalaženje rešenja organizacionih pitanja i problema, razvoj i uspešnost, zainteresovani su za kvalitet proizvoda i usluga, i doprinose većoj proizvodnosti i radnoj uspešnosti. Prema savremenom shvatanju upravljanja ljudskim potencijalom kroz motivaciju, smatra se da kvalitetan motivaconii sistem treba da zadovolji određene vrste ponašanja, na primer mora privući i zadržati najkvalitetnije ljude u poslovnom sistemu, umanjiti negativan uticaj manje sposobnih ili nekvalitetnih zaposlenih, treba da podstiče kreativnost i inovativnost, i time pridonese ostvarenju ciljeva i razvoja organizacije, a takođe mora da osigura identifikaciju i određeni stepen poistovećivanja zaposlenih s organizacijom, kao i njihovu zainteresovanost za njen stalni razvoj i uspešno poslovanje.

Ključne reči: motivacija, teorijske stimulacije, razvoj organizacije, uspešno poslovanje

Summary

In the research of motivation, the focus is increasingly shifting away from external rewards to intrinsic motivational factors such as unity, dignity, purpose and love, which has been shown to

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strongly influence the individual and the group. Real manager shows interest in their employees, and after hard work initiates joint recreational and relaxing activities. He does not hold his associates in the dark, but informs them about everything. The examples of new motivational program point out the fact that employees and their motivation, development and satisfaction have become the center of management thinking, just because they are a major tool of competitive capabilities and advantages in the marketplace. In modern business conditions, managers have at their disposal a range of theoretical and practical research strategies of motivation of human resources, such as financial incentives, job enrichment, participation of employees, flexible working hours, recognition and public praise, training, career development, and more. Motivation and adequate remuneration have become key tasks and functions of human resources management. A crucial factor in motivating are managers themselves. Motivated employees are identified and linked to the organization. They are interested in finding a solution to organizational issues and problems, development and success, they are interested in the quality of products and services, and contribute to greater productivity and work performance. According to the contemporary understanding of human potential through motivation, it is considered that a high quality motivational system should satisfy certain types of behavior, for example, it has to attract and retain the best people in the business system, reduce the negative impact of less qualified or non-performing employees should encourage creativity and innovation, and thereby contribute to the achievement of the objectives and organization development. It also has to provide identification and degree of identification of employees with the organization, as well as their interest in their continued growth and business success.

Keywords: motivation, incentive theory, organization development, successful business

MARKETINŠKO REPOZICIONIRANJE KOMPANIJE POD UTICAJEM E – TRGOVINE

MARKETING REPOSITIONING OF COMPANY UNDER THE INFLUENCE OF E – COMMERCE

Dragoslav Nikolić¹, Radovan Vladislavljević², Vladan Nikolić³

Rezime

Cilj rada je prikaz moći moderne komunikacije i elektronske trgovine na strategiju marketinga kompanije. U predmetnom radu je prikazan model po kojem se moć elektronske trgovine može upotrebiti u korist kompanije. Kako u modernom poslovanju informacije igraju veliku ulogu, Internet pruža praktično neograničene mogućnosti u marketinškom repositioniranju kompanije. Sa druge strane obilje informacija vodi do preopterećenja, te su na udaru donosioci odluka koji imaju problem izborapravetržišne informacije. S obzirom da tržište postaje hirovito, tako je potrebno često vršiti repositioniranje marketinga kompanije. U prošlosti je kreiranje marketing strategije bilo na nekoliko godina unapred, danas je jako teško kreirati marketinšku strategiju na duži period od godinu dana. Prikazan model marketinškog repositioniranja postaje manje riskantan, vremenski manje zahtevan i mnogo je tačniji.

Ključne reči: marketinško repositioniranje, e – trgovina, istraživanje tržišta, novi proizvod

Summary

The purpose of this paper is to show power of modern communication and electronic commerce on Marketing Strategy of Company. Through this paper we shall introduce model in which the power of e-commerce can be used for the benefit of the company. Since in modern business, information is of extreme importance, Internet offers practically virtually unlimited possibilities for Marketing Repositioning of Company. On the other hand abundance of information leads toward information overflow, this is especially problematic for decision makers who have a problem to pick a right source of information. Market has become very turbulent, so Companies must frequently change Marketing Strategies. In the past, Marketing Strategies were established for longer periods, but today Marketing Strategies beyond a year are not valid. Model of Marketing Repositioning showing in this paper, become less risky, less time-consuming and it is more accurate.

Keywords: marketing repositioning, e–business, e–commerce, marketing research, new product

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MENADŽMENT STRATEGIJE ZA POSTIZANJE ENERGETSKI EFIKASNOG I ODRŽIVOG TRANSPORTNOG SISTEMA

MANAGEMENT STRATEGIES FOR ACHIEVING ENERGY EFFICIENT AND SUSTAINABLE TRANSPORT SYSTEM

Christina Nikolova ¹

Summary

Transport energy efficiency is now very close to the top of the political agenda in many countries. There is a widespread consensus that progress towards sustainable development is essential. However, there is considerable debate as to what this term means? One particular part of this debate concerns the role of transport as a major consumer of energy and a generator of pollution. The question is: can transport activity be planned and managed in such a way as to be more energy-efficient?

Demands for greater transport flexibility have increased dependence on road transport, which tends to raise aggregate energy consumption and generate air pollution and to have other adverse effects on the environment which, though not always cumulative and irreversible, are nevertheless not sustainable in the sense that they do not represent chosen outcomes. In practice, however, these adverse environmental (and social) impacts are very difficult to reverse once activity locations and personal lifestyles have been arranged to accommodate a high level of road transport dependency (EUROSTAT, 2010). The challenge is to devise management measures ensuring that the actual outcomes are chosen, rather than being the unintended and unforeseen consequences of the policies adopted.

Viewing transport within the general perspective of sustainable development yields some immediate insights on this process. The weight placed on the various components of the general quality of life varies, of course, with the country and every country must ultimately define its own path of development. Whatever the preferred balance, increasing economic sustainability can always advance environmentally sustainable development, but does not necessarily do so. Failing to incorporate energy efficiency and environmental considerations in the assessment of projects and policies is what creates the “sustainability gap.” The policy challenge is to recognize the trade-offs and to devise instruments that will prevent the sustainability gap from developing.

Most transport improvements are designed to reduce transport costs. This can often have a beneficial impact on the environment, for example, by reducing fuel consumption and air pollution. Almost all transport projects are subject to at least a partial assessment. The increasingly stringent application of these procedures has encouraged the design of projects that are sensitive to energy efficiency concerns and that mitigate any directly adverse environmental impact (Gudmundson, 2004). Furthermore, transport projects, or project components, are increasingly going beyond avoiding direct harm and focusing more positively on environmental improvements.

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These projects address the immediate and direct effects of transport. In such cases the fundamental question is what should be the main accent in transport policy and management?

Management strategies in transport are, in principle, based on an analysis, incorporating both transport and environmental objectives (World Bank, 2008). They include short-term management and pricing instruments and long-term strategic instruments as the context for identifying investment actions. Still, further research will be required to identify critical environmental effects and to determine the efficacy of different interventions. In the interim, an appropriate framework would include:

- Strategic and structural actions, including the creation of economic incentives for sensitive behaviour regarding energy efficiency, would be of a high priority. Although their effects may be slow to come to fruition and may be politically and administratively difficult to be implemented, they are the critical and pervasive basis for sustainable transport development. Within that strategic framework, some priority problems can be identified where the benefits of making improvements are judged to be very high, particularly because they are seriously life- and health-threatening.
- The most appropriate technology should be selected on the basis of relative energy efficiency, in the context of the main problems in transport, taking into account what the companies can afford and effectively implement (ERTRAC, 2007). This often means that the actions with the highest priority are not those attempting to impose “state-of-the-art” standards or technologies but those that make more immediate, implementable changes in the way in which existing equipment is used.

This paper aims to explore the indicators and measures toward sustainable transport system, with particular emphasis on the energy consumption and trends which prevent the achievement of policy objectives of reconciling the economic interests of the transport sector with energy constraints. Several arguments substantiated by empirical evidence from EU countries are put forward to demonstrate that current megatrends in transport are at odds with a sustainable development and lead to high social costs. A variety of policy strategies is discussed to improve the current threatening situation.

The various paragraphs of this paper concentrate on the real problems which energy efficiency of transport present to policy-makers and assess the contribution that the analysis can make to handling more effectively respective considerations in transport decision making. Previously, transport energy consumption concerns have been mainly restricted to local factors but recent concerns over the big dependence of the whole EU economy on the fossil fuels and of pollution-induced diseases have given importance to regional, national and global implications.

The aim of this paper is to provide a general background against which the new research may be set. It does not aim either to be comprehensive in its treatment of all possible management strategies in transport or to provide answers of the questions that it or its paragraphs raise. It is hoped, however, that it may flag some of the key issues where uncertainty remains and where subsequent research could prove beneficial.

Keywords: efficiency, transport, improvements, research, beneficial

S.W.O.T ANALIZA - NAČINI ZA NEUTRALISANJE PRETNJE

S.W.O.T ANALYSIS – THE WAYS OF NEUTRALIZING THREATS

Petar Nikšić¹, Miroslav Lučić², Nemanja Stanić³

Summary

The ways of using S.W.O.T. analysis in big companies today is shown on the example of a big company S.W.O.T. analysis. S.W.O.T. analysis is a method for detecting best ways of acting toward neutralization of threats to your company by its competition on the market. This method resides on studying strengths, weaknesses, opportunities, threats and the course of actions being done by company based on those studies so the company can remain competitive on the market.

Keywords: SWOT analysis, ways of staying competitive

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STATISTIČKO ISTRAŽIVANJE UNUTAR TESTIRANJA PREFORMANSI U KRITIČNOJ INFRASTRUKTURI TRANSPORTA

STATISTIC RESEARCH WITHIN PERFORMANCE TESTING IN THE CRITICAL TRANSPORT INFRASTRUCTURE

Ladislav Novák¹, Mária Lusková²

Summary

The railway transport is an important subsector of the critical infrastructure. Its importance is unquestionable especially in the field of mass transportation and transportation of bulk substrates. Traditional methods, which were used in the past, were based on experience. The actual possibilities of computer technology enables us to explore the railway transport performance through expert information systems. They are based on detailed statistic research. The paper will present the results of the researchers at the Faculty of Special Engineering, University of Zilina focused on the selection and testing the suitable distribution for stochastic events in railway transport.

Keywords: railway transport, traditional methods, information systems.

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ULOGA ODBRAMBENOG SISTEMA REPUBLIKE MAKEDONIJE U OSTVARIVANJU CILJEVA KRIZNOG MENADŽMENTA

ROLE OF THE DEFENSE SYSTEM OF THE REPUBLIC OF MACEDONIA IN ACHIEVING CRISIS MANAGEMENT GOALS

Ferdinand Odžakov ¹

Rezime

Odbrambeni sistem Republike Makedonije, od proglašenja nezavisnosti do danas, ispravljen je pred izazovom redefinisavanja njegove uloge u skladu sa deklariranim ciljem za ispunjavanje evropskih standarda. Strategijski cilj ovog vrhunskog nacionalnog procesa je što brži prijem u NATO i Evropsku Uniju. Demokratsko upravljanje i vladavina prava brzo su implementirani u svim segmentima odbranbenog sistema i predstavljaju kriterium njegovog razvoja. Posebnu ulogu odbranbeni sistem ima i u ostvarivanju ciljeva kriznog menadžmenta u našoj državi i to na strategijskom, taktičkom i operativnom nivou. Autor ovog rada posebno analizira instituciionalne okvire kriznog menadžmenta i u tom kontekstu ulogu Ministerstva odbrana, normativne okvire sa aspekta definisanja nadležnosti subjekata kriznog menadžmenta i aktuelnih aspekata njihovog funkcionisanja. Posebno mesto u ovom radu ima i saradnja između nadležnih institucija u Republici Makedoniji u oblasti kriznog menadžmenta, sa konkretnim osvrtom na akademsku i naučnu zajednicu.

Ključne reči: odbrana, krizni menadžment, nacionalna bezbednost

Summary

Defense system of the Republic of Macedonia since its independence has been facing the challenge of redefining its role according declared objective for fulfilling European standards. Strategic objective of this top national process is sooner accession in NATO and European Union. Democratic management and rule of law have been implemented in all defense system segments and are criterion for its development. Defense system has special role in crisis management role achievement in our country at strategic, tactical and operational level. The author of the paper especially analyses institutional frame of crisis management and in that context the role of Ministry of Defense, normative framework from aspect of defining competences of crisis management subjects and actual aspects of their functioning. Part of the paper deals with cooperation between authorized institutions in Republic of Macedonia in the field of crisis management, with special revise on participation of academic and scientific community.

Keywords: defense, crisis management, national security

¹ Ministarstvo odbrane, Republika Makedonija.

PET JEDNOSTAVNIH I MOĆNIH TEHNIKA ZA NEMATERIJALNU MOTIVACIJU ZAPOSLENIH

FIVE SIMPLE AND POWERFUL TECHNIQUES FOR NON-MATERIAL MOTIVATION OF EMPLOYEES

Valeriy Okulich-Kazarin ¹, Olga Prichina ², Irina Stecenko ³

Summary

The object of the research (development) is the techniques of non-material motivation of employees.

The research aims to increase Company revenues while reducing expenditure on staff motivation.

Method or methodology of work is theoretical analysis, literature review, questionnaire surveys, statistical processing.

The results of the work are:

We found 5 simple and powerful non-material motivation techniques that help to reduce the expenses on the motivation of employees.

Labour productivity in the CIS for different industries is 5-20% of this indicator in the USA and Western Europe only.

We offer the solution to this problem through the increase of non-material motivation of the personnel of the company. The appointment of motivation to employee could work in greater volume and better quality than in the contract and job description. Salary is not the motivation, and the monetary compensation, which the worker receives in exchange for their work. Increase of salaries is not a reason to more productive work.

Studies have shown that with the possession of sufficient funds to 20% of people are not willing to work under any circumstances!

The motivation of people who want to work are the following:

- 12% has money as the main motive of work only!!!
- 45% prefer glory,
- 35% - prefer satisfaction with the content of the work,
- the rest prefer power.

The primary conclusion:

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You can motivate using of money (financial motivation) 12% of employees only. You cannot use money (financial motivation) strengthen 88% of employees. You useless to burn money, if develop in the company financial motivation only!

The company bears direct losses, if has a system of financial motivation only. And the company has losses due to productivity of labor, if you have not a system of non-material motivation.

The first task for the manager is to introduce in the company some simple and powerful non-material motivation techniques.

Five simple and powerful techniques non-material motivation of employees:

1. Add new products (services, programs, projects) name of their authors.

Examples: plane «Tupolev», the Llizarov apparatus and other.

2. Develop a honorary title of your company and bring them into line with the system of honorary titles of their industry and the state.

3. Build motivational ladder for professionals, managers and reservists.

Then everybody will know WHAT is really necessary to do to get more public recognition and career.

4. Create a real or virtual «Board of honour».

5. Place the button «our vacancies» on the main page of your company website. You can combine button vacancies with the virtual «Board of honour».

These 5 receptions reduce expenses on material motivation of the personnel. They quickly and easily help to enhance the motivation of the staff to work more and better.

Additionally, we explore the use of more complex of intangible factors increase the motivation of employees.

We are studying:

→ what you need to do to quickly improve staff motivation for another 30-50%,

→ how to organize indirect motivation for passive managers,

→ new approaches to motivation of employees striving to achieve success,

→ how to get rid of two factors that diminish the motivation of the Company's staff.

The Moscow data center (Russian Railways Company) has the following results when it was using our 5 techniques of non-material motivation for 40 managers:

- speed and quality of work of administrative personnel increased by 57-82%,

- comprehensive approach to development of management skills and competencies brought the additional 180 man-days,

- budget saving for personnel development amounted to \$30500 at the expense of application of new patented technologies of training and development of managers.

Field of application - the results of the research are applied in the practice of Russian companies. They can be useful for companies seeking to raise labour productivity of employees in the conditions of crisis.

Forecast assumptions about the development of the research object:

We develop solutions for the rapid improvement of the speed and quality of personnel. Managers will rejoice in the results of work of employees and the success of their Company when they can learn and implement our complex non-material motivation techniques.

Keywords: non-material motivation, productivity, development, improvement

UNAPREĐENJE PRAKSE SPORTSKOG MENADŽMENTA NA PRIMJERU INOVATIVNOG SPORTSKOG PROJEKTA FINANSIRANOG OD EU FONDOVA

IMPROVING THE PRACTICE OF SPORTS MANAGEMENT IN SPORTS EXAMPLE OF THE INNOVATIVE PROJECT FUNDED BY THE EU FUNDS

Orešković Branislav ¹

Rezime

Upravljanje pojedinim sportskim sistemima unutar države je kompleksno i zahtevno. Upravljanje takvim sistemima podrazumeva ozbiljan i stručan pristup pri organizaciji i provođenju aktivnosti koje se odvijaju u tim sportskim sistemima. Pojedinačni sportovi su organizirani u svoje nacionalne saveze, a sami nacionalni savezi u sebi sadrže strukturu koja se sastoji od saveza regija i gradova, kao članica toga saveza.

U sastavu regionalnih sportskih saveza i sportskih saveza gradova nalaze se tri vrste članica: sportska udruženja za natjecanje, trenerska udruženja i udruženja sudaca. Ova zadnja dva udruženja su stručna udruženja. Kako bi sportski sistem funkcionisao uspešno potrebno je da su sve tri vrste sportskih udruženja organizirane na zavidnom nivou. To bi značilo da proizvode kvalitetne trenere, a kvalitetni treneri kvalitetne igrače, da proizvode kvalitetne sudce i delegate koji opet doprinose donošenju kvalitetnih odluka na sportskim natjecanjima. Menadžeri u sportu, a to su predsjednici klubova, tajnici, članovi uprava se uglavnom nalaze u upravnim odborima i skupštinama nacionalnih i regionalnih sportskih saveza i njihovih članica. O njihovoj kvaliteti, njihovom znanju i sposobnostima ovisi kvaliteta organizacije sportskih natjecanja i kvaliteta izvedbe istih.

U ovom primjeru iz prakse koji je predviđen za kandidovanje za financiranje na konkursu EU fondova, radi se o sportskoj suradnji dviju susjednih regija, između država RH i Srbije. Konkurs se otvara uskoro i osnovni su mu elementi zadani. Predviđeno je 1.800.000 evra ukupno, a po pojedinom sportskom projektu, po 50 000 evra svakoj od partnerskih strana. Učešće partnera je 15% a bespovratna sredstva iz fonda su 85%. Ostvarenjem ovoga projekta u praksi planirano je ostvarenje mnogih ciljeva vezanih za unapređenje regionalnog sportskog saveza. EU želi kroz ovakve projekte ostvariti ciljeve poput poboljšanja održivog društveno ekonomskog razvoja. Ovaj projekt bi se kandidovao na kategoriju 'people to people'. On ima za cilj ohrabriti kontakte, komunikaciju i suradnju između lokalne zajednice i lokalnih organizacija unutar lokalne zajednice, između regija koje dijeli državna granica, posebno u potpori ženama, marginalnim skupinama, poput mladih nezaposlenih, isključenih, razvoju lokalne demokracije i razvoju civilnog društva.

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U svakom slučaju projekt međunarodne košarkaške suradnje sportskih udruženja i lokalne samouprave između regija, uz granicu RH i Srbije, zadovoljava neke od gore navedenih ciljeva EU fonda /IPA/. Projekt predviđa suradnju dva udruženja za natjecanje, dva stručna udruženja, te regionalni sportski savez kao partnere s jedne strane granice i iste partnere po broju i vrsti s druge stranice granice. Sportske, obrazovne i turističke aktivnosti bi se prema ovome projektu odvijale unutar godine dana svakih 2-3 meseca u gradovima (primjerice Vinkovci-Novı Sad-Vukovar-Bačka Palanka). Na svakom od ta četiri sportska druženja bilo bi oko 150 sudionika, od toga 100 natjecatelja. Na svakome od sportskih druženja prijepodne bi se u jednoj dvorani igrao turnir seniora u košarci između četiri ekipe, a u nekoj drugoj dvorani turnir seniorki /žene/ također između četiri ekipe. Poslije toga bi išli na zajednički ručak, poslije ručka na zajednički kratki izlet, na primjer, ići u neki od muzeja, zoo vrtova i sl. Nakon ovoga dijela programa svi bi učesnici pristupili obrazovnim programima. Jedan bi se obrazovni program izvodio za menadžere u sportu, drugi za trenere košarke, a treći bi bio iz usavršavanja i poznavanja pravila košarkaške igre, na kojem bi učestvovali igrači, sudci i delegati. Nakon toga dijela programa je zajednička večera, malo zabave i povratak kući, u iščekivanju sledećeg sportskog druženja. Realizaciji ovoga projekta pristupilo se određenom metodologijom. Na Skupštini regionanog košarkaškog saveza regije VSŽ, iznijeta je inicijativa za pokretanje ovoga projekta, te je inicijativa usvojena. Zatim je sastavljeno idejno rešenje ovog sportskog projekta. Sastavljen je projektni tim od desetak stručnih osoba iz različitih područja unutar sporta (menadžmenta u sportu, poduzetnišva, sportskog treninga i sportskog suđenja), kojima je dostavljeno idejno rešenje, čime je na neki način otvorena rasprava o prjektu.

Rasprava ima za cilj unaprediti idejno rješenje, dograditi ga. Na čelu projektnog tima je voditelj projekta, čija je zadaća da doradeno idejno rješenje dostavi županijskoj razvojnoj agenciji VSŽ na izradu samoga projekta, a oni u agenciji su u tom poslu vrsni profesionalci. Projektni tim stoji na usluzi agenciji kod izrade projekta za eventualne stručne savijete iz područja samoga sporta i odnosa vezanog za njega. Projektni tim radi volonterski. Za samo provođenje projekta zadužen će biti projektni menadžer, za čiji posao je predviđena financijska naknada za rad.

Projekt bi trajao jednu godinu, imao bi svoju web stranicu na kojoj bi bile evidentirane sve aktivnosti pri provođenju projekta. Poslove izrade web stranice i njenog održavanja, te posao vođenja knjigovodstva projekta, i posao projekt menadžera dobili bi oni koji prođu na konkursu.

Ključne reči: sportski sistemi, sportski savezi, EU fond, saradnja regija .

Summary

To manage individual sports systems within the state is complex and demanding. The management of such systems involves a serious and professional approach in the organization and implementation of activities that take place in these sports systems. Individual sports are organized in their national federations and national federations themselves contain a structure consisting of regions and federation of cities.

Within the regional sports federations and sports federations cities there are three types of members: sports associations for competition, coaching associations and associations of referees. These last two associations are professional associations. To make a sports system function successfully it is necessary to have all three types of sports associations organized at high level. This would mean to produce quality coaches, quality players, to produce quality referees and delegates again contribute to making quality decisions in sports competitions. Managers in the sport, and that the club chairmen, secretaries, board members are mostly found in the steering committees and meetings of national and regional sports federations and their members. Their

quality, their knowledge and skills in sports depends on the quality of the competition and the quality of execution of the same.

This example, is intended to finance the running of the competition, the EU funds, it is sports cooperation between the two neighboring regions, between the countries of Croatia and Serbia. The competition opens soon. It is anticipated 1.8 million Euros in total and by individual sports project, at 50,000 Euros each partner page. Participation of partners is 15 % and grants from the fund are 85 %. Realization of this project into practice is planned achievement of many goals related to improving regional sports federation. EU wants through such projects to achieve goals such as improving the sustainable socio-economic development. This project would be nominated in the category of 'people to people'. It aims to encourage contacts, communication and cooperation between local communities and local organizations within the local community, between regions that share the border, particularly in support of women, marginalized groups, such as youth unemployment, the excluded, the development of local democracy and civil society development.

In any case, an international project basketball sports associations and local self-government between the region along the border of Croatia and Serbia meet some of the above objectives of EU funds / IPA /. The project envisages the cooperation of the two associations for competition, two professional associations, as well as regional sports alliance partners on one side of the border and the same partners on the number and type with the other pages of the border. Sports, educational and tourist activities would be under this project taking place within a year every 2-3 months in cities (such as Vinkovci – Novi Sad - Vukovar - Backa Palanka). On each of these four sports gatherings would be about 150 participants, of which a hundred would be contestants. For each of the sports meetings in the morning to one hall played senior basketball tournament between four teams, and another hall tournament seniors / women / also among the four teams. After that they would go to lunch, after lunch on the common short trip, for example, to a museum, zoo etc.

After this part of the program all participants access to educational programs.

One would be an educational program for performing managers in the sport of basketball coaches for the second, and the third would be the training and knowledge of the rules of basketball games, in which players take part, as well as the referees and delegates. After this part of the program there is a dinner, a bit of fun and return home in anticipation of the next sports gatherings. Realization of this project started with a particular methodology. At the Assembly Basketball Association regions, take the initiative to launch this project, and the initiatives are adopted. Then he composed conceptual design of this sports project. Assembled a project team of ten experts from different areas within the sport (sport management, entrepreneurship, sports training and sports trials), which was submitted to the conceptual solution, which is in some ways an open debate on the project. The discussion aims to improve conceptual design and upgrade it. At the head of the project is team project manager, whose task is to deliver a revised preliminary design of the county development agency which create the project itself, and those in the agency are in the business skilled professionals. The project team is service to agency in making the project possible for expert advice in the field of sport itself and relationships related to it. The project team working volunteer. For the implementation of the project project manager will be in charge. Financial remuneration is planned for his work. The project would last one year, would have its own website on which would be recorded all the activities in the project. The tasks is to develop the site and its maintenance, to bookkeep business project, and business project managers to get to those who pass the competition.

Keywords: sport systems, sports federations, the EU funds, regional cooperation

DRŽAVNO FINANSIRANJE I BUDŽETSKA EFIKASNOST PROGRAMSKI- FOKUSIRANIH DOGADJAJA REGIONALNOG PRIVREDNOG RAZVOJA

STATE FUNDING AND BUDGET EFFICIENCY OF PROGRAM-FOCUSED EVENTS OF REGIONAL INDUSTRY DEVELOPMENT

T.A. Paladova¹, E.S. Maltseva²

Summary

The article is devoted to topical issues of state funding and budget efficiency of program-focused events of regional industry development. The authors emphasize the need of the public authorities to focus on the generation and efficient use of regulatory instruments governing the procedures and methods of economic relations between business and government.

Keywords: state funding, program-focused events, regional industry, business and government

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FINANSIJSKI MENADŽMENT PROTOKA NOVCA U UKRAJINI

FINANCIAL MANAGEMENT OF CASH FLOWS IN UKRAINE

Iurii Vasyliovych Pasichnyk¹

Summary

The article explores the particularities of the cash flow management in Ukraine. Both internal and external cash flows have been analyzed. The internal flows include: deposits from individuals, businesses, budgets, major social funds. The external cash flows are represented by exports from Ukraine. The legislative support for management of financial flows in enterprises of all kinds of ownership, payroll mechanisms, the basic tax deductions and fees are studied in details. Particular attention is paid to the management of revenues and expenditures of state and local budgets. The analysis of the management of these financial flows over the last three years is made.

The role and place of financial control in managing of cash flow is discussed. The mechanism of elimination of disparities in the allocation of resources by industry, as well as by administrative-territorial formations is offered; the national priorities with a view to meeting the needs of differentiated financial resources of sectors and regions are grounded. Some evidence of misuse of funds is given and preventive measures against corruption are put forward. The increase factors for the issuance and sale of products that are produced by certain sectors of the economy, growth factors of profitability, reduction of production and turnover costs, retail sales, its correspondence to the population cash income are substantiated and analyzed.

Basic directions of the budget policy annually developed by the Cabinet of Ministers of Ukraine in agreement with the President of Ukraine that are to be approved by Parliament are analyzed and the reserves of increased revenues to the State budget are studied. The limit public debt and its structure, the proportion of intergovernmental transfers in the State Budget of Ukraine and the equalization factor for local budgets are especially attended to. The reasonable share of capital investment expenditures of the State budget is grounded; the priority direction of their use is developed.

The starting point for the calculation of the budget revenues of all levels and expenditures is the estimation of the budget implementation for the previous years. The predicted expectation of the budget income using economic and mathematical modeling has been done. Actual data on the performance of key budget indicators for the previous periods are used with this purpose; the institutional changes of important and significant impact on the final budget figures are taken into consideration. The institutional changes include: the dynamics of the world markets in major

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financial markets, exchange rate against other currencies, inflation, the dynamics of energy prices, increase in minimum social standards, GDP growth, taking into account changes in output in key sectors of the economy of Ukraine.

Special attention while managing financial flows is paid to the external and internal factors that have a significant impact on these financial flows. A brief description of these factors is given. The distinguishing negative and positive factors are outlined. While characterizing the factors the synergistic approach is used that allows to explore the complex socio-economic systems, which is a social system of Ukraine. The particular attention is paid to the characteristics of such political factors formed by the public management, and in some cases, may be crucial. Evaluation of factors is made in coefficient definition.

Particular attention is paid to cash flows controlled by tax agents. The basic taxes and fees charged by the agencies of the Ministry of Revenues and Duties are given. The main problems in administering of such payments are studied.

The basic principles of tax payments management are discussed: in particular, obligation - using rules on taxes and fees, determined on the basis of the data about the objects of taxation and detection of tax liability of taxpayers for tax violations, equality defined as preventing any manifestations of discrimination, providing an objective approach to the entities in determining the obligations of taxpayers and charges that carry mandatory payments; the only way that must provide the best approach to the development and implementation of tax legislation with the definition of a particular taxpayer, the object of taxation, tax sources, identification of the tax period, tax rates, justification of the grounds for granting benefits to individuals and corporate taxpayers; equivalence and proportionality, which involves collecting the tax from legal entities and individuals in a certain proportion of earned income and the corresponding proportional tax, depending on the amount of revenues, economic feasibility, which involves the establishment of fair taxes and duties with regard to indicators of national economic development, some regions, which is to balance the cash flow of budgets on all income levels; uniformity of payment, which implies the timing of payment taxes and fees for expenditures to fund programs for economic development, administrative and military structures, law enforcement, various social benefits, including low-income, families with children, the disabled, etc.; the competence, which includes installation and adjustment of taxes and duties, and also benefits for businesses and taxpayers identified in the Tax Code by the structures, in particular, by the Parliament of Ukraine, the Supreme Council of the Autonomous Crimean Republic, city, town, village councils; accessibility, providing security, clarity of tax laws for all employees of the Ministry of Revenues and Duties without exceptions, employees of financial institutions of local state administrations, local governments, individuals and corporate taxpayers; social justice, which includes providing social support to the poor using differentiated and progressive income taxation.

Particular attention is paid to the formation and use of cash income taking into account that the shadow economy reaches fifty percent in Ukraine. The cash income and expenditures are compared. Income levels are compared to other countries of the European Union with regard to purchasing power. The minimum wage dynamics in recent years has been presented. It has been grounded that about twenty per cent of Ukraine's population lives below the poverty line, about thirty percent receive wages below the average. The number of "UAH" millionaires and billionaires in Ukraine is shown. The ratio of the UAH to the U.S. dollar and the euro is outlined.

The role of the banking system, including the National Bank of Ukraine and commercial banks to control the rate of the national currency, the cash flows that cross the customs border of Ukraine is discussed. Specific niches, through which funds flow to other states, particularly in the offshore, are investigated.

Particular attention is paid to the cash flows crossing the customs border of Ukraine and the origin of which is income of "labor immigrants" from Ukraine. According to the estimations of experts of

the National Bank of Ukraine and the Ministry of Finance of Ukraine the number of immigrants is more than three million, and legal cash flows in 2012 constituted about ten billion U.S. dollars. Reasonable estimate of the possible proposals of the Ministry of Revenues and Duties on those cash flows taxation is offered. The financial feasibility of cash management that are on deposit accounts of commercial banks in Ukraine in UAH and foreign currency to provide innovative development of Ukraine is investigated. Now the problem of use of these funds is that the average deposit rate on individuals' funds in commercial banks in Ukraine amounted to sixteen per cent per annum, and credit resources of commercial banks for investment projects for economic business entities were within twenty-five percent per year. Suggestions for involvement of individuals investing in regional projects are presented. It has been concluded that the financial management in Ukraine is ineffective and a number of proposals for a legal regulation has been made.

Keywords: cash, experts, regulation, management, tax, flows.

PRIMENA I TRENDОВI INFORMACIONIH TEHNOLOGIJA

APPLICATION AND TRENDS IN INFORMATION TECHNOLOGY

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Rezime

Nauka i tehnologija su bile i ostale nezaobilazna dimenzija kvaliteta života (objektivnog i subjektivnog). I u budućnosti će to biti dominantna koja treba da obezbedi najviše standarde življenja i trajni napredak ljudske civilizacije. U skladu sa promenama menjaće se i filozofija življenja, a time i kvalitet života. Sa napretkom novih tehnologija i uvođenjem interaktivnih sistema, povećali su se zahtevi za što prirodnijom komunikacijom čovek-mašina, odnosno čovek-računar, onako kako ljudi međusobno komuniciraju. Upravo je komunikacija između korisnika i računara usko grlo u poboljšavanju iskoristivosti interaktivnih sistema, a ne samo puko izvođenje nekog zadatka. Problem komunikacije između korisnika i računara može se posmatrati kao odnos dva moćna informacijska procesora (računarski i ljudski) koji pokušavaju da komuniciraju preko vrlo „uske“ veze, te su nam potrebni sve brži i prirodniji načini međusobne razmene informacija, jer, konačno, naše odluke zavise od pravovremenog obezbeđivanja tačnih informacija. Samo neki od trendova internet tehnologija koje će zauzeti mesto u svakodnevici, a o kojima će biti reči u radu su: internet predmeta, cloud computing, personal cloud, in-memory computing, 3D skeniranje i 3D bio-štampanje, HTML5, prepoznavanje emocija u govoru, kućni monitoring zdravlja, masivne baze podataka, roboti koji izgledaju i ponašaju se kao ljudi i itd.

Ključne reči: nove tehnologije, interakcija čovek-računar, trendovi tehnologija, ciklus razvoja novih tehnologija, primena informacionih tehnologija

Summary

Science and technology were and still are the most important dimension of life quality (objective and subjective). In the future they will be dominant, which should provide the highest standards of living and continuous progress of human civilization. As the changes occur, the philosophy of life will change too, and thus the quality of life. With the progress of new technologies and

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introduction of interactive systems, will increased demands for more natural human-machine communication, ie. human-computer, the way people communicate with each other. Communication between the user and the computer is bottleneck in improving the usability of interactive systems, and not merely performing a task. The problem of communication between the user and the computer can be seen as a relationship between two powerful information processors (computer and human) that are trying to communicate through a very "tight" connection, and we need faster and more natural way of mutual information exchange, because, ultimately, our decision depends on the provision of accurate information. Just a few of the trends in internet technology that will take place in everyday life, about which will be discussed in this paper are: internet of things, cloud computing, personal cloud, in-memory computing, 3D scanning and 3D bio-printing, HTML5, recognition of emotions in speech, home health monitoring, strategic big data, robots that look and act like people and so on.

Keywords: new technologies, human-computer interaction, technology trends, hype cycle for emerging technologies, application of information technology

MENADŽMENT ZNANJA I DRUŠTVO ZNANJA

KNOWLEDGE MANAGEMENT AND THE KNOWLEDGE SOCIETY

Nebojša Pavlović¹

Rezime

Menadžment znanja je jedinstvo tri komponente: ljudi, procesa i tehnologije. Proces menadžmenta znanja prolazi kroz sledeće faze: stvaranje znanja, osvajanje znanja, čuvanje znanja, podela znanja sa drugima i primena znanja. U ovom radu se bavimo krizom znanja. Uvodni deo se bavi samim pojmom krize. Krizu definišemo kao situaciju koja je zrela za promenu ali odluka još nije donesena. Ona formuliše pitanje upućeno budućnosti. Pojam krize se ne ograničava samo na jednu oblast života već povezuje iskustvo svih oblasti. Organizaciona kultura postaje prepreka brzom razvojnom procesu u celom društvenom sistemu pa samim tim i u obrazovanju. Drugi deo se bavi znanjem i društvom znanja. Znanje koje se stvara u obrazovnim institucijama je opterećeno brojnim problemima. Prvi problem je neprepoznavanje razlika između informacije i znanja. Drugi problem je presudan uticaj ekonomije na obrazovne procese. Treći problem je rad samih obrazovnih institucija koje su zadužene za proizvodnju znanja. Sledeći problem je funkcionisanje društva znanja u okruženju novog društvenog sistema. Postoje teškoće kod određivanja pojma društva znanja. Društvo znanja predstavlja društvo u kome ljudsko znanje, stručnost i sposobnost predstavljaju najvažniji razvojni resurs. U društvu znanja ljudsko znanje, stručnost i sposobnost postaju najvažniji i ključni činioци sveukupnog života i delovanja te ključni elementi celokupnog ekonomskog i društvenog razvoja. Osnovu društva znanja čini obrazovanje, informaciona tehnologija, inovacije i društveno politički sistem. Da bismo mogli zasnovati društvo znanja, potrebno je predočiti budućnost. Kakvi će poslovi postojati, kakva će sve zanimanja i zvanja biti potrebna u narednom, planiranom periodu, kakvi će porodični i međuljudski odnosi prevladati, kakvi će se etički i moralni problemi pojaviti, kakva će nas tehnologija okruživati i u kakve ćemo se organizacione strukture morati uklopiti .

Ključne reči: globalna ekonomija, konkurentnost, inovacije, znanje

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DATA MINING KAO PROCES PODRŠKE DONOSIOCU ODLUKE

DATA MINING AS A PROCESS OF DECISION SUPPORT

Zoran Pavlović ¹, Marko Ikonić ²

Rezime

Cilj ovog rada je da prikaže informacije(podatke) koje donosilac odluke može da koristi da bi doneo najpovoljniju odluku i identifikaciju novih mogućnosti za bolje poslovanje. Informacije su ključni faktor u donošenju poslovnih odluka na bilo kom nivou počev od operativnog do strateškog nivoa odlučivanja. Poslovna inteligencija je oblast u okviru informacionih tehnologija čiji je cilj da sve raspoložive informacije preduzeća stavi u funkciju donošenja najkvalitetnijih odluka da bi se ostvarili strateški ciljevi preduzeća.

Data mining je važan segment poslovne inteligencije i bavi se statističkim analizama koji je prikazan u daljem radu. Data mining je proces koji koristi različite vrste alata za analizu podataka da bi se otkrile zakonitosti i veze među podacima, koje se mogu iskoristiti za donošenje odluke. Data mining je relativno nova i moćna tehnologija koju organizacije razvijenog sveta koriste u istraživanju tržišta i otkrivanju potencijalnih klijenata. To je metoda pretraživanja podataka koja je doživela nagli rast zahvaljujući razvoju informacionih tehnologija jer je tek razvojem brzih računarskih sistema postalo moguće efikasno pretraživati velike količine sirovih podataka. Dnevni upload informacije u baze podataka velikih organizacija meri se u terabajtima. Kako bi ova količina potaka dobila opipljivu veličinu reći ćemo da u jedan terabajt stane dovoljno teksta za oko dva miliona knjiga. Izvori tih informacija mogu biti različiti. To mogu biti podaci skupljeni s računara iz prodavnica, iz telefonskih anketa, sa popunjenih priznanica, narudžbenica, pretplatnih listića. U osnovi poslovne inteligencije nalaze se podaci i informacije. Poznato je da informaciju čine obrađeni (interpretirani) podaci. Podatak je samo kodirana činjenica iz poslovnog okruženja. Interpretacijom podataka dobijaju se informacije. Reč inteligencija u terminu poslovna inteligencija, izvorno označava obaveštavanje namenjeno podršci odlučivanju. Ovako koncipirana, ova inteligencija pospešuje snalaženje u novim situacijama i brzinu i tačnost rešavanja problema, pri čemu se od dominantne, psihološke upotrebe termina inteligencija razlikuje po tome što se ne odnosi na sposobnost ličnosti kojom se služi pojedinac, već na tehnološko rešenje koje koristi organizacija. Poslovna inteligencija (**Business Intelligence- BI**) je opšti naziv za sve procese, tehnike i alate, koji podržavaju donošenje poslovnih odluka, a zasnovani su na informacionim tehnologijama. Poslovna inteligencija kao rešenje, sadrži tehnologije i proizvode čiji je cilj da obezbede informacionu podršku ukoliko postoje poslovne nedoumice kada treba doneti

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operativne i strateške poslovne odluke. Koristi se na svim nivoima menadžmenta (operativnom, strateškom), što je razumljivo jer je znanje imanentno odlučivanju.

Poslovna inteligencija je najčešće korišćeni termin za označavanje kompjuterske podrške odlučivanju u organizaciji. Poslovna inteligencija je deo informacionog sistema organizacije namenski razvijen da omogući upravljanje performansama organizacije. Tehnike poslovne inteligencije (data warehousing, reporting, OLAP, data mining, dashboards i dr.) ekstrahuju podatke iz postojećeg informacionog sistema i transformišu ih u oblik pogodan za odlučivanje. Implementacija tehnika poslovne inteligencije znatno povećava upotrebnu vrednost postojećeg informacionog sistema organizacije, usled čega je interesovanje za poslovnom inteligencijom veliko i stalno raste. Pojam poslovne inteligencije objedinjava metodologije, tehnologije i platforme za skladištenje podataka (Data Warehousing), procesiranje podataka (On-line Analytical Processing) i rudarenje po podacima (Data Mining), koje omogućavaju kreiranje korisnih upravljačkih informacija iz podataka o poslovanju. Rešenja Poslovne Inteligencije olakšavaju efikasno usvajanje pravih poslovnih odluka. Bogatstvo podataka poslovnih sistema i drugih baza podataka se efikasnim analizama pretvaraju u riznicu promišljenih, delotvornih i pre svega pravovremenih odluka. Jedinstvena struktura izveštavanja omogućava brže, fleksibilnije i delotvornije odlučivanje i doprinosi unapređenju svih poslovnih procesa. Poslovna inteligencija je nadogradnja osnovnog informacionog sistema preduzeća i može odlučujuće da doprinese uspešnosti preduzeća.

Ključne reči: znanje, informacija, odlučivanje

Summary

The aim of this paper is to present the information (data) that the decision maker can use to bring the best decisions and identify new opportunities for better business. Information is a key factor in making business decisions at any level ranging from operational to the strategic level of decision making. Business intelligence is an area in the field of information technology aimed at all the available information, the company put into operation of the best quality decision-making in order to achieve the strategic goals of the company. Data mining is an important segment of business intelligence and it deals with the statistical analysis shown in further work. Data mining is a process that uses different types of data analysis tools to discover the laws and relationships among the data, which can be used for decision making.

Data mining is a relatively new and powerful technology of the developed world used in market research in order to identify potential customers. It is a method of search through information that has experienced rapid growth due to the development of information technology as it is only with the development of fast computer systems that it became possible to efficiently search for large amounts of raw data. Daily upload of information to a database of large organizations is measured in terabytes. We can say that one terabyte of text is enough for about two million books. The sources of this information may be different. This information can be gathered from the accounts of stores, from telephone surveys, filled with receipts, purchase orders, prepaid slip. Basically, business intelligence is data and information. It is well known that information are processed (interpreted) data. Data is only encoded fact in the business environment. The word intelligence in terms of business intelligence, originally referred to the notification intended to support decision-making. Thus conceived, this intelligence encourages new situations and the speed and accuracy of problem solving, where the dominant psychological use of the term intelligence is different in that it does not refer to the ability of personality which serves individual, but the technological solution used by the organization. Business Intelligence (Business Intelligence -BI) is a general term for all

the processes, techniques and tools that support decision making and are based on information technologies. Business Intelligence as the solution incorporates technologies and products that aim at providing information support if there are business concerns when it comes to pass operational and strategic business decisions . It is used at all levels of management (operational, strategic), which is understandable because knowledge is decision. Business intelligence is the most commonly used term to denote computer support decision making in the organization.

Business intelligence is a part of the information system specifically developed to enable performance management organization. Techniques of business intelligence (data warehousing, reporting, OLAP, data mining, dashboards, etc.). Extracted data from existing information systems transform them into a form suitable for decision making. Implementation of business intelligence technology significantly increases the usability of the existing information systems of the organization, which is why the interest in business intelligence is extensive and growing. The concept of business intelligence combines methodologies, technologies and platforms for data storage (Data Warehousing), data processing (On-line Analytical Processing) and data mining (Data Mining), which enable the creation of useful management information from the data of the business. BI solutions make it easy to efficiently acquire the right business decisions . The wealth of business information systems and other databases are efficient analysis converted into the treasury of thoughtful, effective and above all timely decisions. Unique reporting structure enables faster, more flexible and more effective decision making and contributes to the improvement of business processes. Business intelligence is an upgrade of the basic company information system and may contribute decisively to the success of the company.

Keywords: knowledge, information, decision-making

ISTORIJSKA PERSPEKTIVA MENADŽMENTA ZA KONSULTOVANJE

HISTORICAL PERSPECTIVE OF MANAGEMENT CONSULTING

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Summary

This topic is popular because of internationalization of production and substantial integration of Ukraine in a world economy. The economy of country became more open and apt to the changes on the world market. In the conditions of proceeding in an economy after the crisis of 2007, the Ukrainian companies run into new calls. It influences both productive sphere and service business. However, the crisis in the global economy has occurred in the past. For this reason, it is important to analyze the events that accompanied the cutbacks of economic activity of past years. As separate industries operated in the terms of crisis, we will get a necessary base for making decisions in modern world, especially in consulting service business that still is in the stage of development in Ukraine.

For twenty years of independence the market of consulting services of Ukraine developed considerably. Development is associated with the transition from a centrally planned economy to the market, changes of property structure, exit of the Ukrainian companies to the world markets and by interest of foreign investors in the new market. The world market of consulting also developed in accordance with development of economy in the whole. However, economic events influenced not only especially on it but also other factors. Consulting, in turn, with every new stage of development of world economy offered the new going near doing business, that in turn resulted in the increase of the productivity of companies and, accordingly, new period of increase of economy.

Historical method of research is the most appropriate. It is necessary to mark limitation of this research related to the ambiguousness of quantitative data in relation to the market, only methodology of analysis of this sphere of business caused by absence in different sources, and also taking into account, that most companies in this industry of economy are private. That is why considerable part of data is based on questioning of experts, representatives of industry and companies-clients.

Exposition of basic material. Appearance of the management began at the end of 19th to the beginning of 20th century [15-17]. Exactly at this time the second wave of industrial revolution, marked appearance of the scientific going near organization of labour, begins in the USA and

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Western Europe, by development of the systems of remuneration of labour, depending on job and other administrative conception performances. These conceptions did not exist in it. Their authors and followers, such as Taylor, Harrington, Bedo and others, created companies and actively inculcated developments in the real sector of economy [1].

A consulting process consists of combination of professions such as engineers, lawyers and accountants. It happened very soon that the basic activities of the companies, record-keeping, legal support and engineering consulting (George Touche, William Deloitte, Arthur Young, Ernst & Ernst, Arthur D. Little, McKinsey, Booz Allen & Hamilton etc.), was extended the activity on the sphere of audit and administrative advising [12]. Historically, by the first consulting firm that began the activity in the field of the administrative advising and testing there was a company in chemical industry Arthur D. Little founded in 1886 in Boston [2].

The new type of activity appeared soon enough, and resulted in rapid increase of number of personnel, opening of offices in the USA and Europe and circumstance that the first consulting companies testifies to, exist until now, for example, the company Du Pont, General of electric, BF Goodrich and other [7, 8, 9].

Next stage of development management-consulting was related to the consequences of Major depression" and acceptance in the USA of Bank Act 1933 [4]. According to the real act, activity bank to the sector was divided into commercial (deposits, credits) and investment. Also, it was forbidden that commercial banks occupy unbank activity, including administrative advising of companies-clients. Simultaneously with the acceptance of this law, there was the created commission on securities, which set requirements to opening of financial information. According to these requirements organization that carries out preparation of such accounting must be extraneous organization authorized by a regulative organ. In turn, the Act did not forbid to the investment banks to carry on with consulting activity. However, commission on securities set requirements to underwriters about external verification of reliability of the financial state of company and reorganization of companies. As a result of it, from one side an enormous niche was created for public accountant companies, and on the other hand, commercial banks forced to hire extraneous consultants in an order to understand with organization of companies-bankrupts, and investment banks, to estimate the prospects of new public companies [5].

During the world war II activity of consultants in Europe ceased and recommenced only with their completion. Beginning basic factors that had influence on industry of the management consulting from 1950th, there were general post-war increase of world economy, development of consumer society, enlargement and diversification of business, strengthening of international competition and other Tendencies of this period compelled consulting companies to revise going near advising from corporate organization and strategy on the management of value and external and internal copulas of organization a chain [15]. Also it is separately needed to mark appearance in 1963 of consulting company Boston Consulting Group (BCG), which was specialized in corporate strategy using the row of innovative approaches, such as a matrix of BCG, curve of experience and other In turn of the former consultants of BCG founded other consulting companies. Yes, in 1967 there was the created company Roland Berger (today the most German consulting company) in 1973 - Bain. All these companies now occupy leading positions in the industry [6].

A main factor that influenced on a world economy and accordingly management-consulting in 1970th was a world petroleum crisis. Financial efficiency became the primary objective of the companies in this period, and only then the productivity and management of a personnel.

Accordingly, consulting companies that were specialized in a book-keeping and finances considerably improved the position at the market [6]. By factors that influenced to the world market, in 1980th were liberalization of world trade, expansion of the Japanese and European commodities to the world markets and development of information technologies. The management of quality appeared in the brief-cases of services of consulting companies, positions became stronger in the field of global corporate and marketing strategy [8].

The last decade of XX century was marked by swift development of information technologies and going into the market of consulting of large companies of sphere of IT. Some of the oldest consulting companies were purchased. Cap Gemini ate up consulting business of Ernst & Young, and IBM ate up PricewaterhouseCoopers [7]. By the main idea of such the reorganized consulting to the company the ideas of informatization and automation became automations of the business processes.

We can divide Ukrainian market of consulting development into several stages:

1) From 1991 to 2000. As a consulting market was absent in 1991. The role of consultants of enterprises was carried out by the research institutes of Academy of sciences of the USSR. After disintegration of the USSR and receipt of independence of Ukraine, the economy of country is headily reformed. In connection with the first wave of privatizing the real demand appears on to consulting and public accountant services, to what going testifies into the Ukrainian market of companies of large four (PWC, KPMG, Ernst & Young, Deloitte) and international organizations economic development;

2) From 2001 to 2007. Development of consulting is related to the general increase of the Ukrainian and world economy [3], by the increase of interest of foreign companies to the Ukrainian enterprises [23], and also placing of actions of the Ukrainian companies on international exchanges [6, 7]. Also in 2007 the offices of companies of BCG and Bain were open;

3) From 2007. This stage is related to the world financial crisis and his consequences, that influenced both on economy on the whole and on industry of consulting. The cutback of economic activity of 2008-2009, that took place after the collapse of the world market in 2007 and the world financial crisis testifies to it. It was reflected by direct character at the market of consulting to Ukraine. Yes, the rate of market increase grew short from 30 2007 to - 19, 7 2009, and a market capacity grew short from 500 to 340 million dollars [1].

Conclusions. Management-consulting is the industry from the recent history. However, exactly this industry pushed slightly leading enterprises to the increase and development. With every new stage of development of economy, the representatives of industry of the management consulting offered the answers for the nascent problems of the world economy.

Thus, consulting again must present to the whole world an instrument by means of that the world economic system again will be able effective to begin to work. As for consulting in Ukraine, this industry is very young. However, on the whole it repeats the structure of world market of consulting and depends on large clients in basic industries of economy. Without regard to the cutback of economic activity, the economy of Ukraine did not yet exhaust the potential, and strengthening the competition, caused by a crisis, necessarily will result in a market entry from the strong Ukrainian consulting companies that will be able to compete with the representatives of foreign countries.

Keywords: development, management, banks, market

LINGVISTIČKE FUZZY PROMENLJIVE KAO ALAT ANALIZE U MENADŽMENTU INVENTARA

LINGUISTIC FUZZY VARIABLES AS ANALYSIS TOOL IN INVENTORY MANAGEMENT

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Rezime

Određivanje optimalnog nivoa inventara podrazumeva pažljiv pristup menadžmenta i upotrebu modela inventarske kontrole usmerenih da zadovolje anticipiranu potražnju uz održavanje inventarskih troškova na prihvatljivom nivou. U okviru industrijskog sektora, nesigurnosti u lancu snabdevanja i povećana potražnja utiču na to da industrijske organizacije stvaraju obimnije zalihe sirovih materijala, rezervnih delova, potrošnih delova i gotovih proizvoda. S druge strane, takve dodatne zalihe utiču na povećanje troškova.

Funkcija menadžmenta inventara se, prema tome, ne posmatra izolovano od ostalih funkcija u organizaciji, tako da se cilj inventarske kontrole često odnosi na uravnotežavanje konfliktnih interesa. U tom smislu, nekoordinisane redukcije troškova mogu dovesti do toga da smanjenje troškova u jednoj oblasti dovede do povećanja troškova u drugoj oblasti industrijske organizacije (na primer, troškovi nabavke mogu biti umanjeni kupovinom većih količina materijala ali se time povećavaju troškovi inventara, s druge strane, smanjenje troškova inventara može rezultirati u dodatnim troškovima za proizvodnu funkciju u formi zastoja u proizvodnji usled nedostataka materijala). U cilju minimiziranja ukupne očekivane nabavke, zaliha i troškova nerealizovane prodaje, menadžeri mogu koristiti različite inventarske modele kao pomoć u procesu donošenja odluka. U jasno definisanim situacijama i uz precizne kvantitativne pokazatelje, inventarski modeli mogu umanjiti inventarske troškove bez povećanja drugih troškova. Međutim, priroda odluka u menadžmentu inventara i ukupnom planiranju proizvodnje industrijskih organizacija je uobičajeno kompleksna i nestruktuirana jer se moraju uzeti u obzir različiti promenljivi kvantitativni i kvalitativni faktori lanca snabdevanja i potražnje. U okolnostima kada menadžeri moraju da donose odluke na osnovu nejasnih i nepreciznih informacija, korišćenje tradicionalnih inventarskih modela baziranih na klasičnim matematičkim metodama i dvovalentnoj logici ne mogu da pruže zadovoljavajuće procene.

S obzirom na to da teorija fuzzy skupova obezbeđuje striktan matematički okvir u kome se nejasni fenomeni mogu precizno obrađivati, u ovom radu se za asistenciju pri donošenju odluka pod neodređenim uslovima planiranja proizvodnje predlaže korišćenje modela baziranih na fuzzy

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logici. Fuzzy logika se, kao relativno nova matematička paradigma, razvila usled nemogućnosti klasičnih tehnika modeliranja da obuhvate prirodu kompleksnih sistema, posebno kada su uključene subjektivne ljudske odluke. Naime, fuzzy modeli uspešno formulišu lingvističke atribute kao što su: visok, dobar, prihvatljiv i sl. jer fuzzy logika podrazumeva da svi elementi pripadaju skupu u određenom stepenu. Na osnovu toga, u ovom radu se predstavlja pristup inventarskoj kontroli u kome se lingvističke promenljive modeliraju putem fuzzy ako-onda pravila u procesu defazifikacije i defazifikacije. Takođe, predstavlja se i fuzzy model za kontrolu inventara.

Predloženi fuzzy model sadrži dve ulazne veličine: zahtevi za proizvodom i količina raspoloživih delova potrebnih za proizvodnju tog proizvoda. Ove ulazne promenljive su predstavljene fuzzy skupovima koji sadrže pet jezičkih termina. Pored ulaznih promenljivih, model uključuje obradu podataka pomoću ako-onda pravila odlučivanja kao i jednu izlaznu veličinu – inventarsku akciju koja sugeriše dodatno naručivanje delova, smanjivanje postojećih delova ili ne preduzimanje inventarske akcije. Izlazna promenljiva je fuzzy skup koji sadrži sedam jezičkih termina. Sve lingvističke promenljive su predstavljene fuzzy trougaonim brojevima i delovima fuzzy trapezoidnih brojeva. Za defazifikaciju (u cilju dobijanja „običnog“ broja) korišćen je metod aritmetičke sredine maksimalnog intervala izlazne veličine (MMM). Na kraju, izlazna veličina (čija je vrednost data u procentima) se povezuje sa odgovarajućom inventarskom akcijom.

Generalno, u ovom radu se naglašava upotrebljivost fuzzy inventarskih modela u tretiranju nesigurnosti tražnje i ukupne procene inventarskih troškova bazirane na iskustvu i subjektivnoj evaluaciji menadžera. Iako je fuzzy model predstavljen kao alat za asistenciju u menadžmentu inventara, modeliranje lingvističkih fuzzy promenljivih se koristi u različitim metodama za donošenje praktičnih odluka u uslovima nesigurnosti i u drugim aspektima lanca snabdevanja i procesa planiranja proizvodnje.

Ključne reči: zalihe inventara, fuzzy logika, proračun

Summary

Determination of optimal inventory level requires a careful management approach and the use of inventory control models aimed at meeting anticipated demand while keeping inventory costs within reasonable bounds.

Any supply chain uncertainty in industry sector and increased demand, influence the industrial organizations to hold higher stocks of raw materials, spare parts, consumables and finished products. On the other hand, such additional supplies are affecting the increase of the cost. It seems that inventory management function cannot be considered in isolation from other functions in organization, so the objective of inventory control is often to balance the conflicting goals. In that sense, uncoordinated cost reductions made in one area frequently appear as increased costs in another area of industrial organization (e.g. purchasing costs can be reduced by buying in larger quantities but it results in increased carrying costs of inventory, or inventories can be reduced but it results in additional costs to production, in the form of manufacturing delays due to missing materials).

In order to minimize the total expected procurement, inventory holding and lost sales costs, managers can use various inventory models as assistance in decision-making process. In well defined situations and with precise quantitative indicators, inventory models can reduce inventories without increasing other costs. However, the nature of decisions in inventory management and aggregate production planning is usually complex and unstructured because different variable quantitative and qualitative factors of supply chain and demand must be

considered. In such circumstances, when managers have to make decisions based on vague and imprecise information, the use of traditional inventory models based on classical mathematical methods and bivalent logic cannot provide satisfactory level of assessment. Considering the fact that fuzzy set theory provides a strict mathematical framework in which vague phenomena can be precisely and rigorously studied, in this paper we propose using models based on fuzzy logic as assistance in decision making under ambiguous conditions in production planning.

Fuzzy logic, as relatively new mathematical paradigm, stems from the inability of classical modelling techniques to capture the nature of complex systems, especially when humans involved. Namely, fuzzy models successfully formulate linguistic attributes like high, good acceptable, etc. because fuzzy logic assume that all things belong to a set at a certain degree. Following this, we introduced approach to the inventory control in which linguistic fuzzy variables are modelled by fuzzy if-then rules in the fuzzification - defuzzification process. We also presented an example of fuzzy model of inventory control. In proposed fuzzy inventory model, there are two input variables: „demand value for a product“ and „quantity on hand parts“ needed to build a product. These input variables are presented by fuzzy sets containing five terms. In addition to the input variables, model includes the if-then rules with one output variable – the „inventory action“ which suggests reordering of parts, reducing the number of the already existing parts or no action at that time. The output variable is a fuzzy set that contains seven terms. All of these linguistic fuzzy variables are presented by fuzzy triangular numbers and parts of fuzzy trapezoidal numbers. For defuzzification (in order to obtain a crisp number) we used the mean of maximum method (MMM).

Finally, the resulting value (in percentage) is translated into a corresponding inventory action.

Generally, this paper emphasizes the usability of fuzzy inventory models in dealing with the uncertainty of demand and overall assessment of inventory costs based on the experience and subjective evaluation of managers. Although we introduced fuzzy model as assistance tool in inventory control, modelling linguistic fuzzy variables are also used in a variety of methods for making practical decisions under uncertainty in other aspects of supply chain and production planning process of industrial organizations.

Keywords: stock inventory, fuzzy logic, calculations

UPRAVLJANJE PORTFOLIOM PROJEKATA (UPP) U TEORIJI I PRAKSI

PROJECT PORTFOLIO MANAGEMENT (PPM) IN TEORY AND PRACTICE

Rozita Petrinska-Labudovikj ¹

Rezime

Globalizacija i brzi razvoj informacisko-komunikaciskih tehnologija su jedni od glavnih faktora koji značajno utiču na modernu poslovnu sredinu i čine je povoljnom za poslovanje i postizanje uspeha. S druge strane, ovi isti činioци doprinose da poslovna sredina bude brzo promenljiva, da konkurencija bude veća i da postoje različiti rizici za uspeh organizacija. Da bi opstale i radile s dobitkom, organizacije koje su projektno orijentisane trebaju izvući maksimalnu korist iz projekata koje su odabrale, ali i odabrati samo one projekte za svoj portfolio koji su u skladu s njihovom poslovnom strategijom. Upravljanje portfolioom projekata je relativno nova disciplina projektnog menadžmenta i bavi se koordiniranjem i kontrolom projekata u organizacijskom portfoliou, da bi se dobili najbolji mogući rezultati iz projekata, da bi se balansirali rizici u portfoliou i da bi se osiguralo da su svi projekti koji se prihvataju u skladu sa poslovnom strategijom organizacije. Koncept upravljanja portfolioom projekata ima za svoje osnove rane teorije upravljanja finansijskom portfolioom i primjenjuje tehnike i metode za optimizaciju procesa odlučivanja koje su se pokazale uspešnim u svetu finansija. Da bi olaksale upravljanje portfolioom, organizacije najčešće koriste računarske sisteme (programe), koji nude mogućnost za dobijanje kompletne slike o portfoliou, mogućnost za procenu troškova, kompleksnu analitiku, upravljanje rizicima i sl. Na tržištu se može naći veliki broj softvera za UPP i ovi se programi menjaju i razvijaju velikom brzinom da bi postal ili ostali konkurentni na tržištu. Najčešće softveri ovoga tipa imaju velike međusobne sličnosti, no veliki je broj programa koji su samo proširena verzija programa za upravljanje projektima. Istraživanja pokazuju da su koristi od implementacije sistema za UPP brojni i da oni mogu pomoći da se dobitak značajno uveća. U Makedoniji je ova disciplina u samom začetku i vrlo je mali broj organizacija koje su implementirale neku vrstu zrelog upravljanja portfolioom projekata. Najčešće su to veće inostrane kompanije koje su došle u Makedoniju tek nedavno. Ovaj se rad daje sažeti pregled teorije UPP i dalje se bavi zastupljenošću upravljanja portfolioom projekata u teoriji i praksi u Makedoniji, kompjuterskim programima (softveri) koji se koriste za upravljanje organizacijskim portfolioima. Prikazane su dve studije slučaja - jedna koja obrađuje slučaj primene UPP u "Johnson Controls", američka fabrika za proizvodnju elektroničkih delova za automobilskoj industriji, locirana u slobodnoj ekonomskoj zoni u blizini Skoplja, i druga koja opisuje procese UPP u *Online Computer Library Center (OCLC)*, neprofitna organizacija iz područja bibliotekarstva, sa sedištem u Dublinu u Ohaju, SAD. Podatci su prikupljeni putem upitnika sa ukupno 46 pitanja sa mogućnost

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dodavanja komentara, nestrukturisani i strukturisani intervjui sa menadžerima zaduženi za upravljanja portfoliom, obzervacija i pretraživanja podataka na Internetu. Upoređenjem rezultata, zaključuje se da je korsit od zrelog UPP jednak za profitne i za neprofitne organizacije i da implementacija dobrog sistema za UPP može značajno uvećati prihode u organizacijama.

Ključne reči: Globalizacija, upravljanje projektima, fabrike

Summary

Globalization, rapid development of ICT and some other factors influence the modern business environment a great deal, and as a direct result, the new business climate is characterized by a lot of opportunities. However, those factors make the business environment very competitive, challenging, and filled with different kinds of risks at the same time. Project oriented organizations need to be able to maximize the results of the projects they undertake, but also to choose those projects for their portfolio which would best fit their business strategy. Project portfolio management (PPM) is a relatively new discipline of project management, and it coordinates and controls the projects in organization's project portfolio with the aim to maximize projects' results, to balance portfolio risks and to align the projects to the strategic goals of the organization. The concept of PPM has its basis in the early theories for portfolio selection in the sphere of finances, and it applies the methods and principles for optimization of decisions which are proved to be successful in financial portfolios. Organizations usually use project portfolio management computer tools (programs), which offer possibilities for overview of the entire portfolio, cost estimation, complex analytics, risk management etc. There is a significant number of tools on the market. These tools are changing and developing rapidly and the vendors are trying to improve their software as much as possible in order to be and stay competitive. Most of the tools share characteristics, but one part of them is nothing more than extended version of tools for project management. The research shows that implementation of an appropriate computer tool has many benefits and can significantly raise the revenue. In the Republic of Macedonia, managing organizations' project portfolios is still at the early stage, and the very few companies that actually implement a type of mature PPM are bigger foreign companies that started business in the country not so long ago. The paper gives an overview of the theory of PPM, and further deals with the representation of project portfolio management in theory and practice in Macedonia, and the computer tools used in managing project portfolios in organizations. Two case studies - one for-profit and one non-for profit - are provided as illustration. The first case study describes the findings regarding the implementation of PPM at *Johnson Controls*, an American factory for production of electronic parts for automobile industry, located in the free economic zone in the vicinity of Skopje. The second case study describes *Online Computer Library Center (OCLC)*, a non-for profit-organization with HQ in Dublin, Ohio, USA. The data included in the paper were gathered by means of a questionnaire with 46 multiple-choice questions with possibility for further notes and comments, non-structured and semi-structured interviews with the managers of the units in charge of portfolios, observation and information research on the Internet. By comparing the results, it can be concluded that both for-profit and non-for-profit organizations can benefit from mature PPM and a quality computer tool for help and support of PMM.

Keywords: Globalization, project management, plant

GRAĐENJE BRENDA I LOJALNOST KLIJENATA KAO ELEMENTI STRATEGIJE POSLOVANJA BANAKA

BRAND BUILDING AND CUSTOMER LOYALTY AS ELEMENTS OF BANKS BUSINESS STRATEGY

Pero Petrović ¹, Aleksandar Živković ²

Summary

The modern banking requires a new quality in the provision of banking services, and that means a change in creating a good image of the particular bank. Brand is the need for financial institutions to manage its users in a way that provides them satisfaction, two-way communication and trust developing into loyalty was created. After creating a quality brand, including the resolution of problems in the process, special attention is focused on brand management. The significance of providing a high level satisfaction and loyalty is particularly visible in the commercial banking market, with intense competition, battle for clients and their devotion, but also constantly increasing clients demands. Maintaining stable profitability in such conditions is determined with strategic turn by commercial banks, from classic transactions and intense acquisition of new customers, towards retention of existing clients and building longterm relations with them. Creation of satisfaction and loyalty in the devotion and treating clients like partners and not just like value users. Changes influencing the adoption of marketing orientation of the banking sector and two-way communication to the user. Right now the user has a key role in the creation of the brand as compared to their expectations and perceptions of service brand value offers range of service and the value of the corporate brand banks. Some of these changes have created numerous opportunities, while others acted to constrain the realization of business objectives and competitive bank. The subject of this paper is focused on the analysis of the corporate brand banks interdependence between brand origin and bank selection criteria of banking services, as well as adequate instruments of communication to service users. For the analysis used a sample of 1,000 customers in Belgrade. The aim of the research is the treatment of basic banking products (credit, savings, credit card), or the comparison of banks in achieving financial indicators of business success, but to show the commercial banks as a "personality" of the brand, of a certain age and characteristics, highlighting the emotional component of the brand with service users. It can help managers to successfully create a corporate brand in line with the wishes of users and customers of the bank.

Keywords: strategic development, rural area, tourism, winter tourism, economy

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MENADŽMENT LOJALNOŠĆU KUPACA U AUTOMOBILSKOJ INDUSTRIJI PRIMENOM “SIX SIGMA” I “THE TOYOTA WAY” METODOLOGIJE

MANAGING CUSTOMER LOYALTY IN THE AUTOMOTIVE INDUSTRY USING SIX SIGMA AND “THE TOYOTA WAY” METHODOLOGY

Ilija Popjanev ¹

Summary

In these times of economic crisis and dropped sales, automotive manufacturers are spending their resources wisely and focus on areas with bottom-line impact. Such a focus is the customer loyalty, which is a “must” for automakers that compete in present environment. The average replacement cycle for auto buyers is usually three or four years...or even longer, unlike other consumer products with more frequent replacement cycles. Therefore, loyalty needs to be in the focus of automotive manufacturers and help building customer retention.

While many automotive manufacturers have started customer satisfaction programs, most of them don't realize that the customer train has left the station without them. Here are some facts on the negative influence of customer satisfaction:

More than 90 percent of the Fortune 200 companies are convinced that maximizing customer satisfaction maximizes profitability and market share. Yet fewer than 2 percent are able to measure bottom-line improvements from documented increases in levels of customer satisfaction. Anywhere from 15 percent to 40 percent of customers who say they are satisfied defect from a company each year.

In the Europe auto industry, the average repurchase rate of satisfied customers from the same car company is less than 30 percent. The corresponding figure for the appliance industry is below 45 percent.

The defection rate of people over age 65 is 40 percent; for those over age 35 it is 60 percent; for those between ages 20 to 35 it is more than 85 percent.

Currently, companies are in increasingly competitive environment in which customer's satisfaction and loyalty are vital factors in the success of any organization. This requires the use of continuous improvement methodologies, such as Six Sigma, which enable companies to improve customer satisfaction and meet their expectations. This research describes a case study carried out in a company from the automotive industry that has selected a Six Sigma project to respond to increasing in customer loyalty above customer satisfaction and buildup retention. The objective of the project was to improve the process of analysis of customer behavior through the identification of the variables that influence the customer behavior concerning loyalty and satisfaction and proposes several improvements and eliminate potential hazards and bad influences. Results are

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positive and can encourage managers from other industry sectors or even services to improve their customer loyalty and customer retention handling process using Six Sigma methodology.

Empirical evidence suggest that it costs significantly less to retain an existing customer than to acquire a new one, making loyalty very important in times when marketing budgets are decreased. While customer retention is necessary to maintain market share and sales volumes, loyalty alone won't grow these figures. Now the OEM's need to find the balance for spending money and resources to customer loyalty vs customer acquisition.

With the importance of customer loyalty above customer satisfaction, we can move on to the practical implementation of customer loyalty. For a more detailed background and conceptualization of customer loyalty, another two principles are recommended: Six Sigma - Beyond Quality Excellence to Total Business Excellence; The Toyota way -The key to greater profitability.

Six Sigma is a disciplined approach to improving product, process and service quality. Since its inception at Motorola in the 80's, Six Sigma has evolved significantly and continues to expand to improve process performance, enhance business profitability and increase customer satisfaction. This research presents experiences of practitioners on Six Sigma, followed by the application of the Define, Measure, Analyze, Improve, Control (DMAIC) problem-solving methodology to identify the parameters causing casting defects and to control these parameters. The results of the study are based on the application of tools and techniques in the DMAIC methodology, i.e. Pareto Analysis, Measurement System Analysis, Regression Analysis and Design of Experiment. The results of this research show that the application of the Six Sigma methodology increase customer loyalty and customer retention.

In the Toyota Way, it's the people who bring the system to life: working, communicating, resolving issues, and growing together. The Toyota Way goes well beyond this; it encourages, supports, and in fact demands employee involvement. It's a culture, more than a set of efficiency and improvement techniques. The employees will reduce inventory, identify hidden problems, and fix them. The employees have a sense of urgency, purpose, and teamwork because if they don't fix it there will be an inventory outage. This effort requires a combination of committed management, proper training, and a culture that makes sustaining improvement a habitual behavior from the shop floor to management.

How managers can dramatically improve their business process and improve to customer loyalty and increase retention using Six Sigma and The Toyota system: eliminating wasted time and process, building quality into workplace systems, finding low-cost but reliable alternatives to expensive new technology and perfecting business processes, all in purpose increasing customer loyalty, customer retention and satisfaction.

Keywords: research, customer, loyalty, retention, satisfaction, process, deflection, Six Sigma, DMAIC

UPRAVLJANJE ORGANIZACIONO-KOMERCIJALNIM RIZICIMA U ZDRAVSTVENOM TURIZMU SRBIJE KROZ MARKETING MENADŽMENT KONCEPT

MANAGEMENT OF SERBIAN HEALTH TOURISM ORGANIZATIONAL AND COMMERCIAL RISKS THROUGH MARKETING MANAGEMENT CONCEPT

Jovanka Popović¹, Vlado Radić², Rade Stanković³

Rezime

Poznato je da zdravstveni turizam predstavlja najstariji specifični oblik turizma u okviru kojeg se stručno i kontrolisano koriste prirodni i lekoviti faktori, kao i postupci fizikalne terapije u cilju očuvanja i unapređenja zdravlja. Osnovu razvoja zdravstvenog turizma čini upotreba prirodnih i lekovitih faktora koji u Srbiji mogu biti banjski i klimatski. U banjama se nudi uravnotežena ishrana, isključenost od buke i zagađenja vazduha, fizička aktivnost, društveni i duhovni programi, a sama činjenica da u Srbiji ima preko 50 zdravstveno-lečilišnih destinacija, kao i da je nesumnjiv kvalitet termalnih voda na kojima je bazirana njihova ponuda, predstavlja veliki razvojni potencijal Srbije za budućnost. Međutim, neuvažavanje koncepta održivog razvoja u zdravstveno-turističkoj oblasti, dovelo je u proteklom periodu do niza negativnih efekata, čime su ugroženi prirodni i lekoviti faktori i celokupan ambijent zdravstveno-turističkih mesta. Zbog toga, zdravstveni turizam zaslužuje kako posebne mere zaštite uz adekvatnu odgovornost javnog i privatnog sektora, tako i adekvatno upravljanje i organizovanje istih. Da bi se otklonile moguće posledice, i obezbedila prevencija negativnih efekata u zdravstvenom turizmu, pažnja se mora posvetiti ne samo zakonskim i prostorno-planskim aktivnostima, nego i organizacionim, informacionim, upravljačkim i edukativnim merama. Svim prethodno navedenim merama možemo pristupiti kroz modernu orijentaciju, koja prerasta okvire klasičnih organizacionih struktura i vodi mnogo kompleksnijem načinu mišljenja, otvarajući horizonte na kojima zdravstveno-turističke organizacije vide svoje šanse, gde je prvenstveni cilj tržišno pozicioniranje, prepoznatljivost i naravno, profit. Pomenuta moderna orijentacija govori o koncepciji marketing menadžmenta u kojoj kupac igra glavnu ulogu, a proizvod sporednu, gde se konkurencija guši, a lojalnost obezbeđuje savšenom ponudom kroz etičke vrednosti. Primena marketing menadžmenta u zdravstvenom turizmu je specifična, pre svega zbog razlike u upravljanju materijalizovanim proizvodima u odnosu na upravljanje uslugama, a zatim i zbog heterogenosti turističkog tržišta. Marketing menadžment u zdravstvenom turizmu predstavlja fokus na veći broj faktora, određenu sistematičnost u redosledu poteza, a sve sa ciljem utvrđivanja odgovarajuće strategije i politike razvoja, koja će doprineti ostvarenju postojećih

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ciljeva svake konkretne zdravstveno-turističke ponude. U turizmu, pa samim tim i zdravstvenom turizmu, postoje brojna ograničenja koja, pod pretpostavkom nepromenjene životne sredine, otežavaju sprovođenje racionalnog modela donošenja upravljačkih odluka. To je osnovni razlog zašto je u praksi neophodno uvesti marketing menadžment koncipiran tako da smanji, a po mogućnosti potpuno eliminiše rizike, jer isti, predstavlja pokretačku snagu za koncipiranje strategijskog razvoja zdravstvenog turizma. Marketing menadžment, treba da bude poslovna koncepcija koja pored planiranja, kontrole i organizovanja, obuhvata i upravljanje organizacionim i komercijalnim rizicima. U ovakvoj koncepciji, osnovno kohezivno polje usmereno je na oblast ciljeva, tj. na uticaj pojedinih funkcija za razvoj zdravstvenog turizma u Republici Srbiji. Da bi se postigla efikasnost i konzistentnost u upravljanju rizicima kroz koncepciju marketing menadžmenta, najvažnije je pravilno delegirati odgovornosti i ovlašćenja za realizovanje plana, tj. stvoriti takvu organizacionu konfiguraciju marketing menadžmenta, koja treba da garantuje kretanje zdravstvenog turizma željenom putanjom ka definisanim ciljevima. Ciljevi marketing menadžmenta trebaju biti usklađeni s ciljevima rada i poslovanja zdravstveno-turističkih centara, jer zdravstveni turizam predstavlja jedan od najjačih trendova putovanja u poslednje vreme. Tome je, naravno, doprinela svest ljudi koji brinu o sopstvenom zdravlju, ali i promene u načinu rada i života savremenog društva. Stav prema riziku utiče na izbor strategije marketing menadžmenta, što može da varira od lakog prihvatanja, do izbegavanja rizika. U granama kao što je turizam, (a posebno kada govorimo o specifičnom zdravstvenom turizmu), rizik teško može da se izbegne. Kako bi se privukla međunarodna tražnja za zdravstveno-turističkim proizvodom Srbije, potrebno je najpre tržišno pozicionirati današnji proizvod, što je jedino moguće kroz uspostavljanje marketing menadžment koncepcije koja će organizacione i komercijalne rizike držati pod kontrolom, adekvatnim zalaganjem kroz definisanje jasnih razvojnih ciljeva, koraka realizacije i efikasnog međunarodnog koordinisanja svih učesnika u procesu. Takođe, marketing menadžment treba da bude imperativ sadašnjeg vremena, s obzirom da je jedna od njegovih uloga u razvoju zdravstvenog turizma, bazirana na kontrolisanju neizbežnih rizika i prihvatanju rizika kao realnosti, jer se temelji na načelima upravljanja, kao i na poznavanju organizacione i komercijalne strukture. Upravljanje organizacionim i komercijalnim rizicima u zdravstvenom turizmu kroz koncept marketing menadžmenta, doprinosi održivom uspehu zdravstvenog turizma, što podrazumeva poslovni uspeh u kontinuitetu, održivi razvoj, socijalnu odgovornost i poslovnu etiku, jer nema razvoja i progressa ako se isti ne shvate kao prioritet od opšteg značaja za sam razvoj.

Ključne reči: marketing menadžment, zdravstveni turizam, organizacioni rizici, komercijalni rizici

Summary

As it is generally acknowledged, health tourism is the oldest special form of tourism which includes professional and controlled usage of natural and medical elements, as well as methods of the physical therapy, with the goal to preserve and improve health. The base of health tourism development lies in the utilization of natural and medical elements, which, in Serbia, can be spa and climate related. The spas are offering balanced diet, noise reduction and exclusion from air pollution, physical activity, social and spiritual programs, and the fact that there are more than 50 health tourism destinations with the confirmed quality of their thermal waters, represents a huge growth potential for Serbia. However, disregard for the concept of sustainable development in health tourism domain led to a number of negative effects, which affected harmfully the natural and medical factors and the overall ambiance of the health resorts. Hereof, health tourism deserves special protection measures with an adequate responsibility of public and private sector, as well as proper management and organization. In order to eliminate the possible consequences

and ensure prevention of negative effects in health tourism, attention must be paid not only to the legal and area-planning activities, but also to organizational, information, management and educational measures. All of the things mentioned above can be accessed through a modern orientation which outgrows the framework of the classic organizational structure and leads to a much more complex mindset, opening horizons where health tourism organizations see their chances, with the primary goal of market positioning, visibility, and logically, profit. This kind of modern orientation explains the concept of marketing management where the customer plays a major role, the product comes second, the competition is strong, and loyalty is provided through the perfect offer and ethical values. Enforcement of marketing management in health tourism is rather specific, primarily due to differences between management of material products and services, as well as heterogeneity of the tourism market. Marketing management in health tourism focuses on a variety of factors and it is particularly systematic, all with the aim to determine a proper strategy and development policy, which will contribute to achieving existing objectives of each exact health tourism offer. In tourism, and therefore health tourism, there is a number of limitations which, with the prerequisite of the preserved environment, hinder the implementation of the rational decision-making process. This is the main reason why it is necessary to introduce the practice of marketing management designed to reduce, and if possible, completely eliminate the risks, which represents the driving force for the creation of health tourism strategic development. Marketing management should be a business concept which, in addition to planning, control and organization, includes management of both organizational and commercial risks. In this concept, the basic cohesive field is focused on goals, i.e. on the impact of certain functions to health tourism development in the Republic of Serbia. In order to achieve efficiency and consistency in risk management through the concept of marketing management, the most important is to properly delegate responsibilities and authorities for the plan implementation, i.e. create such an organizational configuration of marketing management, which should guarantee the process of steering health tourism towards the defined goals. The objectives of marketing management should be aligned with the objectives of the health tourism centers, following that health tourism has been one of the most popular tourism types lately. This was, surely, affected by the awareness of people who take care of their health, and also by changes in modern society life- and business styles. The attitude towards the risk affects the choice of marketing management strategy, which can range from slow acceptance, to risks avoidance. In industries such as tourism, especially when it comes to specific health tourism, the risk is difficult to avoid. Beneficial to attracting international demand to Serbian health tourism product, it is primarily necessary to position the modern product on the market, which is only possible through the establishment of marketing management concepts that will keep organizational and commercial risks under control, adequate definition of clear development objectives, implementation steps and effective international coordination of all stakeholders. Further on, marketing management should be the imperative of the present time, given that one of its roles in health tourism development is based on controlling the risk and accepting the inevitable risks as a reality, because marketing management is established on the principles of management, as well as on knowledge about the organizational and commercial structures. Management of the organizational and commercial risks in health tourism through the concept of marketing management, contributes to a sustainable success of health tourism, including continuous business success, sustainable development, social responsibility and business ethics, because there can be neither development nor progress, if they are not perceived as a priority for the overall progress.

Keywords: marketing management, health tourism, organizational risks, commercial risks

ZNAČAJ INOVATIVNIH KLASTERA U UNAPREĐENJU KONKURENTNOSTI NJEGOVIH ČLANOVA I TERITORIJE U CELINI

THE IMPORTANCE OF INNOVATIVE CLUSTERS IN IMPROVING COMPETITIVENESS OF ITS MEMBERS AND THE TERRITORY AS A WHOLE

Ludmila Prigoda ¹

Summary

Economic policy aimed at supporting clusters and their companies significantly differs from policy aimed at supporting separate core companies. Selective methods of state assistance and support give place to general measures of clusters infrastructure development. For clusters the availability of infrastructure, high potential of specially trained personnel, sufficient number of channels of business cooperation adapted to the needs of the cluster of the territorial and industrial orientation and etc. - is a key factor in maintaining competitiveness.

One of the most important results of the cluster management organization is the maintenance of competitiveness of companies within the innovative clusters, business development centers, advertising agencies, etc. This is achieved through sustainable vertical links (chains of purchases and sales, actions on the target markets, contractual relationships of participants, etc.), as well as horizontal links (additional services, outsourcing, joint exhibitions, auctions) of cluster members. The advantages of clusters compared with other forms of organized cooperation are that their members are not essentially merged, but create a well-established mechanism of cooperation, allowing to cooperate productively with economic agents on many levels and at a large number of positions.

An example of the effective functioning of innovative and oriented cluster is District Business Development Center, which was formed in the Arkhangelsk region (Russia) includes business incubators, technology centers, leasing companies, consulting firms, and others.

It is clustering of territory economy that is one of the major factors of increasing their competitiveness. This is due to the increased activity of governments in stimulating of innovations, which, as a rule, are "attracted" by clusters, development of social partnership, improvement of personnel skills.

Thus, the competitiveness of the territories as a whole, and formed clusters increases as the clustering processes are focused not only on the use of existing resources in the territory, but also on the creation of innovative infrastructure, formation of human capital, promotion of entrepreneurship. And as in the present economic situation, when the competition has been steadily increasing on a global scale, the competitive advantages are created and maintained through localized processes. Territorial clusters play one of the leading roles among them.

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However, spontaneous clusters, as practice shows, are not formed more than half of the cases. It updates the significance of forming earmarked policy of supporting the established and projected clusters.

Keywords: economic policy, cluster, innovative infrastructure

PROMOVISANJE ODRŽIVOG URBANOG TRANSPORTA U FUNKCIJI ODRŽIVOG RAZVOJA

SUSTAINABLE URBAN TRANSPORT PROMOTION AS A FUNCTION OF SUSTAINABLE DEVELOPMENT

Veljko Radičević¹, Marko Subotić², Dragana Milić³

Rezime

Saobraćajne sisteme u urbanim aglomeracijama karakteriše niz negativnih efekata kao što su zagušenje, opadanje nivoa kvaliteta usluge prevoza, snižavanje bezbednosti saobraćaja, zagađenje vazduha, povećanja nivoa buke i narušavanje životne sredine. Ovi efekti su posebno izraženi u gradskim sredinama. Prema podacima Ujedinjenih Nacija u gradovima živi oko 50% svetskog stanovništva, a očekuje se da taj broj poraste na 61% do 2030. godine. Od donosioca odluka i kreatora politike urbanog transporta se očekuje da uspostave strateški okvir i operativni model za rešavanje problema narastajuće mobilnosti i degradacije životne sredine. Savremeni pristupi u rešavanju navedenih problema mogu se naći u principima održivog transporta, koji se razvio kao deo strategije održivog razvoja.

Ovaj rad, ima za cilj definisanje modela kampanje odnosa sa javnošću za promovisanje održivih vidova urbanog transporta. U radu je najpre predstavljen i analiziran primer iz prakse, međunarodna kampanja „Dan bez automobila“, a zatim je prikazan jedan pristup definisanju u sprovođenju kampanje za podizanje svesti o važnosti promene „saobraćajnih navika“ i njihovom doprinosu očuvanju životne sredine u gradovima. Posebna pažnja je posvećena promovisanju korišćenja javnog gradskog prevoza, bicikala, kao i pešačenja umesto putničkih automobila. Takođe, u radu su predstavljeni rezultati istraživanja poznavanja karakteristika održivog transporta, koji predstavljaju osnovu za izbor adekvatne strategije u cilju efikasnog promovisanja održive mobilnosti u jedinici lokalne samouprave.

Ključne reči: održivi razvoj, održivi transport, kampanja

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Summary

Transport systems in urban agglomerations are characterized by a number of adverse effects such as traffic congestion, deterioration of transport service quality, reduced traffic safety, air pollution, increased noise levels, and negative impacts on the environment. These effects are especially recognizable in city areas. According to United Nation's statistics, about 50% of the world population lives in cities and this figure is expected to grow up to 61% until 2030. It is also expected that both a decision-maker and urban transportation politics creator set up a strategic framework and operational model for solving the conflict of growing mobility and degradation of the environment. Modern solution to the stated problems can be found in the principles of sustainable transport, which emerged as a part of the sustainable development strategy. This article has the aim to define a model for a public relations campaign that promotes sustainable means of transport. The part of the article presents and analyzes a real-world example from an international campaign called "The Car Free Day". Furthermore, a model has been presented for conducting a campaign that would raise public awareness about the importance of the need to change people's "traffic habits" and how this would benefit the protection of the urban environment. Special attention has been given to the promotion of the public transport usage, bicycle usage as well as walking instead of using a car.

The paper also presents the results of a research on the sustainable transport characteristics which form a basis for selecting an adequate strategy with a view to effective promotion of sustainable mobility in a local self-management unit.

Keywords: sustainable development, sustainable transport, campaign

UPRAVLJANJE OTPADOM VINARIJA U SRBIJI. VRANAC KOMINE KAO IZVOR ANTIOKSIDANTA

WINERY WASTE MANAGEMENT IN SERBIA. VRANAC GRAPE MARC AS THE SOURCE OF ANTIOXIDANTS

Vladimir Radovanović¹, Snežana Đekić², Blaga Radovanović³

Summary

During wine making, large quantities of waste containing high rate of phenol are produced. By processing 100 kilograms of grape-vine approximately 20 - 25 kilograms of grape is produced. The placing of the enormous amount of waste grape (around 5 - 9 million tons per year) generated in all over the world is an increasing environmental problem. The cost of waste disposal and the penalties imposed on companies have therefore increased significantly, often reaching 30,000 – 40,000 Euros in EU. In recent years, the growing concern about the environment has led authorities to look for economically viable solutions for recycling and/or valorizing grape waste. Serbia is one of the major producers and consumers of grapes and wine in the Western Balkans, with a grape and wine production of 330 070 tonnes and 1 700 000 hL of which remains about 7 000 tons of secondary products, which is only used for the production of alcohol, and most of ending up in landfills as organic waste (Statistical Serbian Office, 2012). Significant amounts of polyphenols found in grape, wine and grape by-products and a great interest in their exploitation of potentially bioactive phenolic compounds. In this work, the phenolic composition and antioxidant activity Vranac *Vitis vinifera* L. grape marc (seeds, skins and stems) after obtaining Vranac red wine were investigated. The results show that 88 % phenolic compounds in investigated grape seed and stems extracts are flavanoids. Then, grape skin extracts proved to be rich sources of phenolic acids and tannins. Our results of analysis of grape waste show high content of phenolic compounds reflecting their high antioxidant activity. It was concludes that the grape marc constitutes a very cheap source for the extraction of phenolic antioxidants, which can be used as dietary supplements or food preservatives, thus providing an important economic advantage.

Keywords: waste, phenolic, antioxidant activity, cheap source

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SPORTSKI FINANSIJSKI MENADŽMENT

SPORTS FINANCIAL MANAGEMENT

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Rezime

Internacionalizacija sportskih finansija u nas, uklapa se u sam proces rekonstrukcije globalnog finansijskog i bankarskog sistema. Formiranje sportskih fondova, sportske banke i fondova sportskih „biznis andjela“ (engl. bussiness angels) u strukturi finansijskog i bankarskog sistema reprezentovalo bi novi tržišni pristup u razvoju poslovnog, komercijalnog i razvojnog bankarstva sa atraktivizacijom ulaganja u sportsko preduzetništvo. Ulaganje u sport, na makro planu, i medjusektorska prelivanja u kome finansije sportskih fondova i banke imaju zavidno mesto, svakako će doprineti kontinuiranoj likvidnosti privrednog sistema i persualizaciji makroekonomskih performiteta. U ovom kontekstu sportski finansijki doping koji bi kroz institucije ulazio u ekonomske tokove, lečio bi i podizao državni ekonomski sistem iznutra. Trenutno u nas »dobro« stoje samo poljoprivreda, narodna muzika i sport, koji širi sportsko tržište i inicira nove privredne aktivnosti vrhunskog sporta. U tom smislu, institucionalizovane sportske finansije bi reprezentovale novi nukleus u razvoju preduzetničkog bankarstva, koje sa svojim finansijskim biznisom idealno »spaja« sport, narod, privredu i politiku. Time se faktički otvaraju vrata internacionalizaciji kapitala i povratku poverenja u domaće bankarstvo i domaće finansijsko tržište. Samo novi tip preduzetničkog bankarstva i aktivnosti na finansijskom tržištu, sa prilivom novog kapitala, u pravom smislu, zdravog sportskog kapitala, sa novoprofiliranom poslovnom strukturom, vraća nadu i poverenje naroda u svoje banke, fondove i finansijsko tržište. Ulaganja u vrhunski sport jesu ulaganja u ljude, nacionalni prestiž i društveni ponos, pogotovu kada svetski rezultati podižu i zastavu i himnu. Vrhunski sport sa vrhunskim rezultatima je novo privredno čudo kome treba i sportska banka, i sportska televizija, i sportsko sponzorstvo, i sportsko tržište, i sportska privrede kako bi se eliminisale devijacije u sportu na principu efikasnog sportskog menadžmenta.

Ključne reči: sportski menadžment, sportsko bankarstvo, sportsko preduzetništvo, sportski marketing, sportski biznis

Summary

The internationalization of sports finances here fits into the very process of reconstruction of the global financial and banking system. Establishment of sports funds, sports bank and

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sports "business angels" funds in the structure of the financial and banking system would represent a new market access in the development of business, commercial and development banking with the attraction of investment in sports entrepreneurship.

investment in sports at the macro level, and intersectoral spillovers in which finances of sports funds and banks have an enviable place, will certainly contribute to continued solvency of economic system and personalization of macroeconomic performances. In this context, sports financial doping which would enter economic trends through institutions, would heal and raise state economy system from the inside. The only "good" result here have, agriculture, folk music and sports which expands a sports market and initiate new business activities of professional sports. In this sense, institutionalized sport finances would represent a new nucleus in development of entrepreneurial banking. which with its financial business ideally connects sports, people, economy and politics. This fact opens the door to the internationalization of capital and return of confidence in the domestic banking and domestic financial market. Only the new type of entrepreneurial banking and activities in the financial market, with the influx of new capital, in the true sense of healthy sports capital, with newly profiled business structure, brings back hope and the people's trust in their banks, funds and financial markets. Investments in professional sports are investments in people, national prestige and social pride, especially when the world results raise the flag and anthem. Top sport with top results is a new economic miracle, that also needs a sports bank, sports television and sports sponsorship, sports market and sports economy in order to eliminate the deviations in sports on principle of effective sports management.

Keywords: sport management, sport banking, sport entrepreneur, sport marketing, sport bussines

FISKALNO UPRAVLJANJE

FISCAL MANAGEMENT

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Rezime

Fiskalne finansije u sklopu makroekonomske teorije anglobiraju globalne i strukturne mogućnosti prikupljanja (mobilizacije), distribuiranja i alociranja limitiranih finansijskih resursadržave i njenih političko-teritorijalnih kolektiva na alternativne načine upotrebe sa očekivanim (programiranim) prinosima (efektima) od ulaganja sredstava u procesu pokrića troškova finansiranja društvene nadgradnje i društvenog standarda, odnosno alimentiranja javnih potreba i razvoja javnog sektora. Savremena teorija fiskalnog upravljanja formuliše kriterijume donošenja javno finansijskih odluka o ulaganjima u sferi javnih funkcija države i njenih entiteta, koja anglobiraju problematiku:

- koja, kakva i koliko ulaganja treba da iznose da bi se utvrdilo koliko brzo javni sector mora da raste,

- kada i kako fiskalna ulaganja treba finansirati da bi se utvrdila poželjna poreska i budžetska struktura

- koja i kakva struktura (i obim) budžetskih ulaganja treba da bude da bi se saznalo u kome su segment javne potrošnje rastući ili opadajući efekti (prinosi) sa stanovišta kvaliteta javnih usluga, efikasnosti zadovoljavanja javnih potreba i racionalnost i javne potrošnje. To su upravo i ciljevi fiskalnog menadžmenta, koji optimizira odluke o mobilizaciji i alokaciji finansijskih sredstava na principu maksimiziranja rentabilnosti poslovanja javnog sektora i minimiziranja troškova alimentiranja javnih potreba, uzdržavanje zadovoljavajućeg nivoa likvidnosti države (bez zapadanja u deficite) i povećanje efikasnosti poreske politike i racionalnosti budžetske politike.

Ključne reči: fiskalni menadžment, javna ekonomika, javni sektor, javni menadžment, javni podsticaji

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SREDSTVA ŽIVOTNE POLISE ZA ZAŠTITU ŽIVOTNE SREDINE

TOOLS OF ENVIRONMENTAL POLICY FOR ENVIRONMENTAL PROTECTION

Eva Romančíková¹

Summary

The objective of the contribution is to point out the broad range of environmental policy tools, which can be used to protect environment. These tools include: standards, financial and economic tools having the form of environmental payments, emissions trading and voluntary agreements. Differences in implemented tools generate different economic efficiency and environmental effectiveness.

Environmental taxes stimulate polluters to reduce emissions in cases when costs of their reduction are lower than the environmental tax they are obliged to pay. The stimulative function of environmental taxes needs to be continuously evaluated so that it does not prevent the flexibility of polluters in looking for cost-effective ways of reduction of the burden on environment. The practice of environmental policy tools implementation confirms that environmental protection solely in the form of environmental taxes is rare. Environmental taxes are normally enforced in combination with other environmental policy tools, which include standards, custom duties as well as voluntary tools. Voluntary tools are characterised as voluntary activities of polluters. They include environmental management systems and others.

Keywords: environmental policy, environmental effectiveness, environmental taxes, economic tools, voluntary tools

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NUŽNOST REFORME SISTEMA PENZIJSKOG OSIGURANJA U SRBIJI

THE NECESSITY FOR PENSION INSURANCE REFORM IN SERBIA

Vojko Saksida ¹

Rezime

Od poslednje reforme penzijskog sistema u Srbiji prošlo je skoro 15 godina. Situacija u pogledu izvora finansiranja tzv. I stuba (obaveznog penzijskog osiguranja) se još više pogorsala u odnosu na period pre reforme. Skoro polovina penzija se finansira iz budžeta a ne iz realnih izvora (doprinosi zaposlenih). Ovakvo stanje je praktično neodrživo i to ne samo na dugi rok već nas u najskorije vreme očekuju mere koje uglavnom idu ka tome da se pogorsaju uslovi za penzionere i buduće penzionere (smanjenje penzija, produženje godina starosti za odlazak u penziju itd.). Odnos broja zaposlenih i broja penzionera se skoro izjednačio, velika je stopa nezaposlenosti, prosečna starost stanovništva se povećava pa se samim tim i period korišćenja prava na penziju produžava a sredstva koja su prikupljena u periodu kada je jednog penzionera izdržavalo 5 i više zaposlenih, su trošena na neka kapitalna ulaganja i investicije. Danas je jedino rešenje nova reforma i uvođenje tzv. II stuba (dopunskog obaveznog penzijskog osiguranja). Prikupljanjem sredstava kroz II stub obezbedila bi se kapitalizacija tih sredstava čime bi se stvorio novi izvor za finansiranje posustale privrede i realan izvor penzija. Reformatori prethodne penzijske reforme su to pokušali da ostvare uvođenjem tzv. III stuba (dobrovoljnog penzijskog osiguranja), međutim efekti su za 7 godina sprovođenja zanemarljivi u odnosu na potrebu. Zagovornici neuvodjenja II penzijskog stuba su opravdanje tražili u velikim ali takva računica nije realna.

U radu su navedena iskustva i nekih drugih zemalja i detaljnije je objašnjen način i motiv uvođenja II stuba penzijskog osiguranja.

Ključne reči: penzije, osiguranje, Srbija, drugi stub, reforme

Summary

It has been almost 15 years since the last pension insurance system reform in Serbia. Regarding the source of financing the 1st pillar (mandatory pension insurance), the situation has gotten even worse than the situation before the last reform. Almost half of the pensions are financed from the government budget instead of being financed from the real sources (incomes of the employees). This way of financing is unsustainable, not only in the long term, but it is to be expected that worsening of conditions for the already retired and for those about to get retired, is imminent (decrease of pensions, increase of the age required to retire, etc.).

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The number of employees is almost the same as the number of retirees, unemployment rate is high, average life expectancy increases and therefore the right to use pensions increases, and the financial resources collected when the ratio of employees to retirees was 5 to 1, were spent on capital ventures and investments.

The only solution today is the new reform and introduction of the 2nd pillar (mandatory supplementary pension insurance). Gathering resources through the 2nd pillar would provide capitalization of those resources, and create new source for financing of the economy as well as create the real source of pensions. In the last reform, reformers tried to accomplish this through the introduction of the 3rd pillar (voluntary pension insurance) but the effects during the last 7 years are insignificant compared to the needs. Opponents of the 2nd pillar claimed that it would require high costs to implement, but this is unrealistic.

The paper shows the experiences of some other countries regarding the introduction of 2nd pillar, and also explains motives and means of implementing of the mandatory supplementary pension insurance.

Keywords: pensions, insurance, Serbia, 2nd pillar, reforms

SISTEM ZA JAVNE UPRAVE REGIONALNOG HUMANOG RAZVOJA U UKRAJINI

THE SYSTEM OF THE PUBLIC ADMINISTRATION OF REGIONAL HUMAN DEVELOPMENT IN UKRAINE

Oksana Shinkaryuk ¹

Summary

Ukraine was the first country in Central and Eastern Europe and among the Union of Independent States adopted the concept of human development as an organic part of the concept of sustainable development on a global and national dimension and a basis of civilized progress.

United Nations Development Programme (UNDP) from 1990 published their annual global report about human development, and estimates human development index (HDI) for Ukraine were first included in the Global Human Development Report in 1993.

The formation of public administration human development in Ukraine is carried out at the appropriate stages, are including:

the preparation of an information providing – grouping index-stimulator and index-destimulator by separate aspects of the human development;

the development of methodical ensuring – identifying indicators and algorithms for calculation of relevant indexes;

the introducing registration and accounting of human development indicators in the national statistical base;

the implementation of analytical assessments of national and regional human development by ranking administrative and territorial units.

First National Human Development Report in Ukraine, prepared under the auspices of UNDP, was published in 1995. From that time National Human Development prepared every two years in our country.

At national level Indexes of human development (IHD) is calculated according to the methodology UNDP. National technique is based on the information about the health, education and welfare of the population.

Health describes the average life expectancy at birth, adult literacy characterize population coverage and education (pre-school, school and higher education) of its respective age groups, welfare characterizes GDP at purchasing power parity per capita.

In Ukraine from 1999 Indexes of regional human development (IRHD) are calculated as for administrative and territorial units: the 24 administrative regions, the Autonomous Republic of Crimea, Kiev and Sevastopol. Methodology of calculation of IRHD is also based on the minimum set of indexes which represent key possibilities in providing of all process of human development on

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this territory: to live a long and healthy life (measurement is longevity), to acquire, expand and update the knowledge (measurement is accomplishments), to have an access to facilities existences which provide the deserving standard of living(measuring is a financial standard of living). The method of calculations of IRHD was ratified in 2001.

At the calculations of IRHD summarizing indicators were determined 9 basic aspects of regional human development: the demographic development, the development of labor market, the material welfare of the population, the conditions of residing of the population, the level of education, the state and health protection, the social environment, the ecological situation, the financing of human development.

The separate blocks of indexes which form the system of indicators of human development of regions answered to each of aspects of human development.

The chart of construction of integral index of human development foresaw a 3-stage process in accordance with 3-level hierarchical system 120 indexes.

New Method of measuring of regional human development was ratified in 2012. To the calculation of regional index of human development are included 33 indexes, which are incorporated in 6 blocks in accordance with the basic aspects of human development: recreation of population; social position; comfort life; welfare; worthy labour; education. The experimental calculations of regional human development by this method were carried out, since 2004.

The calculations of index of human development allow building the unique scale on which all regions of Ukraine take place in a grouped order. The concrete value of integral index (or indexes which characterize the separate aspects of human development) is not had economic interpretation – important is only a place which belongs to every concrete region on the unique for Ukraine scale.

Due to this, it is expedient to draw on the results of ratings estimations of IRHD for the substantial increase of effectiveness and efficiency of government control of economy, above all things, for determination of priorities, volumes and structure of financing of constituents of human development, in the process of development of medium-and long-term plans and programs of social-economic development of regions.

Differentiation of Regions in Ukraine in terms of human development - the most comprehensive indicator for evaluating the effectiveness of state regional policy, which is being developed and implemented by the basic building blocks of human development.

The decision of problems of government control of human development in the regions of Ukraine is carried out in composition Programs and Prognoses of socio-economic development, State and local budgets, and also in a context state-private partnership. Next to an account and analytical estimations of actual levels IRHD is designed passing to their prognostication, planning and financing, in composition National and regional programs of human development.

The projecting and debugging of the organizational-economic mechanism components's as the basic subsystems of public administration human development in Ukraine is a priority. These stages are preceding prognostication, programming, planning and financing of regional human development.

We believe that the projecting and debugging of the public administration of regional human development should include the following items in the future:

the Cabinet of Ministers of Ukraine will organize development and coordinate of the national and regional programs of human development, should be the responsible contractor of these programs, Ministry of Finance of Ukraine will be the main budget's administrator of these programs;

the signs of determination of part-program of National and regional Programs of human development will be aspects of human development on national and regional levels;

the separate block of indexes which form the system of indicators of human development of regions in concrete part-program National and regional Programs of human development will answer to each of aspects of human development;

financing of the National program of human development will carry out from the State budget of Ukraine, and regional programs – from State and local budgets of Ukraine;

National and regional Programs of human development on the followings after planned two periods will conform to the strategic aims of socio-economic development of the state and regions;

the project of basic directions of fiscal policy on a next budgetary period will base on the prognosis and programmatic documents of economic and social development and will contain basic tasks National and regional programs of human development, which would be substantiated in Program of activity of Cabinet of Ministers of Ukraine;

the main managers of budgetary facilities will specify the primary purpose of next activity and will form budgetary queries, coming from the necessity of implementation of tasks of National and regional programs of human development and their part-program in obedience to the mission;

the Ministry of Finance of Ukraine will carry out by the analysis of budgetary queries of main managers of budgetary facilities in part of accordance of tasks of part-program tasks National and regional programs of human development;

the project of State budget of Ukraine and Program of socio-economic development of the state will add National report «Human development in Ukraine» and analytical materials «Regional human development» for previous periods by comparison to other countries, projects National and regional programs of human development, which will be prepare and develop Ministry of economic development and trade of Ukraine, Ministry of finance of Ukraine and State statistics service of Ukraine together with the National academy of sciences of Ukraine;

projects National and regional programs of human development will base on the list of main problems and priorities of socio-economic development of regions on the planned period for medium-term prospect, which will be initiated and justified central and local executive public authorities and organs of local self-government;

to some extent the results of calculations of component IRHD will be represent efficiency of activity of organs of state and local executive power and organs of local self-government in relation to the recreation of human potential of region;

the analysis of correlation of social grants of the state budget with the social charges of local budgets will be allow to estimate the level of financial autonomy of organs of state and local executive power and organs of local self-government in human development.

The expenditures for maintenance and reproduction of the material resources and social infrastructure of a particular region should be secured with its own financial resources which accumulated in the local budget. The transfers from the state budget should be assigned mainly to ensure uniform standards of living in different regions of the state with a focus on the implementation of EU social standards.

This is the main purpose of balanced management of sustainable development of the state which is basis on national values.

Keywords: human development, methodology, project, reproduction, EU standards

UPRAVLJANJE MREŽOM UNIVERZALNOG MALOPRODAJNOG BANKARSTVA U FINANSIJSKOM SUPERMARKETU

MANAGEMENT OF UNIVERSAL RETAIL BANKING NETWORK IN FINANCIAL SUPERMARKET

Inna Shterma ¹, Tatiana Gorditsa ²

Summary

According to statistics from the National Bank of Ukraine at the end of 2013 in Ukraine registered 183 banks and banking outlets retail products - 19.5 thousand units, or more than 43 units in terms of 100 inhabitants. Thus, based on Finance.UA, saturation rate of the population (100 thousand) units of the Bank is among the highest in Russia, for example in Russia - 32, in the Republic of Belarus - 35, Moldova - 36 bank units, and Kazakhstan is 16. However, the regional concentration of banks and their branches in Ukraine has been uneven. In particular, the least presence outlets in the western region (for example in the Ternopil region 27 points per 100 thousand people), Eastern Region is characterized by index 40 or more bank branches per 100 thousand people, and more than half of banks are operating in Kyiv and the Kyiv region with the index 72 points of sale in 100 thousand. In addition, a total of 46 banks have from 1 to 10 separate units and 21 banking institution is none at all. Thus, there is a problem of lack of the usual outlets retail banking, operations and products in the western region, especially in rural areas.

Scope of the universalization of banking activities in the provision of the most complete range of financial services are the subject of modern scientific research. However, in modern scientific literature there is no consensus on the systematization of the Organization of retail networks of service as a financial supermarket.

Known the assertion in the economic literature is that the main indicators developed retail banking business serving individuals in meeting their financial needs are:

- Saturation, i.e. the presence of bank branches and offices in regional centers, cities, towns and rural areas;
- The presence of a particular differentiated product line and organization of the relevant technological service that describes the ability of banks to provide the increased demand for financial services;
- Ability to create a level of bank integrated service that is able to meet the high level of standardization and charging that will help improve consumer customer banking products.

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With the creation of the banking point of sale on the basis of the financial supermarket in the first place should be considered primitive goal, i.e. purposes of the institution as to what the financial needs of the client must be satisfied : consumer , savings or service . If we consider the economic meaning of this approach, we meet the needs of savings leads to an increase in the investment potential of the banking institutions, and meet the needs of service calculations - for the introduction of new information technologies. To meet the needs of the consumer, the true consideration certain level of demand for long-term use can lead to expanding the boundaries of the consumer market and expanding partnerships bank. In this perspective and clearly defined set of product line, as well as their accompanying technological service. Thus, the organization as a financial supermarket only office bank branches to some extent depends on the organization of a business that this financial supermarket is able to serve. In addition to these offices may include not only banks , including branches and offices , but also the so-called point prior to the sale , i.e. counseling centers that are organized through co-branding partnership is understandable in terms of self (PTKS) that they are the same . It is appropriate that the fact that Ukraine is already the practice of banks to sell retail banking products under agency agreements through a network of partner banks. This mechanism provides a way for the bank, which is the initiator agent programs distribute their own products, thus creating new sales channels and eliminate the costs , as the opening of new offices, and so on retention and promotion. A bank that acts as an agent cooperation program offers additional opportunities to generate revenue in the form of agency fees, to expand its customer base by attracting consumers who are interested in consuming food banks initiators, but getting customers through offering a certain product line cross- sales.

The organization of integrated services should be considered factors of social differentiation of the population and hence the construction of a retail chain must be weighed in the light of the humanization of the banking market. Thus, the offer five levels hierarchical structure of modern banking infrastructure services to individuals on the basis of the financial supermarket. It has the form:

- Level 1 - " Express Service " , which is the location of program- technical complex self (PTKS);
- Level 2 - " mini- bank " is a bank branch on a «two windows» containing PTKS workplace and the operators - teller;
- Level 3 - " Banking studio " (the traditional services) and \ or «boutique bank» (with personalized services), that branch of the bank on a "three-windows" containing PTKS jobs and the operators - teller and a financial advisor - the controller;
- Level 4 - " banking supermarket " , i.e. complete separation and \ or branch of the bank;
- Level 5 - " universal banking supermarket " , i.e. bank, and an extensive network of branches, PTKS.

If the first two organizational levels (" Express - Service "and" mini- bank ") vested functions settlement center , the " boutique bank " and " banking studio " - the use of a set of products, services and operations are built as a retail center. Thus, the first three organizational levels can be grouped in the so -called micro- services by incorporating social differentiation of the population, namely:

1. "Express Service " on a " one stop shop" that is based on the use PTKS, enables banks to reduce the cost of the proposed products, thus extending their offer and availability for consumption of large social groups of customers who have incomes below average;
2. The organization "mini- bank " , as opposed to the usual " express service " means service is characterized not only through PTKS but also through cash that empowers the bank to meet the needs of customers in the defined area;
3. Traditional comprehensive services through the branch can be described as two ways of organizing , namely on an " atelier bank " of traditional offering integrated services (mass banking)

and the ability to support remote banking (RBS) and the " boutique bank " - with proposal both traditional and customized products (mass affluent, privat, VIP banking).

4. The fourth level , which is built as a " supermarket bank " based on complete separation and \ or regional branch of the bank with regard to mass, mass affluent, privat, VIP banking on the basis of the financial supermarket can be characterized as meso- banking center , serving customers in a clear specified region. In its organizational structure built as " express service " and " mini- bank ", " banking studio " and " boutique bank " , i.e. micro maintaining multiple locations. However, the construction of such a structure must take into account the social differentiation of the population and related financial needs of a region that encompasses several areas. So, in this perspective, "banking supermarket" in retail meso services.

5. The fifth level, which was built as a "universal bank supermarket" at the bank, and an extensive network of branches, PTKS on the basis of the financial supermarket can be described as macro-banking center providing retail services at the national level, that provides macro services. In its organizational structure as built "express service ", " mini- bank ", " banking studio " and " boutique bank " , i.e. micro service certain areas, and regional " bank stores " that carry out retail public service at the meso level.

Keywords: scientific research, integrated services, population

RAZVOJ MENADŽMENTA: GLEDIŠTE MENADŽERA

DEVELOPMENT MANAGEMENT: MANAGER ASPECT

Tatiana Shterma ¹

Summary

Management Development is in many areas and covers a wide range of activities, from self-improvement to communication and representation skills. It also includes development of specific skills such as managing information in the office, performance evaluation, financial management, managing others, managing in different cultures and alignment capabilities (training) management in accordance with the changes in strategy and structure. This area is characterized by a variety of approaches, methods, interpretations and ideas related to human and organizational development.

Global flows of money and information have a direct interaction on development of management, which was originally formed during periods of relative stability, when it was likely to ignore volatility. Management is in transition from a command and control structures, the corresponding relationship stability, distributed decision-making structures needed in the rapidly changing conditions. New approaches are required from managers, such as decision making under uncertainty. They also have to put much more effort to create an atmosphere where people can cope with the instability not only in decision making, but also in the course of their employment. The best method of organizing work in Management Development is a project of the individuals included in the project boundary of the organization.

Confusion happens when managers feel that they are obliged to act one way, and the situation requires something different. Although theorists have noted "the rapid change in the development of management style - go from style -based control and aggression ... to a style based on mean and friendly relations , " there is the evidence that some companies still have a long way to go. In the past, relatively stable time expected economic growth, job security, regular promotions and unquestionable authority, development management provided systematic training based on a detailed job description and conducted in accordance with the standard schedule and was in learning new skills and abilities, and answer to every problem the manager sent on courses. This approach is faced with a "transfer learning problems in practice " and the focus is shifted to individual learning and the process of learning. However, socio-economic and institutional context remained relatively unchanged. Providing income to shareholders remains primary goal of most companies, dominated commanding and controlling hierarchy, jobs are very specialized, planning is separated from its actual implementation and management had set methods of selecting which could perform a certain task. Analytical skills were dominant. Management task was to make a rational choice from a set of options and then develop a new logical explanation for the behavior, based on the analysis of control problems faced currently. This approach, known as "Taylorism"

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watched “initiative and incentive” as a barrier to the effective mass production and defended the “substitute science for the individual judgment of the employee” [20]. Most decisions are taken in situations where you can learn all the facts, allowing managers to analyze, predict and use their knowledge and experience to guide data collection, findings, and control deviations from the steady flow of events. In this environment, people have been properly instructed and supervised, and prevented from communication with each other.

The economic system that came into the arena later, faced with the need to be determined before the competition and rapidly accumulate most of the capital. This need gave birth to a motley collection of specimen’s relationships with financial institutions, customers, employees, communities. Many, therefore, chose broad skills rather than narrowly focused ones, in order to encourage people to express their views in light of the economic usefulness of exchanging information directly into the workplace and change the specialized production time for the length of time during which you can share information.

During this transition management development is faced with the same dilemmas and severity of consequences and specific managers. Managers may well fear that after their development will be followed by retrenchment, and this development will help them improve themselves and prepare for a career change. In a controlled economy, government is the primary mechanism for control within the organization. But in order to remain viable in the turbulent surrounding atmosphere, where no group controls the fate of the business as a whole, the organization should be much more responsive to price and thus to cost. To remain viable in the global economy, where the emphasis is on information management instability, innovation and teamwork, organizations need to better know their human assets and mechanisms for trust management including them in the process. However, the mechanism of power embodied in the command and control hierarchy is very strong, and market considerations should dictate strict financial control, significant downsizing is often the consequence.

Management development in the mid 1990s at the stage of transition from command and control and to save money and culture. But while the command and control styles do not conflict with each other and can generate in terms of stability in the workforce loyalty and a sense of security and reliability, reduce costs and complicated culture fit together. This conflict can have a major impact on the management and development. Companies pretty much expect their managers. According to the opinion of one of the managing directors, the manager must be impresario, “can engender enthusiasm and focus in one direction desire of many individuals with different talents. He listens, he creates a vision and structure, and it is inspiring. “According to another director, a manager should be a sculptor”, forming a manager who can make good decisions, and not to be smoothly polished piece of yesterday.” Since managers are expected to be effective, to manage profitable divisions, skillfully control costs to compete with other departments, subjected to inspection and audit themselves, and be rewarded accordingly for performing certain work - all at the same time.

Most of the structures and systems of support market mechanisms by government command and control hierarchy, and it is a powerful combination. At the same time, awareness of the presence of people in the innovative capacity needed to implement market opportunities and use their judgment in dealing with uncertainty and perceptions of trust as a “greasing ” social ties outside the role of content manager. He gets under their means much attention that the current management development given culture, people, communication, interpersonal skills and team building skills. The contradictions are inherent to these expectations from the role of manager - at the same time authoritarian and egalitarian both - leading to significant problems.

An effective manager's job includes training that gives the ability to deal with complexity, diversity and uncertainty. Success depends on trust: managers trust to their own inner resources and intuition and take responsibility for creating a climate in which their subordinates can do the same.

"For over thirty years the world of management, which main task was to create a business treats intuition as a dirty word ... but now that companies are looking for ways to create big business and go after more than a decade of excessive rationality and disaster strategic planning , intuition comes back to us. The problem lies in how to combine it with the need for accurate and deep understanding of markets, technologies, strategic and competitive behavior, which managers need in times of global competition, complexity, instability and rapid change "[5]. When details of the actual situation are recognizable, they are more likely in a stable economic and market conditions. Managers can use their knowledge and experience in order to analyze the situation and make the right decisions. However, as an important part of the work associated with uncertainty, managers are forced to go beyond making a decision based on full information. As a result, the new values like intuition and implicit knowledge, are increasingly becoming a common part of decision-making process. Due to the interaction between what is clearly written and the fact that defies precise formulation and the process of thinking that led to the decisions may not always be clearly stated. This can lead to problems for those managers who have been trained and competent to rationally analyse, monitor and control those who work for them. Managers are faced on one side with the new requirement to use intuition, on the other - a concern to make an important decisions - their own as well as their managers' and subordinates - based on something elusive and "unscientific". Intuition, which leads to a highly valued opinions voiced, but it also depends on the elusive and very delicate balance between what and how people feel that they can understand and do, and those difficult tasks they face. Managers are sometimes likely not to trust their instincts: they will probably feel that their support is fragile and unreliable as a basis against destruction. As their concern increases, competence, in accordance, decreases.

The most powerful engine of Management is a global technology and personal information. Internet has connected organizations around the world to obtain information that can be used to ensure competitiveness. Dissemination of information has a strong influence on individual development, as it can answer the needs of an individual to study at any time, in any place and at any pace.

Keywords: management development, manager, relationship, process

FORMIRANJE REGIONALNIH UNIVERZITETA - KOMUNIKACIONA POLITIKA

FORMATION OF REGIONAL UNIVERSITY - COMMUNICATION POLICY

Irina Shynkaryuk¹

Summary

Modern state of development of educational services depends on the impact of scientific and technological progress, on the increase of competition, on the increase of demand for specialists who are ready to start work in the new rapidly changing environment. The higher education system is currently experiencing declining of demand for educational services.

The object of the educational services market is not only the service itself, but also actions which aim at attracting consumers to participate in the educational process, actions which improve the image of the institution. The more effective these actions are the higher competitiveness of the institution is. These actions include:

- Personnel policy;
- Communication policy;
- The right advertising campaign;
- Pricing policy;
- Individual approach to each customer.

Constant focus on performing these tasks will ensure long-term development of the institution in a competitive environment. However, as it is known, every economic system is proved by certain undulation around the center of balance, and therefore the growth phase has to be replaced by the decrease phase. Today the market of educational services is in the conditions of dual crisis - economic and demographic. Reducing the number of students at higher educational establishments means also a reduction of educational fees. Under such circumstances, it is important to identify periods of change of demand for educational services, so the system of higher education can be adapted to this. This is the reason for educational services market of higher education and its prediction to be studied.

Evaluation of educational services market will identify prospects for the development of higher education institutions. Some educational institutions are already taking the first steps in this direction, however, the relative novelty of research in education, the lack of activity focused on this scientific and methodical approach leads to episodic use of the separate elements of research, presents no tangible results. At the same time, the lack of educational services market research in general and the activities of the university lead in some cases to irrational spending on the training of specialists.

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To do this, it's necessary to reformat the communication policy of higher educational establishments. Existing regional universities use mainly non-marketing approaches to increase or retain a certain number of students in the educational institution to ensure their existence. All these lead to the changing of status, the opening of new specialties, using of new forms of education and entrance examinations. At the same time, the awareness of applicants, their demands are not being studied. Feedback from the applicants is absent. The university can declare the opening of the most attractive specialties, according to its opinion, but at the same time the specialists who graduate from the university may be out of demand.

The University has to assess the attractiveness of each of the types of consumers to determine profitable segments of the applicants for themselves. For favorable positioning of the university and for public awareness, our analysis showed that the communication policy of regional university should have a complex character. Using segmentation of applicants, modern technology Public Relations, Communication Management will allow regional universities to remain competitive in the educational market. Creating a favorable information environment for higher educational institution occurs in the process of multilateral communication (students, their parents, employers, applicants, competitive educational institutions, state).

It is also necessary for the university to maintain professional relationships with business. Constant cooperation with business structures will create a positive image both of universities and business. The students can have an opportunity to be close to the business and directly take part in the production process, as well as to be employed successfully in the future, since the higher educational institution is the main platform to replenish occupational structure of society.

The use of innovative technologies in the learning process is also a primary task in shaping the image of higher educational institution, as this will enable graduates to adapt quickly to their workplace and will form their professional competence correctly.

Thus, the use of communication management will let achieve several objectives of the institution:

- Vast participation of students in research activities;
- Scientific achievements will have the opportunity to be represented to a greater number of business structures for the acquisition and implementation;
- Receiving orders by universities for scientific researches from business-structures.

Broad positioning of promotional materials in the environment, research results, experiences in the form of textbooks, speeches, lectures of famous professors will allow regional universities to increase the number of those who are eager to get the diploma of the higher educational establishment.

Based on the problem of increased competition, high schools just have to fight more actively for the attention of the potential consumer of their educational services-applicants, often with the involvement of non-traditional education methods and approaches, which previously belonged exclusively to the business area: marketing, advertising, public relations and so on. It will benefit both the higher educational establishment and the community.

Keywords: development, educational services, evaluation, communication

SUŠTINSKE KOMPETENCIJE ZAPOSLENIH I KONKURENTNOST PREDUZEĆA

CORE COMPETENCE OF EMPLOYEES AND THE COMPETITIVENESS OF ENTERPRISES

Anna Sobczak ¹

Summary

Contemporary enterprises functioning in a turbulent environment need to continuously adapt to new challenges. Therefore, it is necessary for an enterprise to have adequate competencies which will provide it with a permanent competitive advantage and let it function and develop in a long-term perspective. Thus it is necessary to adequately identify and analyse the signals coming from the environment, taking into account their influence on the current and future situation of the company as a whole, and also predicting on the basis of such signals the directions of the changes in the environment and core-competence which influences the company's functioning in the future. Substantial support in this area can be provided by professional consultants who, can identify the most adequate competence of the client's enterprise so to improve it.

This article attempts to describe the issues related to the management responsibilities of employees as the most important element of strategic human resource management. Strategic human resource management covers a wide range of problems related to organization structure and culture, change management, organizational efficiency, effectiveness, competence, choice of resources for future business requirements, and general development of employees. The beginning of the article includes the characteristic and the definitions of the powers and approaches to research in this area of knowledge. Today's job market and knowledge-based economy values people who adapt to extreme demands. Employment opportunities at the workplace depend largely on the candidate's competence. The next section shows how to manage the competence of employees. The third part of the article concerns the consideration of the competence of employees in terms of knowledge management. In the last section there are reflections on what it is like to manage competitiveness of people in the organizations.

Effective management of organizations is determined by many factors. One of the most important factors is management competence since the optimal applying of organizational strategies such as seizing occasions and possibilities appearing in the environment is up to managers. After having studied the subject literature the most frequently mentioned elements of competence were determined and it was accepted that the essence of competence arises from knowledge, capabilities, experience, personal features, attitudes and behaviour of staff oriented towards effective actions within constantly changing professional situations. Identified theoretical

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management competence includes the following skills: approach towards continuous knowledge acquisition, systematic thinking, positive attitude towards changes, cultural sensitivity, entrepreneurship, communicativeness, pro market and pro quality inclination.

Human resource management holds the promise that the administration of people and treating them as a strategic resource will help the company gain a competitive advantage and excellent results. Human resource management is therefore to the most effective use of people in formulating and implementing its strategy into effect.

The article presents conditions influencing the competitiveness of enterprises together with ways of determining the key sources leading to their advantage. Additionally, evaluation criteria of enterprises' competitiveness are described. On the basis of these considerations the importance of key elements of competence in gaining and maintaining competitive advantage in the ever changing market is shown.

Keywords: new challenges, employment, knowledge, future business, market

KOMPARATIVNA ANALIZA PRIMENE INTERNET SERVISA U 2012. U ODNOSU NA 2011. GODINU

COMPARATIVE ANALYSIS OF THE APPLICATION OF INTERNET SERVICE IN 2012 COMPARED TO 2011

Nada Staletić¹, Aleksandar Simović², Predrag Staletić³

Rezime

Odvijanje poslovnih i drugih procesa u lokalnim, regionalnim i globalnim razmerama danas je nezamislivo bez oslanjanja na Internet. Inovacije u oblasti informaciono-komunikacionih tehnologija, koje svakim danom menjaju sliku sveta, po pravilu su nove funkcionalnosti raznolikih proizvoda namenjenih širokoj potrošnji i industriji, kojima se jednostavno pristupa Internetu. Računar koji nije povezan na Internet, bez obzira na hardverske performanse i softver koji poseduje, danas nema neku vrednost za vlasnika, jer mu je uskraćena mogućnost da se poveže na riznicu znanja, sveta zabave, na virtualni svet u kojem svaki korisnik lako i brzo pronalazi ono što je naumio. U radu je izložena komparativna analiza primene Internet servisa na globalnoj računarskoj mreži u 2011. godini (kao baznom periodu) u odnosu na 2012. godinu. Fokus istraživanja stavljen je na vremenski segment događaja – upotrebe Internet servisa u jednom minutu. Rad se bazira na istraživanjima koja su objavile kompanije Intel (2012), i Mail Online (2013). U radu su prikazane varijacije u korišćenju najpopularnijih Internet servisa do kojih je došlo u relativno kratkom vremenskom periodu od godinu dana. Sve veće prisustvo multimedijalnih sadržaja i, srazmerno, povećano interesovanje korisnika pokazuje tendenciju da će u budućnosti na Internetu dominirati multimedijalni sadržaji, kao i sadržaji za preuzimanje putem striminga, kao što su prenosi raznih događaja u realnom vremenu, preuzimanje komercijalnih filmova za gledanje u realnom vremenu i slično. Istovremeno, komparativna analiza pokazuje da se interesovanje korisnika Interneta za neke do juče vrlo popularne Internet servise smanjuje, što je i očekivano, obzirom da živimo u vrlo dinamičnom svetu, gde jedna promena potiskuje drugu i gde ništa nije dato i konačno. Problemi – kuda ide Internet u narednim godinama, kako u pogledu sadržaja koji će biti na raspolaganju korisnicima, tako i u pogledu broja korisnika na globalnom nivou i širine propusnog opsega, kao i brzine prenosa informacija, razmatraju se u drugom delu rada.

Ključne reči: Internet servisi, razvoj Interneta, Internet statistika

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Summary

Conduct of business and other processes at local, regional and global scale today is unthinkable without relying on the Internet. Innovations in information and communication technologies, which are changing picture of the world every day, are a rule of the new functionality of various products for the consumer and the industry, which is easy to access. A computer that is not connected to the Internet, regardless of hardware performance and software features, have no real value for the owner, because he is not able to connect to the repository of knowledge, entertainment, virtual world in which every user easily and quickly finds what he/she is looking for. This paper presents a comparative analysis of the implementation of the internet services on a global computer network in the 2011 (as the base period) in comparison to 2012. The research focus has been placed on a time segment event – Internet services used in one minute. The paper is based on the research that was published by Intel (2012), and Mail Online (2013).

This paper presents the variation in the use of the most popular Internet services that have occurred in a relatively short period of one year. The growing presence of multimedia contents and, in proportion, the increased users' tendency for multimedia contents on the internet in the future, as well as downloadable content via streaming, such as the transmission of various events in real time, downloading commercial movies to watch in real time etc. At the same time, a comparative analysis shows that the interest of Internet users for some, until recently very popular Internet services decreases, as expected, since we live in a dynamic world, and where nothing is given as final. Problems – Where does the Internet go in the years to come, both in terms of contents that will be available to users, and in terms of the number of users on a global level, as well as the speed of information transfer, are discussed in the second part.

Keywords: Internet Services, Development of the Internet, Internet statistics

EFIKASNOST PLANSKE AKTIVNOSTI U PREDUZEĆIMA RAZLIČITE VELIČINE I NIVOVA POSLOVANJA

EFFICIENCY PLAN OF ACTIVITIES IN COMPANIES OF DIFFERENT SIZES AND LEVELS OF BUSINESS

Milan Stamatović ¹, Đurđica Vukajlović ², Dragan Čosić ³

Rezime

Snažna konkurencija i sve veći zahtevi potrošača, doveli su do stvaranja situacije u kojoj preduzeća ne mogu da posluju bez unapred smišljenih i detaljno određenih aktivnosti koji će se realizovati u budućnosti. Aktivnosti koje se sprovode neplanski uglavnom su neuspešne, a eventualna poslovna dobit je kratkoročnog karaktera. Iz tog razloga impeativ poslovanja je usmeren ka planskoj akciji, sa jasno postavljenom vizijom i misijom poslovanja, koji će dovesti do usmeravanja preduzeća ka željenom cilju. Početno polazište za postavljenje jasne hijerarhije ciljeva neke firme je kompanijska vizija. Ona se često opisuje kao krajnji cilj koji je "snažno inspirativan, sveobuhvatan i dugoročan". Vizija predstavlja određeno na koje se polazi i koje izaziva strast. Vizija može biti uspešna ili ne. To zavisi od toga da li se sve ostalo dešava u skladu sa strategijom preduzeća.

Cilj je da se u samo nekoliko reči koje se lako pamte, a ipak oživljavaju duh čitavog iskaza o viziji, sažme suština onih formalnijih delova vizije. Kompanijska misija razlikuje se od njene vizije po tome što uključuje i svrhu postojanja kompanije i osnovu njene konkurentnosti i konkurentne prednosti. Malo je iskaza o misiji koji profit ili neki drugi finansijski pokazatelj izdvajaju kao jedini cilj i svrhu poslovanja firme. U stvari, mnogi i ne pominju profit ili zaradu akcionara. Zaposleni u organizacijama ili u njihovim sektorima obično predstavljaju najvažnije posmatrače misije. Za njih misija treba da pomogne da svi razumeju svrhu organizacije i da predano rade na njenom postizanju. Maksimiziranje profita ne samo da ne uspeva da motiveše ljude već ne pravi razliku među organizacijama. Postavljanje ciljeva zahteva način merenja u kojoj meri su ciljevi ispunjeni. Ako cilju nedostaje određenost i merljivost, onda on nije koristan iz prostog razloga što u tom slučaju ne postoji način da se utvrdi da li pomaže organizaciji da se kreće ka ispunjenju svoje misije i vizije. Planiranje predstavlja prvu u nizu menadžment aktivnosti. Od uspešnosti planskih aktivnosti, zavisi i uspeh realizovanja ostalih aktivnosti. Ukoliko plan nije realan, ni izvršenje neće biti u skladu sa onim što se očekuje od poslovanja preduzeća. Predmet istraživanja je izučavanje efikasnosti planskih aktivnosti preduzeća različite veličine i nivoa poslovanja. Menadžment dobija novu dimenziju, a menadžeri pored tradicionalnih karakteristika dobijaju još jednu novu funkciju, koja se ogleda u predviđanju budućih dešavanja i kreiranju organizacije koja će biti sposobna da se

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suoči sa novonastalim okolnostima, u odnosu na koje će se korigovati i menjati planske aktivnosti. Funkcija planiranja obuhvata aktivnosti utvrđivanja ciljeva tekućeg poslovanja, definisanje budućih zadataka, kao i uslova u kojima treba da se izvršavaju zadaci i ostvaruju ciljevi. Planiranje predstavlja osnovu za obavljanje ostalih aktivnosti kao što su: organizovanje, zapošljavanje, uticanje i kontrolisanje. Obavljanje navedenih ostalih funkcija zavisi od kvaliteta donesenih planskih odluka. Nedostaci u procesu planiranja uslovljavaju neophodnost da menadžeri spontano reaguju na promene u poslovanju. Kako je poslovanje preduzeća kontinuelan, neprekidan proces, i planiranje se mora vršiti kontinuelno. Pri tome, proces planiranja obuhvata kako donošenje planskih odluka, tako i utvrđivanje upravljačkih mera u pravcu izvršavanja planiranih zadataka, odnosno ostvarivanja ciljeva preduzeća. Vreme za koje se donose planske odluke predstavlja dimenziju kojom se određuje budućnost poslovanja preduzeća. Pri tome, budućnost poslovanja preduzeća koja se sagledava u procesu planiranja može biti predvidiva i nepredvidiva. To zavisi od ciljeva preduzeća koji se utvrđuju na kraći ili duži rok, jer se planske odluke donose u sadašnjosti, sa nastojanjem da se što bolje sagledaju uslovi poslovanja preduzeća u budućnosti. Na osnovu saznanja do kojih se dolazi u okviru teorije planiranja, moguće je otklanjati smetnje koje se javljaju u procesu razvoja preduzeća. Planiranjem se doprinosi povećanje sposobnosti preduzeća u korišćenju raspoloživih uslova poslovanja, kao i u suprotstavljanje različitim uticajima iz okruženja. To je način da se poboljša sposobnost preduzeća da se suoči sa promenama - da izbegne opasnosti i da koristi mogućnosti koje promene sa sobom nose. S obzirom na to što se proces planiranja odnosi na buduće događaje u poslovanju, bitna determinanta planskih odluka jeste vremenski period za koji se predviđaju aktivnosti preduzeća. Zato je vreme jedan od bitnih kriterijuma klasifikovanja planskih odluka. Cilj istraživanja je da se utvrdi vremenski period planskih aktivnosti poslovnih jedinica, postojanje vizije i misije kao i da se oceni uspešnost planiranja proizvodnih/poslovnih procesa i efikasnost planova koji se donose.

Istraživanje je zamišljeno kao transversalno (studija preseka), koje se organizuje radi deskripcije pojava. Istraživanje treba da da analizu relacija između varijabli, kako bi se utvrdila njihova uslovljenost i povezanost.

Istraživanje će dati informacije o nivou i uspešnosti planskih aktivnosti u preduzećima na teritoriji Vojvodine. Uzorkom je obuhvaćeno 500 ispitanika, koji su zaposleni u 150 preduzeća. Iz jednog preduzeća ispitano je najviše 3 zaposlena. Preduzeća su klasifikovana prema veličini na mikro (do 10 zaposlenih), mala (od 11 do 50 zaposlenih), srednja (od 51 do 250 zaposlenih) i velika preko 251 zaposlen. Nivo poslovanja određen je kao lokalni nivo, teritorija Vojvodine, teritorija Srbije i Međunarodni nivo. U istraživanju se pošlo od jedne osnovne i više posebnih hipoteza.

H0 – Veličina preduzeća i nivo poslovanja značajno utiču na kvalitet planskih aktivnosti i postojanje vizije i misije poslovanja

H1- Nivo poslovanja preduzeća ne utiče značajno na kvalitet planskih aktivnosti, postojanje vizije i misije poslovanja

H2 – Veličina preduzeća ne utiče značajno na kvalitet planskih aktivnosti, postojanje vizije i misije poslovanja

Prilikom prikupljanja podataka korišćena je nestandardizovana istraživačka tehnika – anketiranje. Istraživanjem na uzorku primenjen je instrument tehnike anketiranja – upitnik. Prikupljeni podaci obrađeni su aplikativnim SPSS sistemom uz primenu deskriptivne i komparativne statistike.

Od ispitanika se tražilo da ocene ocenama od 1 do 5 (1 najmanja, a 5 najviša ocena) planiranje proizvodnih/poslovnih procesa, kao i efikasnost planova koji se donose. Od ispitanika se takodje tražilo da daju odgovor vezan za postojanje vizije i misije poslovanja, kao i da odrede vremenski period planiranja u njihovoj poslovnoj jedinici. Ispitanici su iznad prodsčno ocenili planiranje proizvodnih/poslovnih procesa i efikasnost planova koji se donose. U većini preduzeća poznata je vizija i misija poslovanja, a planiranje se uglavnom sprovodi na vremenski period do 1 ili do 1 do 5 godina. Ipak rezultati su pokazali da postoji statistički značajna razlika u ocenjenim varijablama kod

preduzeća različite veličine i onih koji posluju na različitom nivou (računato pomoću testa χ^2 uz stepen verovatnoće 0,05).

Ključne reči: konkurencija, potrošači, planska akcija, istraživanja, vizija

Summary

Strong competition and growing consumer demand, have led to the creation of a situation in which the company cannot operate without further advanced thoughtful and detailed specific activities to be implemented in the future. Activities, carried out mainly unplanned, result with failure, and possible business gain is of a short-term character. For this reason imperative business is geared towards the planned action, with clear set vision and mission of operations, which will result in directing the company towards the desired goal.

The initial starting point for the setting of a clear hierarchy of the objective goal of a company is the company's vision. It is often described as the ultimate goal, which is "strongly inspiring, comprehensive and long-term". Vision represents one's destination, a starting point and cause of passion. Vision can be successful or not. It depends on whether everything happens in accordance with the strategy of the company. The goal is to get in a few words that are easy to remember, and yet revive the spirit of the entire testimony of the vision, summarize the essence of those more formal parts of the vision.

The company's mission is different from its vision in that way it includes purpose of the existence of the company and on its competitiveness and competitive advantage. There is little evidence about the mission of profit or other financial indicators standing out as the sole aim and purpose of business of the company. In fact, many even do not mention the profits or earnings of shareholders. Employees of organizations or sectors usually represent the most important observers of the mission. For them, mission should help everyone understand the purpose of the organization and their commitment to its achievement. Maximizing profits not only fails to motivate people, but makes no distinction between organizations.

Setting goals requires a way of measuring the extent to which objectives have been completed. If the aim is lacking specificity and measurability, then it is not useful for the simple reason, in which case there is no way to determine whether it helps the organization to move towards the fulfillment of its mission and vision.

Planning represents first of a series of management activities. The success of planned activities depends on the success of carrying out other activities. If the plan is not realistic neither shall execution be in accordance with what is expected from business operations. The subject of the research is to study the effectiveness of planned activities of enterprises of different sizes and levels of business. Management takes on a new dimension, and managers in addition to traditional characteristics have another new function, which is reflected in the prediction of future events and creating an organization that will be able to cope with the new circumstances, in respect of which the planned activities will be adjusted and modified.

The planning function involves establishing goal activities of its business, the definition of future tasks, and the conditions in which you want to execute tasks and achieve goals. Planning provides the basis for carrying out other activities such as: organizing, recruiting, influencing and controlling. Performance of these other functions depends on the quality of the adopted planning decisions. Shortcomings in the planning process create the necessity for managers to spontaneously react to changes in business.

As business enterprises is continuous, ongoing process, the planning must be carried out continuously. In addition, the planning process includes both the adoption of planning decisions, and establishing control measures in the direction of the execution of planned tasks and achieving company goals.

Time in which we make planning decisions is a dimension which determines the future of the business enterprises. In addition, the future business operation, seen in the planning process may be predictable and unpredictable. It depends on the goals of the company, which are determined in the short or long term, because of planning decisions in the present, with an effort to better observe business conditions in the future.

Based on the knowledge that can be reached within planning theory, it is possible to eliminate obstacles that arise in the process of enterprise development. Planning contributes to increasing the company's ability to use the available operating conditions, as well as in opposition to a variety of influences from the environment. It is a way to improve the company's ability to deal with changes -to avoid danger and to use the opportunities that changes bring.

Given the fact that the planning process influences on future business, an important determinant of planning decisions is the time period for which the activities of the company should be carried out. Because of that, time is one of the important criteria of classification of planning decisions.

The aim of the study was to determine the time period of planning activities of business units, existence of the vision and mission as well as to evaluate the effectiveness of production planning / business processes and efficacy of the plans that are made.

The research will provide information on the level and effectiveness of planning activities in companies on the territory of Vojvodina. The sample included 500 respondents who were employed in 150 companies. In one company, maximum 3 employees have been interviewed. Companies are classified according to the size - micro (up to 10 employees), small (11 to 50 employees), medium (51 to 250 employees) and large over 251 employees. The level of business was designated on a local level, territory of Vojvodina, Serbia territory and international level. The research started from a basic and more specific hypotheses.

H0 - size of the businesses and business levels that significantly affect the quality of the planned activities and the existence of the vision and mission operations.

H1 – level of business operations that do not significantly affect the quality of the planned activities, the existence of the vision and mission operations.

H1 – size of the companies that do not significantly affect the quality of planned activities, the existence of the vision and mission operations.

During data collection, we used non-standardized research techniques - survey. The survey sample was applied by the techniques of surveying instrument - the questionnaire. The collected data are applicable to SPSS system using descriptive and comparative statistics.

Respondents were asked to rate by ranging from 1 to 5 (1 lowest and 5 the highest) planning of production / business processes as well as the efficiency of the plans that are made. Respondents were also asked to respond regarding the existence of vision and mission of operations, and to determine the period of time of planning in their business unit. Respondents rated above average the planning of production / business processes and efficiency of the plans that are made. In most well-known companies there is a vision and a mission of operations, and planning is generally carried out in the period up to 1 or 1 to 5 years. However the results showed a statistically significant difference in the estimated variables in companies of different sizes and those that operate at different levels (it was calculated by using the χ^2 test with odds ratio 0.05).

Keywords: competition, consumers, action planning, research, vision

STRUKTURA KAPITALA PORODIČNOG BIZNISA NA OSNOVU KOMPANIJA STACIRANIH U WIELKOPOLSKOM REGIONU

CAPITAL STRUCTURE OF FAMILY BUSINESSES ON THE BASIS OF THE COMPANIES SEATED IN THE WIELKOPOLSKA REGION

Artur Stefański¹

Summary

The main objective of the article is to compare the capital structure of selected family and non-family businesses among the SMEs seated in the Wielkopolska region.

Considering the research needs, a hypothesis was put forward that family businesses are more conservative in financial management, which results in a higher share of the equity capital and a higher rate of long-term liabilities to total liabilities.

The capital structure in SMEs has been studied many times. Most often it was proved that it is closer to the pecking order theory (Hall, Hutchinson, Michaelas 2000, Poutziouris 2001, Zappa, McMahon 2002). Reviewing different publications, there are some research which do not confirm this thesis. It has been suggested that the capital structure of small companies is similar to (using the same business branches) the observations made on big companies (Korkeamaki, Rutherford 2003). However, the insufficiency of explicit conclusions drawn from capital structure studies may indicate that one of the possible directions of developing the research may be the definition of capital structure determinants which are important for particular types of enterprises (Kubiak 2013) including the family-run ones.

There are relatively few studies which focus on the verification of capital structure in family firms. In such business entities some values are passed down from generation to generation and that may result in a more conservative approach to financial management (Gallo, Vilaseca 1996, McConaughy, Philips 1999, Poutziouris 2001, Gallo, Tapie, Cappuins 2004). Its character has a significant influence on the debt level, which is usually lower (Ampenberger, Schmid, Achleitner, Kaserer 2009, Lopez-Garcia, Sanchez-Andujar 2010). However, we may also encounter some opinions which say that actually there are no differences in terms of financial profiles between family and non-family businesses (Coleman, Carsky 1999, Anderson, Rebb 2003), and the capital structure is influenced mainly by the size, age and profitability of the entity.

The capital structure in family companies was also the subject investigated by Polish researchers (Sułkowski, Haus, Safin 2004, Popczyk, Winnicka-Popczyk 2004, Róžański, Marszałek 2012, Jewartowski, Kołdoński 2012). On the whole, the research made on a group of family businesses seated in Poland indicates that such companies prefer their own capital.

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It is worth noticing that the majority of researchers surveying family firms use the data concerning big, often public, entities. The studies about the capital structure of family businesses within the SMEs scope are almost nonexistent in professional publications.

The definition of a family business is not explicit. For the needs of the study, the SFI (Substantial Family Influence) indicator proposed by S.B. Klein (Klein 2000) will be taken into account. The assumption was made, like in the majority of analyses which used the SFI indicator (Stradomski 2008), that family businesses are such companies for which the SFI indicator takes the values higher than one.

The theory of capital structure presents three approaches to the structure definition. The first defines the capital structure as so called permanent financing, i.e. the equity capital and long term liabilities (Autore, Kovacs 2010). The second approach, apart from the above enumerated elements, takes into account short-term liabilities, though operating liabilities, i.e. such liabilities which are non-interest bearing (Ross, Westerfield, Jordan 1995) are omitted. The third approach identifies the capital structure with liabilities structure (Gajdka 2002). The third approach will be applied in the analysis. In order to measure specific capital structure, the following indicators will be used: the equity capital share in total liabilities and the long-term liabilities share in total liabilities.

The average values of indicators will be calculated separately for family and non-family firms with respect to the branch of business. In order to avoid the influence of some extreme observations, the medians of these indicators will be used as well. Next, the significant differences tests will be performed between the average values and medians in both groups of the analyzed entities. The standard parametric test will be used for the difference in average values and non-parametric test (U Mann-Whitney) for the differences in medians.

The financial results of the entities were compiled in the project carried out in cooperation with SBG Bank S.A. and associated cooperative banks². Thanks to the project it was possible to collect the data from 642 business entities. The project was implemented in 2012, therefore the majority of financial data dates back from 2010. The group was divided into family and non-family entrepreneurs on the basis of the SFI indicator. The non-family firms included two most numerously represented branch of business in a given population, i.e. plastic producers (8) and machinery and equipment maintenance entrepreneurs (7). Hence, two economy sectors are represented here: production and services. Next, out of family firms the companies operating in the same branches were selected (respectively 38 and 21).

Since the first group of companies is represented by debtors, in order to make the research impartial the entrepreneurs from selected businesses (using National Register of Business Entities data base) were asked to share their financial results for the same year, i.e. 2010, public as well as the data allowing to assess if the company was a family-run or not. This stage was carried out in cooperation with the Association of Private Employers in the Wielkopolska region. The request was sent to 400 entities. The answers were given by 47 entities, however, 5 were incomplete.

Finally, for the research purposes, the financial results of 116 entities were taken into account. The sample included 29 non-family firms (16 producers and 13 service companies), the remaining 87 were family businesses (46 producers and 41 service companies).

The general results of the population surveyed for capital structure is included in Table 1 from which the following conclusion may be drawn. In family businesses there may be observed a slightly higher share of the equity capital, simultaneously, the diversity of this indicator may be observed depending on the branch of business. The producers enjoy a generally lower indicator, which may be explained by a higher cost-intensive character of the business and the necessity to use other forms of financing. In terms of the liabilities structure indicator, there is a significant difference between family and non-family companies. The first has a higher contribution of long-

term liabilities. Similarly to equity capital share, the differences may be also noticed in liabilities structure due to the branch of business.

The research results confirm the hypothesis that family businesses are more conservative in terms of capital structure. In the further analysis the results will be compared in terms of capital structure considering not only their character but also the age, number of employees as well as their organization and legal nature.

Keywords: results, capital, business, companies, management, Wielkopolska

MODELOM KORPORATIVNOG PREDUZETNIŠTVA U STICANJE KONKURENTSKE PREDNOSTI

ACQUIRING COMPETITIVE ADVANTAGE THROUGH THE MODEL OF CORPORATE ENTREPRENEURSHIP

Vladimir Stojanović ¹, Milija Bogavac ²

Rezime

Osnova uspešnog poslovanja u savremenoj privredi je sticanje konkurentske prednosti stvarajući klimu u organizaciji koja neguje ponašanje i inovativnost na nov način, na način kako to čine mnogi uspešni preduzetnici. Preduzetničko ponašanje u savremenoj organizaciji se ne povezuje isključivo za jedno lice i njegove sposobnosti i iskustvo, već se sve više oslanja na timski rad. U tom smislu razvijen je model korporativnog preduzetništva, koji potencira timski rad, čiji su članovi motivisani da rade na postizanju uspeha. Svaka velika kompanija mora da bude u stanju da istovremeno radi tri bitne stvari – da unapređuje, da proširuje i da inovira.

Primena koncepta korporativnog preduzetništva u preduzećima treba da omogući formiranje uslova za uspešniji tržišni nastup i za postizanje konkurentske sposobnosti domaćih preduzeća.

Ključne reči: korporativno preduzetništvo, konkurentnost, inovativnost

Summary

The basis of successful business in the modern economy is the acquisition a competitive advantage by creating a climate in an organization that fosters innovation and behavior in a new way, the way done by many successful entrepreneurs. Entrepreneurial behavior in modern organization is not related only to one person and his ability and experience, but increasingly relies on teamwork. In this respect, we have developed a model of corporate entrepreneurship, which emphasizes teamwork, whose members are motivated to work towards achieving success. Every big company has to be able to work simultaneously on the following important things - improvement, expansion and innovation.

Applying the concept of corporate entrepreneurship in companies should allow the formation of conditions for successful market performance and achievement of competitive capabilities of domestic enterprises.

Keywords: corporate entrepreneurship, competitiveness and innovation

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SISTEM FINANSIJSKOG MONITORINGA POSEBNIH TERITORIJA UKRAJINE

SYSTEM OF FINANCIAL MONITORING OF THE SPECIAL TERRITORIES OF UKRAINE

Vasiliy Stolyarov ¹, Victoria Stolyarova ²

Summary

In the conditions of forming of strategy of economic integration of Ukraine in European Union of politician of creation of the special (free) economic areas (SEA) and territories of priority development (TPD) it was orientated on the account of economic, territorial, historical, geopolitical and other features of our country and development of all classic forms of the special territories.

Above all things, free trade zones, industrially production, scientific and technical, service, off-shore, complex, territorial and functional. These areas and territories must come forward an independent segment in the territorial structure of world market and to execute the functions of original integrator of international economic processes.

On the whole, SEA and TPD were created in 12 from 24 administrative areas of Ukraine (50 %) and in a 41 administrative district from 480 (8 %). In the conditions of the favourable modes of activity of the special territories development was foreseen 58 cities of Ukraine.

In a general view the financial monitoring of activity of the special territories of Ukraine is a receipt of major descriptions them financially economic to activity, which are related to realization of innovative and investment projects: amount of the ratified projects, them estimate cost on sourcings, structure of the mastered investments (equipment, raw material, money), volumes of realization of products and receipts to the budgets from realization of projects.

The primary purpose of the financial monitoring of activity of the special territories is an estimation of influence of results of their activity on socio-economic development of population of region. Above all things, the estimation of influence of creation of new workers and maintainance of operating workplaces is conducted in the special territories on the indexes of regional labour-markets and in a result on regional human development. Receipt results will allow, at first, to ground the sequence of financial measures on subsequent creation of the new special territories, as «base points» of socio-economic growth of regions; secondly, to specify leading factors with determination of priority directions of the financial providing of socio-economic development of concrete region.

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By the specialists of Research Institute of labour and employment of population of Ministry of social policy of Ukraine and National Academy of Sciences of Ukraine on the hall number of indexes (21) which influence on a market of labour condition, it was selected 9 basic, in particular: total population, quantity economic active population, level of economic unactivity of population, level of employment, general unemployment rate, registered unemployment rate, index of physical volume of gross regional product (settles accounts as a sum of gross value-added of all types of economic activity is corrected on a size indirect measurements services of financial mediation and taxes after the exception of subsidies on products), indexes of products of industry and agriculture.

Classification of demographic, social-demographic and economic indicators which characterize a labour-market allowed to distribute them on three groups which determine the state of regional labour-markets: the first level is a demographic estimation which represents potential of labour resources; the second level is a socio-economic estimation, that allows to define the basic indexes of labour-market; the third level is an economic evaluation which foresees the estimation of economic indicators, that in an eventual result form a situation in the field of employment due to expansion of production, creation of new and maintenance of existent workplaces, or, opposite, through the crisis phenomena in an economy bring to reduction of production, diminishing of level of employment, volumes, thus, growth over of unemployment.

Evaluation of development of regional labour-markets in an annual statistical bulletin «Regional human development» is conducted on such indexes: level of economic activity (urban population) %; unemployment rate on methodology of International organization of labour (urban population) %; level of employment (urban population) %; middle duration of search of work (urban population), months; specific gravity of workings is in the conditions of incomplete workday (week) in the general quantity of busy %; specific gravity of workers which were in administrative vacations, in the general quantity of busy %; part of workings is in terms which dissatisfy sanitary-hygenic norms, in the general quantity of busy %; correlation of registered unemployment rates and certain on methodology of International organization of labour, coefficient; fluidity of labour force %.

In the last years the greatest step on the indexes of labour-market was occupied by the Zakarpattia area (index of development after this block of indexes – 0,824) which was marked the greatest level of economic activity and level of its realization (70,8% and 64,9% accordingly), by the lowest part of workings in terms which dissatisfy sanitary-hygenic norms (11,4%), and also by low duration of search of work (in middle 4 months for an urban population) and coefficient of fluidity of shots (21,5%).

In Zakarpattia area it is possible pre-conditions of such market of labour condition to count creation of SEA «Zakarpattia», in which by Government of Ukraine it was ratified to realization 16 investment projects by an estimate cost 226,05 million dol. of USA (including foreign investments – 69,45 million dol. of USA) which after the business plans foresaw creation 7 919 new workplaces and maintenance 200 workplaces. Actually by the state on beginning of 2012 4 785 workplaces were created and it is stored 174 workers of place (a difference between the planned and actual indexes is conditioned the terms of realization of projects).

In TPD of Zakarpattia area it was ratified to realization 6 investment projects by an estimate cost 39,5 million dol. of USA (including foreign investments – 30,6 million dol. of USA) which foresaw creation 2 655 new workplaces (was actually created 1703) and maintenance 155 workplaces (was actually stored 14). Due to creation of SEA and TPD in an area indexes of its socio-economic development became better and in rating of Index of regional human development the Zakarpattia area already in 2013 years took the 3 places against a 11 place in 2012 years. Second and third places in 2011 the Kharkiv area (0,797) and city Sevastopol (0,742) distributed at development of regional labour-markets as initial constituent of Index of regional human

development, which was marked a squeal by the level of economic activity and employment of population. The maximal value of index of market of labour development during 2006-2010 belonged to the city Sevastopol, but in 2011 a city lost positions through high fluidity of labour force (31,7%) and correlation of registered unemployment and certain on methodology of International organization of labour rates (8,8).

In TPD city Kharkiv the foreseen realization 9 investment projects by an estimate cost 54,9 million dol. of USA (including foreign investments – 6,9 million dol. of USA) which are foresee creation 1 347 (to 01.01.2012 was actually created 86) new workplaces and maintainance 564 workplaces (was actually stored 73). The comparative estimation of development of regional labour-markets certifies that the last places among the regions of Ukraine occupy Cherkasy (0,500), Chernivtsi (0,442) and Ternopil (0,439) areas For years independence of Ukraine in the noted regions it was not created the special territories. Unfavorable circumstances for these areas is a high unemployment of population (Ternopil – 15,3% at 8,0% on Ukraine) rate, large stake of workers which were in administrative vacations (Cherkasy – 3,9% at 1,8% on Ukraine) and low level of economic activity of population (Chernivtsi – 43,3% at 62,6% on Ukraine).

In 2011 as compared to 2010 as a result of estimation of regional human development the present was become by considerable changes in the location of separate regions on the unique scale of regional labour-markets. The most prominent progress was attained the Volhynia area which rose in rating on 13 positions (from a 21 place in 2010 moved to 8 in 2011) and Poltava area – 12 positions (from 23 places in 2010 to 11 in 2011).

In TPD of Volhynia area realized 2 investment proekt by an estimate cost 8,2 million dol. of USA, which foresaw creation 131 new workplace (was actually created 237) and maintainance 47 workplaces (was actually stored 70). The Volhynia area in rating of Index of regional human development in 2011 took the 10 place against a 16 place in 2010 among 27 administrative-territorial units of Ukraine. Rating of area is in demographic development, as a base constituent of Index of regional human development, twice as good to rating of market of labour development, that it follows to consider a positive tendency.

The most falling of index of labour-market took place in Chernihiv area which went down from 14 position in 2010 to 21 position in 2011. By the state on beginning of 2012 not a single investment project was realized in TPD of area. In 2011 against 2010 on regional labour-markets, rating of the Odesa, Donetsk and Zhytomyr areas went down on 5 positions. Without regard to the presence of SEA and TPD, the Donetsk area is unstable in regional market of labour development (rating of area in 1999-2011 years hesitated from 3 to 15 place), and the Lugansk area, equal as and Zhytomyr, for period of research traditionally occupies the last place. Such market of labour condition in these areas stipulates them the last places in rating of Index of regional human development in 1999-2011 years: Donetsk –27 place, Lugansk - 26 place and Zhytomyr - 25 place of area.

Keywords: strategic integration, primary purpose, classification, market

DRUŠTVENE INOVACIJE U PROCESU EKONOMSKE INTEGRACIJE - ODABRANI APSEKTI-

SOCIAL INNOVATIONS IN THE ECONOMIC INTEGRATION PROCESS - SELECTED ASPECTS -

Agata Szydlik-Leszczynska ¹, Marek Leszczynski ²

Summary

The following article touches upon the role of social innovations seen as a catalyst for social and economic change, which is supposed to favor achieving a high degree of economic convergence, in a gradual elimination of developmental differences. A special attention has been paid to the territorial context of creating 'innovative climate' and the globalization context of innovation both as a source of positive change as well as a reason for tension related to diversifying developmental potentials.

Modern-day economic development tends to concentrate on non-material resources including especially knowledge, technology and all varieties of innovations. The search for possibilities of meeting various social needs requires a certain combination of resources so that they are effectively used and competitive advantages are easily identified. A key issue is not only looking for the latest technological advances but also such social changes that will become a catalyst for development and will bring on positive effects in terms of an increase in society's well-being as well as contribute to solving many a social issue which are of interest to social politics.

Traditionally, the perception of innovation focused on its technical side. While on the subject of innovations, one thought mainly of new products, processes or technologies, less frequently of organization. These days social innovations are more and more often perceived as a phenomenon or process which constitutes a total sum of social changes that are indicators of progress and modernization. These changes in a synergetic manner complete and interdepend on the process of technological changes. Social changes can give a new shape to labor market (including new forms of employment such as home office), can create new types of social bonds, e.g. generating social network society, and can streamline the processes of management and interpersonal communication. However, these changes can also lead to controversial social issues that interfere with human culture such as in vitro fertilization, homosexuality and manipulating human's biological sphere. The essence of innovation is inventiveness that promotes changes and progress, but it needs to be stressed that not every innovation brings benefits for human beings. That primarily depends on making man the focal point of the innovation process. As A. Nowakowska rightly states the need for inventing new concepts and innovative ideas requires more intellectual powers, wider knowledge and creativity. As in many evolutionary processes, here one can observe

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a self-driven, cumulative process of changes which eventually resulted in crediting knowledge and innovation with a reputation of an independent and elementary productive factor. Consequently, modern-day economy is called an economy based on knowledge, where 'soft' factors have become the main driving force behind the socio-economic development'. A prerequisite for innovation to take place is the existence of a knowledge of specific 'gravity, then one can speak of forming 'innovation environment'. Innovation environment, according to D. Maillat, is a territorial entity from which the innovation process stems. There must be a definite type of interaction between economic subjects, public authorities and social sphere, which brings about certain external results. Characteristics of innovation environment include: specific territorial boundaries viewed as the effect of collective processes of interaction, learning and adaptation –a collective product of the socio-economic sphere along with its organizational structure which facilitates the circulation of knowledge around the social network system, institutional and individual forms of activity and social mobility; learning dynamics illustrated by abilities and willingness on the part of all participants of the development process to make rapid changes and react to environmental dynamics and, consequently, suitably adjust their own actions to those requirements. Needless to say, a crucial background as well as a generator of all sorts of innovation are growing globalization processes. Globalization itself can be described as: 'an ongoing long-term process of integration between an increasing number of national economies regardless of their borders, which takes place thanks to expanding and intensifying mutual connections (in investment, production, trade and cooperation areas). As a result, a worldwide economic system is emerging. This system is characterized by significant interdependence and considerable repercussions affecting even faraway countries. While describing the phenomenon of globalization, it is necessary to highlight the significance of liberalization of the world's economy, strengthening international connections, facilitation in the exchange of goods, services, capital, technology and decreasing freight costs. It must also be mentioned that the liberalization of economy brings about certain social costs that could be called 'modernization costs' or 'adaptation costs'. Globalization not only enforced innovation processes, but also led to re-defining a nation-state into the one that fulfils a variety of social functions.

Keywords: social innovations, convergence, territory, globalization

STRATEGIJA RAZVOJA BIZNISA I KONKURENTNOST: STUDIJA SLUČAJA REPUBLIKE SRBIJE

STRATEGIC BUSINESS DEVELOPMENT AND COMPETITIVENESS: THE CASE STUDY OF REPUBLIC OF SERBIA

Dubravka Škunca¹

Rezime

Konkurentnost nacija je polje ekonomske teorije koje analizira sposobnost nacionalne privrede da kreira i zadrži okruženje koje dodaje vrednost preduzećima, a stanovništvu obezbeđuje prosperitet. Organizacija za ekonomsku saradnju i razvoj definiše konkurentnost kao stepen do koga, u uslovima fer tržišta i trgovine, nacionalna privreda može da proizvodi dobra i usluge koji će zadovoljiti međunarodno tržište, a istovremeno da dugoročno poveća realne prihode svojih stanovnika. Ovaj rad istražuje korelaciju između međunarodne konkurentnosti i uslova koje propisuje država, a koji određuju kako se kompanije osnivaju, organizuju, kako se njima rukovodi, kao i kakva će biti priroda rivaliteta na domaćem tržištu. Rezultati istraživanja sugerišu da industrijski klasteri vode povećanju produktivnosti, višem nivou inovacija i bržem razvoju novih biznisa, a da životni standard stanovnika određene zemlje može biti poboljšan zahvaljujući povećanju produktivnosti kao glavnog faktora međunarodne konkurentnosti. Takođe, možemo zaključiti da korupciju, kao i neefikasnu državnu birokratiju treba svesti na najmanji mogući nivo, budući da su oni glavni razlozi zbog kojih je Srbija zauzela tek 101. mesto u Izveštaju o globalnoj konkurentnosti Svetskog ekonomskog foruma za 2013/2014. godinu.

Ključne reči: konkurentnost nacija, klasteri, produktivnost, korupcija, Republika Srbija

Summary

Competitiveness of nations is the area of economic theory which analyses the ability of national economy to create and sustain environment which add value to companies and prosperity to people. Organization for economic cooperation and development defines competitiveness as a measure of a country's ability in selling its products in international markets while at the same time raising real income of its citizens. This paper explores the correlation between international competitiveness and national conditions that determine how companies are created, organized and managed, as well as the nature and extent of domestic rivalry. Research findings suggest that industry clusters lead to productivity increase, higher innovation rates and faster new business

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development and that standard of living of a country's population can be improved by raising productivity which represents the main factor for international competitiveness. Also, we can conclude that corruption, as well as inefficient government bureaucracy needs to be minimized because they are main reasons why Serbia is ranked 101st in Global Competitiveness Yearbook 2013-2014 issued by World Economic Forum.

Keywords: competitiveness of nations, clusters, productivity, corruption, Republic of Serbia

STATUS I VEŽBE ZA UPRAVLJANJE GRAĐEVINSKIM OTPADOM U REPUBLICI BUGARSKOJ KARAKTERISTIKE TRENUTNE STRATEGIJE

STATUS AND PRACTICES FOR MANAGING CONSTRUCTION WASTE IN THE REPUBLIC OF BULGARIA CHARACTERISTICS OF THE CURRENT STRATEGY

Konstantin Tasov ¹, Ventsislav Stoyanov ²

Summary

This paper discusses the need for construction and demolition waste (C&DW) management aimed at preserving the environment. It points out the principles, practices and requirements adopted in the European Union and the need for their application.

The analysis of the current state of management of C&DW from buildings and construction facilities in Bulgaria is made. The management of waste, including construction waste, should be based on the hierarchy of priorities set out in the legal framework. The guidelines for practical activities for the processing of construction waste are drawn up in accordance with the legal framework and the requirements set in it.

The report points out the existing practices in the collection and transportation of C&DW. It indicates the practices with negative effect on these processes, including the existence of unregulated market for recycled materials.

The report briefly points out the factors that influence and will influence on the volume and characteristics of C&DW. Unlike household waste, C&DW cannot be directly linked to the size of:

- the population. It must be linked to
- the characteristics of local differences,
- the renovation of buildings,
- the restructuring of urban and rural areas,
- the construction and technical aspects of future buildings and facilities,
- the buildings that are subject to rehabilitation or reconstruction, and
- the buildings due for demolition.

Besides the technical factors pointed out, the processes of urban growth and development also influence the dynamics of C&DW generation.

Some of the goals of the strategy is:

- promotion of recycling and recovery of C&DW,

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-increased utilization of recycled construction materials, and
-significant reduction of the amount of deposited waste.

The collection of C&DW should be carried out in specialized sites for recycling of construction waste and, most importantly, separately. It is necessary to use a classification of construction waste and the separation by type should occur at the construction site itself, as close as possible to the waste formation. This provides conditions for recycling or reuse of the materials.

Waste treatment methods are also subject to serious rethinking and evaluation. The focus is on their disadvantages and the damage to the environment caused by landfilling and incineration. The main problem here arises from the characteristics of the current waste incineration facilities. They are incompatible with the other types of waste treatment and proven harmful to the environment. Not coincidentally, waste incineration is now considered an obsolescent technology in developed countries.

The report identifies the positive changes and effects that should occur as a result of the developed and implemented *Strategic Plan for Management of Construction and Demolition Waste in the Republic of Bulgaria for 2011-2020*. It points out the main principles, which the C&DW management activities should be based on, and the expected probable amounts for the different types of C&DW by 2020.

The report analyzes the goals of the adopted *Ordinance for Management of Construction Waste and Application of Recycled Construction Materials*. Favorable legal and economic conditions for the deployment of new technologies for construction waste recycling and recovery are expected as a result of achieving these goals, taking into consideration the financial situation of the companies and the state. The main courses of action are outlined and they follow the hierarchical order for waste treatment adopted in European law.

The paper makes and justifies the conclusion that the implementation of the Strategy and the requirements of the Ordinance will help reduce the negative impact on the environment and stimulate investment in waste management. It outlines the expected practical results.

Keywords: construction waste, management, materials, influence

MOGUĆNOSTI ZA EKONOMSKI RAZVOJ BUGARSKE KROZ JAVNO-PRIVATNO PARTNERSTVO

OPPORTUNITIES FOR ECONOMIC DEVELOPMENT OF BULGARIA THROUGH PUBLIC PRIVATE PARTNERSHIP

Daniela Todorova¹

Summary

The paper discusses the development of public-private partnership as necessary and required form of cooperation between public authorities and private sector. The positive and negative aspects of the public-private partnership for the development of Bulgaria will be determined. The analysis will identify the opportunities and threats of public-private partnership development by attracting funds from private partners/investors.

The public-private partnership is one of the financial instruments that successfully ensures investments in the infrastructure, which is publicly-state owned. Financial gap in the state and municipal budgets results in the need to seek alternative forms of country development. The public-private partnership allows the application of innovative methods for structuring and financing investment projects and ensures investments for developing basic infrastructure for providing qualitative public services in the country.

Recently, development of public-private partnership in Europe is stimulated by the accelerated regional development of the common European market. This in turn will result in the need of development of transport, environmental and social infrastructure that meets the growing needs. The combination of these needs with the adopted European Directives in the field of environment and transport will result in necessity of big investments in this basic infrastructure. The possibility for achieving a better value of the invested public funds by using the effectiveness and efficiency of the private sector in providing public services is recognized. On the other hand the applied strict monetary and fiscal policy imposes restrictions on the consolidated budget.

The financing through public-private partnership allows the implementation of overall approach in designing, financing, constructing and operating, emphasizing on the invested from it fund in the whole project cycle.

It has to be mentioned that public-private partnership allows sharing project risks between public and private partners.

Traditional infrastructure financing can be summarized mainly as state obligations for implementing periodic payments to hired contractor during construction phase of the infrastructure project. After the construction works, the state is committed to the operation and maintenance of the built infrastructure. In this type of financing the main burden is on the state, as it takes all risks during the project realization and infrastructure operation. The practice shows that when we have traditional financing the forecasted construction price is frequently exceeded many

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times and making an assessment of the state expenditures on the operation and maintenance of the infrastructure is hardly feasible.

Therefore, the financing through public-private partnership is appropriate form of applying overall approach in designing, building and operating infrastructure project. The value of the invested funds during the whole project cycle is important for the financing of infrastructure project through public-private partnership. This is the reason for the state to compare not the value of the infrastructure construction, but the total expenditures for providing the desired service, in assessing the opportunities for implementing public-private partnership. Another major difference with traditional financing is that when we have public-private partnership the payments of the state are due when the desired service is received in the desired volume and quality, i.e. there are no financial liabilities during the construction phase of the infrastructure.

Very important advantage of the public-private partnership is the possibility of risk allocation between partners. In terms of financing the project, this means that the state can transfer all risks, associated with financing, constructing, maintenance and operation of the infrastructure project, to the private partner and share only the risk for provided service demand.

This type of financing publicly-state owned projects allows using private resources in infrastructure project realization. This results in most cases in following the pre-set budget and timeframes for project construction. The capacity and experience of the private partner, which can be used in infrastructure project realization, are of crucial importance for the financial sustainability and development of the project.

The public-private partnership provides considerable opportunities for development of Bulgaria, to improve its infrastructure and competitiveness.

Keywords: public-private partnership, infrastructure, financing, private partner

UPRAVLJANJE ODRŽIVIM TURIZMOM U CRNOJ GORI

MANAGING SUSTAINABLE TOURISM IN MONTENEGRO

Zoran Todorović¹

Rezime

Upravljanje održivim razvojem u turizmu podrazumijeva kvalitetno i istovremeno objedinjavanje ekonomske, ekološke i sociološke dimenzije. Održivi razvoj potreban je u svim sferama ljudskog djelovanja pa tako i u turističkoj djelatnosti. U ovom radu razmatrat će se pojam održivog razvoja, njegova povezanost s turizmom, upravljanje održivim turizmom, principi održivog turizma, značenje indikatora za upravljanje održivim turizmom, te kako se isti može iskoristiti u funkciji konkurentne prednosti Crne Gore. Osim toga objašnjava se zbog čega je važan ekološki održivi razvoj u turizmu. Razvoj turizma će se zasnivati na kriterijumu održivosti, što znači da on mora biti dugoročno ekološki podnošljiv ali i ekonomski vitalan i etički i društveno pravičan za lokalne zajednice. Održivi razvoj je vođeni proces koji predviđa globalno upravljanje resursima tako da se obezbijedi njihova vitalnost, što omogućava da bude očuvano naše prirodno i kulturno bogatstvo, uključujući i zaštićene oblasti. Kao moćan instrument razvoja, turizam može i treba da aktivno učestvuje u strategiji održivog razvoja. Uslov za ispravno upravljanje turizmom jeste da održivost resursa od kojih on zavisi mora biti garantovana. Danas sve više dominira nova ekonomska paradigma – održivi razvoj koja obuhvata ekonomski rast ali i važne sadržaje zaštite životne sredine i korporativne odgovornosti

Ključne reči: održivi razvoj, turizam, konkurentnost, zaštita životne sredine

Summary

Managing sustainable tourism development requires efficient and at the same time unifying economic, ecological and sociological dimensions. Sustainable development is needed in all spheres of human activity as well as in tourism. This paper will discuss the concept of sustainable development, its relation to tourism management, sustainable tourism, sustainable tourism principles, the meaning of the indicators for the management of sustainable tourism, and how the same can be used to facilitate the competitive advantages of Montenegro. In addition, here is

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explained why ecological sustainable development in tourism is important. Tourism development will be based on the criteria of sustainability, meaning it must be a long-term ecological livable and economically viable as well as ethically and socially equitable for local communities. Sustainable development is driven by a process that provides global management of resources so as to ensure their viability, which allows it to preserve our natural and cultural resources, including protected areas. As a powerful instrument of development, tourism can and should actively participate in the sustainable development strategy. The requirement for the proper management of tourism is that the sustainability of the resources on which it depends must be guaranteed. Today, new economic paradigm is becoming dominant - sustainable development, which includes economic growth, but also the important contents of environmental protection and corporate responsibility.

Keywords: sustainable development, tourism, competitiveness, environmental protection

POSLEDICE GLOBALIZACIJE NA SIROMAŠTVO I JAZ IZMEĐU BOGATIH I SIROMAŠNIH

GLOBALIZATION EFFECTS UPON POVERTY AND THE GAP BETWEEN THE RICH AND THE POOR

Tajana Toš Bubić¹, Nikolina Pavičić², Zlatko Rešetar³

Rezime

Nužan i neizbježan proces globalizacije nedvojbeno ima bezbroj pozitivnih učinaka, ali većini zemalja u razvoju globalizacija nije imala za posljedicu pozitivne gospodarske učinke. Najveći nedostatak tog procesa i najčešći argument skepticima i kritičarima globalizacije i njenih posljedica je sve veći jaz u raspodijeli dohotka između bogatih i siromašnih.

To je i najčešća kritika prema MMF-u koji bi trebao igrati ulogu pomagača u sučeljavanju država sa izazovima globalizacije, ekonomskog razvoja, makroekonomske stabilnosti i smanjenju siromaštva. Globalizacija je, danas s odmakom od „Washingtonskog konsenzusa“, shvaćena kao vrlo kontradiktorni proces. Sagledavanjem aktualnih istraživanja u ovom radu nepravedno su, ali namjerno izostavljeni pozitivni učinci i fokus je stavljen na literaturu koja prednost daje negativnim aspektima globalizacijskog procesa, u kontekstu rasta broj siromašnih i povećavanja jaza između siromašnih i bogatih.

Prvi dio rada teorijski sagledava neke od iznesenih kritika globalizacije s naglaskom na ulogu MMF-a i njegovim uspjesima i neuspjesima. U drugom dijelu rada je istražena povezanost između kretanja siromaštva i dohotka na svjetskoj razini, te raspodijeli povećanog dohotka, gdje su rezultati nedvojbeno na strani kritičara globalizacijskog procesa. Rezultati su u pojedinim slučajevima uspoređeni sa KOF indeksom globalizacije. Treći dio rada istraživanje sužuje na odabrane tranzicijske zemlje te u korelaciju dovodi kretanja GINI indeksa i KOF indeksa globalizacije, s osvrtom na navedena kretanja u Republici Hrvatskoj.

Usporedbom dobivenih rezultata s dosad objavljenim rezultatima rad zaključuje već puno puta spomenutu tezu o problematici strukture globalizacije i njenog temeljnog opredjeljenja za liberalizacijom tržišta, ako to za posljedicu ima još veću polarizaciju svijeta. Kao glavne krivce za negativne efekte globalizacije brojni autori pronalaze upravo u neadekvatnim institucionalnim mehanizmima, pa se kao moguće rješenje istraženih negativnih efekata pronalazi u regulatornim mehanizmima. I ponovno, kao i puno puta kroz povijesti, ekonomisti raspravljaju o ulozi države, ali u kontekstu globalne krize, neoliberalna ideja ima sve manje argumenata, a sve više siromaštva. Suvremenu ekonomiju danas je nemoguće zamisliti bez globalizacije. Ona je ta koja oblikuje

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ekonomska kretanja na svjetskoj razini. Krize se pretapaju iz razvijenih u nerazvijene zemlje. Suvremena ekonomija većini stanovništva donosi ekonomsku korisnost, ali prikazuje tendencije obrnute proporcionalnosti, budući da nanosi štetu najsiromašnijima..

Ključne reči: globalizacija, siromaštvo, MMF

Summary

Necessary and indivertible process of globalization undoubtedly has numerous positive effects, but for most of the developing countries globalization as a consequence didn't have positive economic effects. The most important disadvantage and the most often argument for the skeptics and critics of the globalization and its consequences is increasing gap in allocation of income between poor and rich. That is the most often critic towards IMF whose role should be helping governments to challenge globalization, economic development, macroeconomic stability and reduce poverty.

The globalization today, with time distance from „Washington consensus“, is considered as deeply contradictory process. While analyzing recent studies in this paper unfairly, but on purpose the positive effects of globalization process are omitted and focus is on papers that are dealing with negative aspects in context of increasing number of poor and increasing gap between poor and rich.

The first part of the paper is considering some of the set out critics of globalization with a focus on role of the IMF and its accomplishment and failures. The second part of the paper is study of connection between movement of poverty and income, and distribution of the increased income, where the given results are undoubtedly on the side of the critics of globalization process. The results are in some cases compared with KOF index of globalization. The third part of the paper is narrowing study on the selected transitional countries and is examining the correlation between GINI index and KOF index of globalization, with review of given relations in Republic of Croatia.

Comparing results with up to now published results the paper is concluding a lots of time mentioned thesis about problems with globalization structure and its fundament regarding a liberalization of market, if all that for a consequence has a larger polarization of the world. The main culprit of globalizations negative effects large number of authors finds in inadequate institutional mechanisms, therefore the possible solution for negative effects is proposed in regulation mechanism. And again, as well as a many times throughout the history, neoliberal idea has less and less arguments and more and more poverty. It is impossible to imagine modern economy without globalization. Globalization is the one that shapes economic developments at the global level. The crisis spills over from developed to developing countries. A modern economy brings economic benefits to most of the population, but it also shows tendencies reverse proportionality, since it harms the poorest.

Keywords: globalization, poverty, IMF

UPRAVLJANJE ZNANJEM I LJUDSKIM RESURSIMA - FAKTORI POVEĆANJA ORGANIZACIONIH PERFORMANSI

KNOWLEDGE MANAGEMENT AND HUMAN RESOURCES MANAGEMENT - CONTRIBUTING FACTORS TO ORGANIZATIONAL PERFORMANCE

Snežana Urošević¹, Milan Stamatović²

Rezime

Uspešno upravljanje ljudskim resursima je jedan od ključnih faktora opstanka i razvoja svake organizacije. Svrha upravljanja ljudskim resursima je poboljšanje učinka zaposlenih na strateški, etički i društveno odgovoran način. Poboljšanje efikasnosti zaposlenih vodi poboljšanju ukupne efikasnosti organizacije. Zdravstveni menadžment teži da zadovolji i izbalansira interese svih učesnika u zdravstvenoj organizaciji: korisnika zdravstvene zaštite (pacijenata), zdravstvenih radnika, kao i zajednice i okoline u kojoj i jedni i drugi žive i rade. Postavlja se pitanje da li su u zdravstvenom sistemu ljudski resursi vitalni za nesmetano funkcionisanje, ili su to pak sredstva za rad, predmeti rada ili finansijski resursi? Odgovor je više nego jasan. Bez visokostručnih kadrova u zdravstvenom sistemu zdravlje i život ljudi bio bi doveden u pitanje. Ipak, zaposleni sami po sebi nisu ljudski kapital organizacije. Oni to postaju tek kada svoja znanja i sposobnosti usmere ka delovanju koje je usklađeno sa strategijom poslovanja organizacije. Kako bi se to postiglo, neophodno je da zaposlen radnik bude zadovoljan svojim poslom i motivisan da pruži maksimum od sebe, da razvije u potpunosti svoj intelektualni kapital i upotrebi ga za dobrobit organizacije. Cilj rada je da obrazloži ulogu ljudskih resursa u organizaciji, njihov značaj i doprinos organizaciji, kao i sve što obuhvata podsticaj za njihovu efikasnost u nesmetanom funkcionisanju organizacije. Pored toga, razmatra se i uloga pojedinca u poslovanju organizacije, kao i uloga organizacije u upravljanju ljudskim resursima i veza menadžmenta ljudskih resursa i menadžmenta znanja. U radu će se prikazati rezultati istraživanja sprovedenog u zdravstvenom sektoru.

Ključne reči: menadžment ljudskih resursa, ljudski resursi, znanje, menadžment znanja

Summary

Successful management of human resources is a key factor for the survival and development of any organization. The purpose of HRM is to improve employee performance to the strategic, ethical and socially responsible manner. Improving the efficiency of employees leading to improved overall efficiency of the organization. Health Management strives to satisfy and balance the interests of all participants in the health care organization: health care users (patients), health care workers, as well as the community and the environment in which ii both live and work. The

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question is whether the human resources in the health care are vital for smooth operations, or funds are more vital for the work, the items needed for operations or financial resources? The answer is very clear. Without highly qualified staff in the healthcare system health and life would be at stake. However, employees are not in themselves the human capital of the organization. They become that only when they direct the knowledge and ability to activities which are aligned with the business strategy of the organization. In order to achieve this, it is necessary that an employee is satisfied with their work and motivated to give their best, to develop fully their intellectual capital and use it for the benefit of the organization. The aim of this paper is to explain the role of human resources in the organization, their significance and contribution to the organization, as well as everything that includes incentives for their performance to assure smooth functioning of the organization. In addition, it considers the role of the individual and business organizations, and the role of organizations in human resource management and communications management human resources and knowledge management. This paper will present the results of research conducted in the health sector.

Keywords: human resources management, human resources, knowledge, knowledge management

RAČUNOVODSTVO – KLJUČNI ELEMENT U UPRAVLJANJU KOMPANIJOM

ACCOUNTING - A KEY ELEMENT IN COMPANY MANAGEMENT

Emilia Vaysilova ¹

Summary

The modern conditions in which companies conduct their business activities are characterized by dynamics and uncertainty, which stem from the international business environment, formed in recent years, giving rise to transnational economy. However, the main aspiration of any business organization in the activities is the most efficient use of resources to achieve goals. Realization of the objectives in such an environment can be achieved only by effective, management which is adequate to changes in environment.

Implementation of general management of the business unit is associated above all with the presence of the necessary information for this activity. Information needs in quantity and quality has changed during the years of economic development of mankind. The more advanced development is the range of information needed by managers is expanded in the preparation of adequate environmental and effective company management solutions. And if in the twenties of last century, for the purpose was only necessary accounting information, in today's business environment it is undoubtedly, the need for information beyond the accounting, the in information sources are no longer only the accounting information database, but also market information, internal company (outside accounting) information, statistical information, other plans, forecasts, scenarios, etc. However, regardless of this expanding information needs in enterprise management, the provision of accounting information remains the basis for management decision making. It shows the current situation, and outlines its place in the sector, and also in the general economic environment. However, it is the basis for making an analysis of various aspects of subsequent planning of the same.

This report aims to provide accounting and in particular its information product as an intransitive key element in company management. In support of this, the report outlined the place and importance of accounting in the management of the company, by analyzing their information and control function.

Keywords: management, company, financial accounting, management accounting, accounting information

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IMPLEMENTACIJA METODE ZASNOVANOG PROBLEMA UČENJEM NA AKAKI TSERETELI OKRUŽNOM UNIVERZITETU

IMPLEMENTATION OF THE METHOD OF PROBLEM-BASED LEARNING AT THE AKAKI TSERETELI STATE UNIVERSITY

Valishvili Tamara ¹, Valishvili Tea ²

Summary

The global processes of the modern society dictate new approaches to modern education. Therefore, the education system is to meet high demands: it has to prepare the specialists for life and work activity in the quickly changing world, where a person performs non-standard tasks constantly. We live in the modern quickly changing world, where the competition becomes stronger every day, and so the lack of practical experience and skills of the students can become a serious obstacle on the way to their employment and career growth. In this regard, the increasing popularity is gained by the modern techniques of studying, directed on the development the certain practical skills of the students. The correct combination of traditional and innovative methods of studying help students to acquire not only theoretical knowledge (they often have non-systemic, different character), but also promote the development of the practical professional skills.

Use of various new techniques improves the process of studying, teaches the student to think and use their knowledge gained at the lectures. In this article we will consider a method of PBL (Problem Based Learning) which promotes deeper understanding of the studied material and application of the gained knowledge in practice.

This technique is widespread in Europe and America. It took more than 20 years to create the corresponding techniques and the necessary materials. The real embodiment of PBL – inclusion in the university programs - began in the 90s of the 20th century. This method is successfully used in the medical education. Today more than 80 percent of the medical schools and universities of Great Britain, USA, Canada and Australia apply methodology of problem-based learning. It allows students to adapt quickly on real environment through creation of the hypothetical and virtual situations.

Though initially PBL was introduced as a method of studying for medical students, it got the great application in other educational programs and today it is considered as the successful innovative method of studying which is based on independent work of the students. In this method the accent of studying is shifted from teachers to students, so now the student plays more active role, trying to solve the practical task.

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Different countries and universities have their own specifics of the organization and methodical ensuring for the similar lessons. At the same time there are also some basic general principles: creations of the cases integrated into educational program, a role and a place of the teacher, the purposes and the tasks of the students, number of the students in a group, the grading system, and the equipment of the classrooms. The main difference of PBL from the traditional methods of studying in small groups is the organization of the lessons, so the students have to formulate the questions necessary for the solution of cases themselves and then find the appropriate answers to these questions during the process of the search of the relevant information and joint discussion.

Today, universities in Georgia conduct researches as a result of which educational changes are initiated to conform to requirements of modern economy and society. These changes cause the development not only professional, but also the personal skills of the students, first of all their ability to the independent studying, including life-long learning.

Akaki Tsereteli State University takes the active part in implementation of the modern educational techniques including the problem-based learning. Now within the university educational system this method is used at the individual level. New practice has become a part of a traditional framework of the existing system dealt by teachers individually. At this level changes don't have great influence on the University. In fact, they are carried out so that not everybody knows about it, except the involved teacher.

The following level is systemic. This level is characterized by changes in the course or the program, so this means – changes in the teaching and studying methods and in the systems of the grading. The changes do not happen entirely. For the purpose of successful implementation of the innovative methods of studying in the university were developed the special training courses for the teachers. At this moment the new educational program based on the PBL method is created on the basis of the faculty of health care of the university. This program is created as a part of the research project entitled ~Establishment of the Supra-Regional Network of the National Centers in Medical Education, focused on PBL and Virtual Patients~ funded by the European Commission through the Tempus program. This program includes the specialized computer program for the students, allowing to imitate appropriate clinical situations and essentially to increase efficiency of PBL.

The last and highest level is the institutional level. At this level the influence on the organization, on the students and the teachers is absolute. It can be described by the following characteristics:

- Students take active part in educational process;
- Studying is cross-disciplinary (interdisciplinary);
- There are changes in the organization and organizational culture;
- There are changes in a format of carrying out examination (control);
- There are changes in methods and the assessment purposes.

At this level the university changes the existing approaches to teaching and management. It is impossible to reach this situation by means of executive decision in a very short period, and therefore, implementation of the program takes years.

Achievement of the institutional level is one of the priority directions of the strategic development of the university now.

The method allows not only to form and fix skills of knowledge acquisition, but also to learn specifics of work in team. Important advantage of PBL is development of abilities of the orientation in interdisciplinary situations and ability to find and process a necessary material by means of use of various information sources (lectures, textbooks, dictionaries and reference books, Internet sources and others).

As the direct instructions at PBL are minimized, students assume the big responsibility for their own studying. Therefore, studying in a context of a real situation allows them to better acquire materials and make competent and right decisions.

The European Union pays considerable attention to development of this direction. This article will consider the experience of the realization of PBL based on system approach of the foreign universities. Advantages of this approach in the studying process of bachelors and masters in higher education institutions are shown. Use of these technologies allows forming both professional and personal competences of the graduates. The analysis allows prediction of more widespread introduction of these technologies of studying in higher education institutions of Georgia.

Thus, PBL is the methodology of teaching based on special pedagogical strategy. The method allows to acquire materials through understanding of real life situations that provide full development of materials by students by means of collecting and studying necessary information and to create possibilities to develop the skills of team work and concrete decision making.

Keywords: education, universities, students, technologies

UPRAVLJANJE PROMENAMA POBOLJŠANJEM PROIZVODNE STRUKTURE TRANSPORTA - NOVI IZAZOVI

CHANGE MANAGEMENT AND IMPROVEMENT OF PRODUCTION STRUCTURE OF TRANSPORT - NEW CHALLENGES

Vasko Vassilev ¹

Summary

This concept was fundamentally new and allows for a comprehensive analysis of the problem structure and the design of effective production structures taking into account the complex of relations between different sectors of the economy in hierarchical and horizontal plan.

The proposed methodology can be successfully adapted to different economic systems.

The problem for the study and improvement of the structures and economic systems is essential for their effective functioning. The task for a new approach to the restructuring can be decided only on the basis of complex systems research. It is impossible to solve correctly the structural problems of the economy, if not used modern scientific achievements of the theory of systems and their management. On this basis it is possible the development and use of modern approaches and methods of research and analysis of the structures, and the right choice of alternatives for their development and application of appropriate technology for practical transition to the new structures.

Past experience shows that restructuring is most often limited to modifications of existing structures based primarily on intuition or partial studies. This is the reason for allowing conceptual errors with serious negative consequences. The output of the production structure as an object of study and improvement was required for it to be considered as a separate system object and its elements. Basic position for evaluating the effectiveness of the production structure is its consideration as a cybernetic system with the corresponding input and output. Parameters input can be described as a relatively independent system with the own structure of its elements. The need for a scientific approach to the improvement of the structure is particularly topical for the transport system. Transport is extremely dynamic and flexible system in production and technological terms. Furthermore, there is large-scale and expensive production equipment. Effective use of these resources is only possible with rational established manufacturing, technology, resources, organizational and other structures.

The problem of the study, design and the improvement of the structures is not a new theory. In this area employs a large number of scientists, there are many scientific studies and developments. However, the current dynamics in changes of new scientific results and greater needs of the economy has made it necessary to expand the scope of research. This is particularly important for transport of the effectiveness of which depends largely on the overall economy.

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The actuality of the problem is especially great given the following important issues that need to be addressed:

- The construction of the structures of the transport system is directly dependent on the structure of the national economy.
- In turn, the structure of the transport directly affects territorial and product restructuring of the economy.

Science is still liable for the lack of a method to study and design of transportation structures covering a systematic basis factors determining the structure. This defines the main objectives of this paper . It is oriented towards the:

- detection of unresolved theoretical and methodological problems in this area;
- output of the main factors determining the structures and principles for restructuring;
- research and analysis of existing structures;
- output of the main directions for improvement of the structures of transport and developing a methodology for testing and analysis.

The results of the study can be used as an option for evaluating the proposed development of further extensive studies, and their performance and for a particular practical realization of the structural changes.

The paper identifies a number of key issues for the study of the transport system, the connections between modes and the scheme for their integration, dependencies between transport and other sectors, and the main stages of the procedure for determining the new features of the production structure of transport

Transport is the sector that is defined in terms of the structure of the national economy. This need to maintain state regulation of the restructuring of the transport organizations. In market conditions, regulation mechanisms of the state are different from centralized planning approaches. Regulation is placed primarily on the basis of economic incentives and constraints. Is not possible without analysis and clarity of the structure of transport in line with trends in other industries.

This is the main reason to allocate space on the factors, that determine the policy for regulating the development of transport.

Their fuller observation guarantee a correct assessment of the structure of the transport subsystems.

The proposed methodology is based on cybernetic and systemic approaches. This creates conditions content and the procedural steps to be used in the restructuring of other industries and manufacturing sectors. The studies suggests a contemporary approach which outlined the most important (providing an exhaustive detection of problem situation) procedures for analysis and design. In their practical realization of teams can without problems to fit different approaches and methods of analysis, strategic planning and process management restructuring.

Proposed here, is part of a larger study of the author, on the restructuring of the economic systems based on design methods for analysis of ranking system elements and various options for implementation of advanced business systems

Keywords: system research, restructuring, resources, transport, sector

ULOGA MODERNOG UPRAVLJANJA ZEMALJA TROJSTVA U DISPROPORCIONALNOM RAZVOJU GLOBALNE EKONOMIJE

ROLE OF THE MODERN MANAGEMENT OF THE WORLD TRIAD COUNTRIES IN THE DISPROPORTIONAL DEVELOPMENT OF GLOBAL ECONOMY

Anatolii Vdovichen ¹

Summary

For the last 30 years management of the world economy has been characterized by some peculiarities of the development, in particular: strengthening of the social and economic inequality between countries; accumulation of the considerable disproportions in the financial sphere; appearance of the essential differences in the branch structure of economic systems of different countries of the world.

During the XX century the core of the world economy had been represented by the countries of the world triad (USA-Japan-EU), which, by the colossal scientific, technological and industrial potential have become the main producers of goods and services and, by conducting long-term aggressive expansion in all segments of the world market, they control almost 75% of international trade and approximately 80% of investments and financial flows.

These countries today can really influence the quantity and quality parameters of global economic system and determine main tendencies of world economy development, while the rest of the countries can only "adjust" to strategies of their corporations, activity of which have become global and oriented on setting total control over the most profitable spheres of international business and also monopoly on nature, industrial, technical, information and financial resources of receiving countries.

While carrying out the analysis of disproportional development of world economy, first of all, we would like to mention the analysis of the increasing influence of the countries of the world triad on the processes of globalization. In such a way American crises at the beginning of 2008, sensational collapse of the Japanese corporative economic machine since 1989, phenomenal development of China after 1978 – all these demonstrates the increase of the role of the country in the conditions of globalization.

Taking into consideration that the correlation between accumulation and consumption significantly influence the rates of production increase, the level of population consumption and effectiveness of social reproduction, we can conclude that breach of proportions balance "investment fund – accumulation fund – consumption fund" in favor of personal consumption in the developed countries has become the factor which limited their possibilities in provision of the further stable economic development and increase of the investment scope under the limited

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personal consumption in the countries with markets which are being formed, have strengthened their unreceptiveness to the manifestation of the global crisis.

There is a thought that by the year 2025 the Asian globalism as a system would have become stronger than Euro-Atlantic globalism and would totally dominate in "non-western" part of the world. Global Americanization would face more and more strong opposition. On this base European globalism of European Union would become relatively stronger. Union of powers of Euro-Atlantic (American), Asian and European globalism would contribute to general strengthening of the globalism system and its transformation into the new social and political formation. The process of globalization would become unceasing and its consequences (positive and negative) would become unalterable.

According to this scenario globalization will lead to the world-wide consolidation already in 2015-2080 to the level, which foresees forced coercive globalization with creation of global supra state bodies under the control of vanguard "global" countries and USA would pretend to this position most of all. Let us notice, that USA requires "freedom of global market space" but at the same time they don't hurry to globalize and rank one of the last places in the world by the level of global dependence and globalization of their economy with the index of only 10-12%.

So, the process of globalization had become the logical continuation of world economy upheavals which happened at the edge of the centuries and have been characterized, first of all by the changes in the world economy system. At the edge of the millennium economic development in general and economic life of separate countries and regions modified significantly, indicating the influence of new factors – appearance of new industrial, transport and communication technologies, unseen before forms of organization and management (enlarged international corporations) with the simultaneous sharpening of the competitiveness. The integrated global market as the integrity of planetary scale has appeared. The process of globalization has significantly intensified the rates of innovations and demonstrated the necessity of creation of flexible markets of labor, goods, capital, modification of the existing principals of regulation and management. Functions concerning national regulation of their economics got out of control. Hard and global competitiveness undermine the effectiveness of models of social orientation, the problem of finding a "free niche" in the new international division of labor becomes sharper. Such changes cause significant effect on the financial sphere, where mass and fast international overflows of loan capitals distorted the balance in this sphere and provoke various crisis situations. As a rule, serious financial problems in a particular national economics rather quickly transfer to ("infect") other countries (Argentina default). Powerful bank or monetary disasters are spread around the world with unprecedented speed (striking example of this is Asian crisis of 1997-1998, and 1998-1999 Russian crisis) The current financial crisis of 2008, which began in the United States with the bankruptcy of mortgage banks also turned into world crises instantly.

The imbalance of the world development and especially the uneven development of the Center and the Periphery were expressed in the most sensitive sphere - the sphere of credits and finances. Rapid globalization of world economic processes, which originated from the late 70 's and early 80's of the XX century was accompanied by a number of acute financial turmoil. In the conditions of the increasing openness of the economies this kind of turmoil and crisis cause damages to even those countries that are not directly involved in this process. Violation of the entire system of economic relations became the natural result of strengthening such imbalances in the world economy development, as: asynchrony of the development and increasing gap between financial sphere and the real sector of economy, the instability of the ratio between accumulation and consumption, a growing imbalance between the amount of savings and investments, change of the direction and structure of cross-border flows of capital, continued imbalance in the current accounts and capital transactions.

That is why world community sharply faces the problem of improving the mechanisms and methods of collective regulation of global processes - search for fundamentally new, supranational regulatory model of global economic processes. As of today, there are several approaches concerning the reform and restructuring of the world global economic environment. Among them there are two the most dominant. The first is based on the construction of center-periphery model, which involves the federal development of a world. The second is based on liberalizing trends in monetary and financial sphere. Formation of a complex model of regulation will become one of the main tasks of the international community (the international society) in the XXI century.

Keywords: development, environment, world, system, savings, investments

ULOGA I ZNAČAJ AGROBIZNISA U ORGANSKOJ POLJOPRIVREDNOJ PROIZVODNJI

THE ROLE AND IMPORTANCE OF AGRIBUSINESS IN ORGANIC FARMING

Nenad Veljović¹

Rezime

Prema definiciji FAO (Organizacija za hranu i poljoprivredu UN) i WHO (Svetaka Zdravstvena Organizacija), organska poljoprivreda predstavlja sistem upravljanja koji promovise ozdravljenje ekosistema, uključujući biodiverzitet, biološke cikluse naglašavajući korišćenje metoda koje u najvećoj meri, isključuje upotrebu inputa van farme. Pojam organski proizvod, podrazumeva proizvodnju poljoprivrednih i prehrambenih proizvoda zasnovanu na prirodnim procesima i upotrebi organskih materija. Polazeći od toga da bez primene sistema upravljanja organskom proizvodnjom poljoprivrednih proizvoda nema planiranog i adekvatnog razvoja ove grane privrede, u ovom radu pristupljeno je sagledavanju svih neophodnih činilaca koji doprinose ostvarenju ekonomskog i ekološkog profita, vodeći istovremeno računa o zaštiti životne sredine i poštovanju principa održivog razvoja. Konstatuje se da u sistemu održive poljoprivredne proizvodnje agromenadžer je taj koji u agrobiznisu organizuje sve oblike proizvodnje i to sve do potrošnje, a sve u cilju sticanja maksimalnog profita. Za razliku od konvencionalne poljoprivrede, utvrđeno je da organska poljoprivreda podleže kontroli svih proizvodnih procesa i inputa u preradi, čuvanju, transportu, sve do prodaje, jer sertifikat takve robe garantuje da takav proizvod doprinosi zaštiti i očuvanju životne sredine. Agromarketingom se inače organski proizvod afirmiše u poznatu marku (Brand), koju potrošači sa zadovoljstvom i sigurnošću kupuju. Osim toga, ovim istraživanjem je utvrđeno, da je jedan od osnovnih preduslova uspešnog organizovanja poslova u organskoj poljoprivredi, distribuciji i prometu organske hrane na tržištu i sticanje maksimalnog profita, neophodna primena svih elemenata mikro i makromenadžmenta. To znači, da i ovaj proučavani specifični oblik poljoprivredne proizvodnje nedvosmisleno zahteva od njenih realizatora umeće upravljanja njenom celinom. Konkretno, to podrazumeva neizostavnu primenu znanja iz oblasti: menadžmenta organizacione hijerarhije (izvršni menadžment i menadžment poslovnih jedinica), zatim (strateškog, taktičkog, i operativnog menadžmenta) u sklopu upravljačkih odluka, kao i (menadžmenta nabavke, menadžmenta proizvodnje, prometa, marketinga i razvoja, kvaliteta, finansija, ljudskih resursa i ekologije) u sklopu menadžmenta prema funkciji upravljanja. Na osnovu napred izloženog, autor zaključuje da organska poljoprivreda zahteva striktnu primenu agroekoloških principa proizvodnje i funkcionisanje po principima održive poljoprivrede. Samo

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takvim pristupom ovoj problematici, proučani oblik poljoprivredne proizvodnje može biti ekološki siguran, ekonomski rentabilan, socijalno opravdan, kulturno prikladan i naučno zasnovan.

Ključne reči: Agrobiznis, agromarketing, agromenadžer, organska poljoprivredna proizvodnja, mikro i makro menadžment, finansije, resurs, nabavka, kvalitet, agroekološki princip, ekosistem, FAO, UN, WHO

Summary

According to the definition of FAO (Food and Agriculture Organization of the UN) and the WHO (World Health Organization), organic farming is a system of governance that promotes the recovery of ecosystems, including biodiversity, biological cycles, referring the use of methods which largely exclude the use of off-farm inputs. The term organic product includes the production of agricultural and food products based on natural processes and the use of organic materials. Concerning the fact that without the application of management system for organic production of agricultural products there is no planned and adequate development of this industry, in this paper we perceived all the necessary factors that contribute to achievement of economic and environmental profits while ensuring environmental protection and respect for the principles of sustainable development. The conclusion is that in a system of sustainable agriculture, the agro development manager is the one who organizes all forms of production, in order to gain the maximum profit. Unlike conventional agriculture, it has been found that organic farming is subjected to the control of production processes and inputs in the processing, storage, transportation and sales. Such goods guarantee that a product contributes to the protection and preservation of the environment. Agro marketing promotes a well-known brand that consumers buy with pleasure and confidence. Moreover, this research revealed that one of the basic preconditions for the successful organization of work in organic farming, distribution and trade of organic food market and gain maximum profit, requires the application of all elements of micro and macro management. This specific form of agricultural production clearly requires the implementation of management skills to its whole. Specifically, this means the inevitable application of knowledge in the field such as: management organizational hierarchy (executive management and management business units, strategic, tactical, and operational management) under management decisions, and (management procurement management production, transport, marketing and development, quality, finance, human resources and the environment) within management to operational management. Based on the above, the author concludes that organic farming requires a strict application of agroecological principles of production and operation of the principles of sustainable agriculture. Such approach to this problem can be environmentally safe, economically profitable, socially justified, culturally appropriate and scientifically based.

Keywords: Agribusiness, agro marketing, agro manager, organic farming, micro and macro management, finance, resource acquisition, quality, agroecological principles, ecosystem, FAO, UN, WHO

RAZVOJ NOVOG PROIZVODA POD UTICAJEM E – BIZNISA

NEW PRODUCT DEVELOPMENT UNDER THE INFLUENCE OF E – BUSINESS

Radovan Vladislavljević ¹, Dragoslav Nikolić ², Vojkan Nikolić ³

Rezime

Cilj rada je prikaz modela kojim se na efikasniji način kreira niz povratnih veza između tržišta i razvojnog sektora kompanije sa ciljem kreiranja novog proizvoda. U današnjem poslovnom okruženju, novi proizvod ima izuzetno veliki značaj za kompaniju. Međutim, novi proizvod mora biti prihvaćen od strane tržišta jer u suprotnom kompanija gubi tržište. Gubitak profita kompanije nije toliko veliki problem koliko je problem gubitak kupaca. Jednom kada se kupci razočaraju u brend, tada ih je jako teško povratiti nazad. Predloženi model kreiranja novog proizvoda po osnovu tržišnih informacija je u skladu sa ukusima potencijalnih potrošača.

Ključne reči: novi proizvod, e-biznis, Internet, tržišno učešće, istraživanje tržišta

Summary

The scope of this paper is introduction of the model for efficient way of creating various feedbacks between market and R&D department of company for creating a new product. In today business environment new product is of extreme importance for company. However new product must be accepted by market otherwise company is losing a market share. Losing profit is not as big a problem as the problem of losing customers. Once customers are disappointed in the brand then it is very difficult to recover them back. This proposed model for creating new product based on Market signal is followed according to tastes of consumers.

Keywords: new product, e-business, Internet, market share, marketing research

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KONKURENTNOST I SMANJENJE RIZIKA KAO OSNOVA ZA PRIVLAČENJE STRANIH DIREKTNIH INVESTICIJA U SRBIJU

COMPETITIVENESS AND RISKS REDUCTION AS A BASIS FOR ATTRACTING FOREIGN INVESTMENTS IN SERBIA

Dragan Vučinić ¹

Rezime

Analiza ključnih faktora konkurentnosti i rizici treba da posluže kao osnov za stvaranje nacionalne strategije koja će doprineti prilivu direktnih stranih investicija, čime će biti definisane slabosti u privredi i predložene mere za povećanje efikasnosti naše privrede radi privlačenja stranih direktnih investicija.

Cilj ovog rada je da se definišu ključni problemi na polju konkurentnosti, politički i finansijski rizici i daju rešenja koja mogu da kreiraju ekonomsku politiku koja će podsticati starne investitore, odnosno strani kapital da ulaže u Srbiju zbog podizanja konkurentnosti i umanjena rizika poslovanja.

Konkurentnost zemlje predstavlja njenu sposobnost da postigne uspeh na svetskom tržištu. Rezultat je brojnih faktora, a posebno: (a) povoljne poslovne klime koja podstiče uvođenje novih proizvoda i procesa, (b) investicija i (c) konkurentne sposobnosti pojedinačnih preduzeća.

Poslednjih par godina, ekonomije Jugoistočne Evrope (JIE), uključujući i Srbiju, snažno su pogođene svetskom ekonomskom krizom. Prema ocenama OECD, dugoročna konkurentnost i prosperitet regiona u velikoj mjeri zavisiće od toga da li pojedine ekonomije mogu povećati nivo stranih direktnih investicija.

OECD je 2006. godine prvi put objavio Indeks investicionih reformi (Investment Reform Index) koji se odnosi na zemlje Jugoistočne Evrope. Od objavljivanja publikacije i prvog Indeksa, ostvaren je napredak u reformisanju politika i institucija koje oblikuju ambijent za investicije. Indeks investicionih reformi 2010 (IRI 2010) pokazuje dalje reforme u različitim oblastima koje su od suštinskog značaja za podsticanje investicija.

Među zaključcima i preporukama Indeksa investicionih reformi 2010, nalazi se:

Indeks investicionih reformi je kvalitativna procena politike i institucija koje utiču na ambijent za investicije. Pokrivajući deset ekonomija – Albaniju, Bugarsku, Bosnu i Hercegovinu, Hrvatsku, BJR Makedoniju, Kosovo pod Rezolucijom 1244/99, Moldaviju, Rumuniju, Crnu Goru i Srbiju i ispituje: Investicione politike i promociju; Razvoj ljudskog kapitala; Trgovinsku politiku i olakšice; Pristup finansijama; Regulatornu reformu i pralamentarni procese; Analizu poreske politike; Infrastrukturu za investiranje i MSP politike.

¹ The Serbian Management Association

Područje koje obuhvata zemlje: Albaniju, Bugarsku, Bosnu i Hercegovinu, BJR Makedoniju, Crnu Goru, Hrvatsku, Srbiju, i Rumuniju. Teritorijalna podela je preuzeta od Evropske banke za obnovu i razvoj (EBRD).

U analizi konkurentnosti polazi se od:

Indeksa konkurentnosti (Indeks globalne konkurentnosti i poslovanja);

Opštih ili standardnih rizika poslovanja stranih investitora (politički i finansijski rizik, nivo transparentnosti procedura i administrativnog sistema); i

Nivoa dostignutih zakonskih reformi za stvaranje opštih uslova poslovanja domaćih i stranih investitora, zajedno sa nivoom ostvarenih fiskalnih, regulatornih i finansijskih podsticaja za privlačenje SDI.

Ključne reči: konkurencija, politički i finansijski rizik, indeks ekonomskih sloboda, podsticaji, rešenja

Summary

Analysis of key factors of competitiveness and risks should serve as the basis for creating a national strategy that will contribute to the inflow of FDI thus be defined by the weakness in the economy and recommend measures to increase the efficiency of our economy in order to attract FDI.

The aim of this work is defining key problems in fields competitiveness, political and financial risks and giving the solutions which may to create economic policy that incentives foreign investors-foreign capital to invest in Serbia because of raise our competitiveness and risk diminish.

Country's competitiveness is its ability to achieve success in the global market. The result is a number of factors such as: (a) a favorable business climate that encourages the introduction of new products and processes, (b) investment and (c) the competitiveness of individual companies.

The last couple of years, the economy of South East Europe (SEE) countries, including Serbia, are strongly affected by the global economic crisis. According to OECD estimates, the long-term competitiveness and prosperity of the region largely depend on whether the individual economies can increase the level of foreign direct investment.

OECD's 2006th the first time published the Investment Reform Index (Investment Reform Index) that refers to the countries of South Eastern Europe. Since the release of the publication and the first index, progress has been made in reforming policies and institutions that shape the environment for investment. Investment Reform Index 2010 (IRI 2010) shows further reforms in various areas that are essential to encourage investment.

Among the conclusions and recommendations of the Investment Reform Index 2010, there are:

Investment Reform Index is a qualitative assessment of policies and institutions that affect the investment environment. Covering ten economy - Albania, Bulgaria, Bosnia and Herzegovina, Croatia, FYR Macedonia, Kosovo under UNSCR 1244/99, Moldova, Romania, Montenegro, Serbia and tested : investment policy and promotion, development of human capital, trade policy and facilitation ; access finance, regulatory reform and of parliamentary processes, analysis of tax policy, infrastructure development investment and SME policy.

The area that encompasses countries: Albania, Bulgaria, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Croatia, Serbia and Romania. The territorial division was taken over by the European Bank for Reconstruction and Development (EBRD).

The analysis of the competition starts from:

1. Competitiveness Index (Global Competitiveness Index and Business);
2. General or standard business risk foreign investors (political and financial risk, the level of transparency of procedures and administrative systems), and
3. Levels of legislative reforms to create a general business conditions both domestic and foreign investors, together with the level achieved fiscal, regulatory and financial incentives to attract FDI.

Keywords: competitiveness, political and financial risk, index of economic freedom, incentives, solutions

STRATEŠKO RAZVIJANJE ZIMSKOG TURIZMA, UZ MOGUĆNOST KORIŠĆENJA PRIRODNIH RESURSA I ENOGASTRONOMIJE U RURALNOM PODRUČJU

STRATEGIC DEVELOPMENT OF WINTER TOURISM, WITH THE POSSIBILITY OF USING NATURAL RESOURCES AND ENOGASTRONOMY IN RURAL AREA

Jovo Vučković¹, Snežana Trmčić²

Rezime

U ovom radu dat je prikaz turističkih mogućnosti u ruralnom području grada Trebinja, koje je geografski locirano u zaleđu Herceg Novog i Dubrovnika, sa akcentom na realno moguć razvoj i ulaganje u zimski turizam, obzirom na geografsku blizinu platoa Ubla koji se nalazi u podnožju planina Štirovnik i Orijen sa nadmorskom visinom blizu dve hiljade metara, kao i činjenicu da su ovi tereni u zavetrini od uticaja južnih vetrova, a klima planinska koja stvara okolnosti za turizam tokom cele godine u ovom ruralnom području. Takođe je ukazano na mogućnost korišćenja postojećih prirodnih resursa, kao i enogastronomije. U gradu i okolini je (veći broj manjih hotela u Trebinju, postojanje putne mreže iz austrougarskog perioda koji vode do predloženih zimsko-turističkih destinacija, razvijeno vinogradarstvo i podrumarstvo, lov, ribolov, odgovarajuća prodajno-prehrambena ponuda sposobna da apsorbuje zahteve brojnih turista i sl.), blizina atraktivnih turističkih centara (zanimljiva prirodno mala razdaljina mediteranske i kontinentalne klime koje se sudaraju upravo na ovom području, značajna raskrsnica puteva i sl.), što predstavlja dobru osnovu za dalju nadgradnju i strateško razvijanje zimskog turizma.

Ključne reči: strateški razvoj, ruralno područje, turizam, zimski turizam, privreda

Summary

This paper provides an overview of tourism opportunities in the rural area of Trebinje, which is geographically located in the hinterland of Herceg Novi and Dubrovnik, with an emphasis on realistic possible development and investment in winter tourism, taking in consideration the geographical proximity of the plateau Ubla located in the foothills of the mountains Štirovnik and

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Orijen with altitude close to two thousand feet, and the fact that these fields are in the lee from the influence of southern winds, and the climate of a mountain, which creates conditions for tourism throughout the year in this rural area. Emphasis is given to the possibility of using the existing natural resources, and enogastronomy. City and surrounding area is (a number of small hotels in Trebinje, the existence of the road network of the Austro-Hungarian period, leading to a proposed winter tourism destination , developed grape growing and wine production, hunting , fishing , appropriate retail- food offer is able to absorb the demands of many tourists, etc. .) , close to a popular tourist destinations (naturally small distance of Mediterranean and continental climates which collide right in this area, a major crossroads, etc. .), which presents a good basis for further upgrading and strategic development of winter tourism.

Keywords: strategic development, rural area, tourism, winter tourism, economy

ANALIZA UGROŽENOSTI BEZBEDNOSTI INFORMACIONO-KOMUNIKACIONOG SISTEMA PRIMENOM PROGRAMA EXPERT CHOICE

SECURITY VULNERABILITY ANALYSIS OF INFORMATION AND COMMUNICATION SYSTEM USING THE PROGRAM EXPERT CHOICE

Branko Vujatović¹, Dejan Kršljanin²

Rezime

U radu je opisan model za višekriterijumsko odlučivanje (VKO) pri proceni bezbednosne ugroženosti informaciono-komunikacionog (IKT) sistema. Višekriterijumska analiza (VKA) realizovana je Analytic Hierarchy Process (AHP) metodom, izradom matematičkog modela za rešavanje same procene i isti je implementiran u program Expert Choice. U istraživanom modelu za VKO na osnovu analiza same procene bezbednosne ugroženosti definisani su osnovni kriterijumi prema alternativama, odnosno potencijalnim pretnjama po informaciono-komunikacioni sistem U početnoj fazi razvoja sistema za podršku odlučivanja (engl. Decision Support Systems) procena ugroženosti sistema vrši se po osnovnim alternativama ljudskih resursa u daljoj fazi razvoja sistema planirano je proširivanje kako alternativa, tako i samih kriterijuma prema kojima će se vršiti procena bezbednosne ugroženosti IKT sistema. U početnoj fazi dati su kriterijumi u dva kriterijumska nivoa sa tri alternative. Prvi kriterijumski nivo zasniva se na opšte zahtevanih sedam kriterijuma. U drugom kriterijumskom nivou – podkriterijumi, uzeli smo da kriterijum „neželjeno stanje sistema“ raščlanimo na dodatna četiri podkriterijuma. Sam model za VKO je dizajniran da se može primeniti za procenu bezbednosne ugroženosti bilo kojeg IKT sistema, kao i mogućnost zahtevanog proširivanja u realnom vremenu i u konkretnoj situaciji. Prikazani model za VKO predstavlja početni element sistema za podršku odlučivanju sa ciljem pružanja pomoći menadžmentu-donosiocima odluke u donošenju odluke. Model VKO implementiran je u program Expert Choice koji nam omogućava analizu mogućih alternativa u različitim situacijama od promene težinskih koeficijenata samih kriterijuma i podkriterijuma. Program nam ujedno daje analizu stanja u slučaju promene nivoa konzistentnosti prema određenim alternativama u odnosu na zahtevani kriterijum i direktan prikaz upoređivanja alternativa prema zadatom kriterijumu, a u cilju analize mogućih stanja bezbednosne ugroženosti IKT sistema. Izradom sistema za podršku u donošenju odluke menadžeru bezbednosti IKT sistema, analiziramo kriterijume po kojima će se vršiti procena bezbednosne ugroženosti IKT sistema. Univerzalnost modela i sistema omogućiće primenu na IKT sisteme neovisno od veličine, tipa i funkcije samog sistema.

Ključne reči: Višekriterijumsko odlučivanje, informaciono-komunikacioni sistem (IKT), AHP, Expert Choice, DSS

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Summary

This paper describes a model for multi-criteria decision-making (MCDO) to assess the security threat information and communication (ICT) systems. Multi-criteria analysis (MCA) realized the Analytic Hierarchy Process (AHP) method, the development of mathematical models for solving the assessment and it is implementing the program Expert Choice. In the studied model for MCS based on the analysis of the assessment of the security threat are defined basic criteria to alternatives, and potential threats to information and communication system in the initial stage of development of decision support systems vulnerability assessment system by the primary alternatives to human resources in the further stages of system development. It is planned to expand to an alternative, and the very criteria by which to carry out assessment of the security vulnerability of ICT systems. The initial phase contains two criteria levels with three alternatives. The first criterion level is based on the general seven criteria. On the second criterion level - sub-criteria, we assume that the criterion of "undesired state of the system" deconstructed into four additional sub-criteria. I model for MCS is designed to be applied for the assessment of the security threat of any ICT system, and the possibility of expanding the required real-time and in a specific situation. The present model for MCS is the initial element of decision support systems in order to assist management decision-makers in making decisions. The model is implemented in the MCS program Expert Choice, which allows us to analyze possible alternatives in different situations by changing weights of criteria and sub-criteria themselves. The program also gives us the analysis of the situation in the case of level changes consistently against certain alternatives to the required criteria and a direct view of comparing alternative search criteria, in order to analyze the potential of the security vulnerability of ICT systems. Making system to support decision-making manager ICT security system, the criteria by which to carry out assessment of the security vulnerability of ICT systems. The universality of the model and the system will allow the application of the ICT systems, regardless of the size, type and function of the system itself.

Keywords: Multiple criteria decision making, information and communication systems (ICT), AHP, Expert Choice, DSS

NOVE METODE LAKOG RACUNANJA U REGIONALNOJ STRATEGIJI RAZVOJA

NEW METHODS OF SOFT COMPUTING IN REGIONAL DEVELOPMENT STRATEGY FORMATION

Yaroslav Vyklyuk ¹, Valeriy Yevdokymenko ²

Summary

An urgent necessity in the socio-economic regional development strategy specification is grounded for the purpose of reconstructing and adjusting the TEA (Types of Economic Activity) structure, which is able to speed up the development of GRP (Gross Regional Product), GS (Gross Surplus) per capita and steadily grade current inter regional differentiation and asymmetry. To reach the target a special Soft Computing algorithm has been created.

The issues of asymmetry and unequal regional development, striking differentiation are under consideration in numerous publications on the subject. New approaches to the development of reproducing different structural types in the framework of the intensive growth and inter regional leveling of added value creation per capita are not founded, a driving force algorithm, which might be oriented to fulfilling the task as a stable way practice, haven't been proposed yet. In general the terms of the task lie in the following: to formulate the algorithm of defining envisaging the constituents and dynamics of tempo and proportions meeting the demands of the relevant regional conditions of various forms of economic activities which provide a necessary scale of the market actors' participation in the reproduction process, to increase the output of the added value per capita. It can also be proved that the deviation of the predicted values on the analogous values elaborated by the classical trend models can be an important criterion of the regional development efficiency evaluation which had been already calculated for the regional development strategy by the classical trend models. It is suggested to consider the referred issues and make calculations on the data of Chernivtsy region of Ukraine. A new method of modeling a regional strategic management based on the SoftComputing is constructed in the investigation. Unlike classical approaches, which mainly use an expert analysis, it allows maximizing the economic impact and conducting a quantitative analysis of the proposed strategy. On the example of the selected region it was proved that the present economic system was not self-organized and it required an efficient public management. If the regional management strategy is not optimally chosen then in the system some uncontrolled fluctuations can be observed, that may lead to the economic crisis and the "collapse" of the economy system. There are mathematical models of optimizing strategies building.

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Three types have been constructed and their effectiveness has been quantitatively researched. It is proved, that the dynamic management strategy with the maximizing of the objective function at the end of the period under investigation, turned out to be the most effective. It is established that public administration which is based on a scientifically grounded quantitative approach, using advanced mathematical models of Soft Computing, allows building a strong economic foundation, which will be the basis for a further rapid growth of the regional economy. Unlike the current practice it is proposed to complete the expert approach to prioritizing strategies in the socio-economic development of regions with some objective quantitative methods.

Keywords: Socio-economic development, public administration, quantitative approach

STRATEGIJA EFIKASNIH POBOLJŠANJA POSLOVNIH PROCESA REINŽENJERING METODOM

EFFECTIVE STRATEGY TO IMPROVE BUSINESS PROCESSES BY BUSINESS PROCESS REENGINEERING METHOD

Nada Živanović ¹, Vlada Živanović ², Marija Živanović ³

Rezime

Uspešno poslovanje privrednih sistema u procesu njihovog životnog ciklusa rasta i razvoja, inkorporira veliki broj faktora u proizvodne procese. Strategija efikasnosti tih procesa determiniše uslove rada: vremenom u kome se taj rad obavlja i zahtevima eksternog okruženja – konkurentskog tržišta. Globalno posmatrano, veliki broj kompanija u zemljama EU, želi da poveća postojeći obim proizvodnje, kvalitet i izvoz, da osvoji nova tržišta i da uđu u strateška partnerstva sa svetskim kompanijama ili kompanijama iz svoje branše.

Prihvatanje promena poboljšanja proizvodnih procesa, strategijski menadžment dovodi do poboljšanja ukupnog poslovanja, što vodi ka izlazu iz nastalog "kriznog" poslovanja.

Strategijska uloga preduzetničkog menadžmenta u uslovima "kriznog" poslovanja ima veliki značaj. Činjenica je, da poslovni sistemi rastu, razvijaju se i prilagođavaju se promenama iz okruženja. Ukoliko se to prilagođavanje ne obavlja adekvatno, odnosno menadžment ne učestvuje u fleksibilnom stvaranju i prihvatanju promena, dovodi se celokupno poslovanje u krizno stanje. Kriza nije problem. Problem je neadekvatno reagovanje na krizu koje za posledici može da ima ne likvidno i neuspešno preduzeće. Adekvatno reagovanje na pojavu početnih, pretećih faktora efikasnih poslovnih procesa za poslovni uspeh, omogućava da se poslovnost dovede revitalizacijom – reinženjeringom u vraćanje kompanija na put uspeha.

Uvođenje kvalitetnih i potrebnih principa redizajniranja poslovanja u kompanijama naročito, u zemljama u razvoju kojima pripada i naša zemlja, podrazumeva realizaciju savremenih metoda uspešnog poslovanja u kome se pojavljuju dva značajna faktora procesa: korist i rizik.

Primenjeni koncept razvoja reinženjeringa poslovnih procesa – BPR, može da ima veliki efekat u uslovima novih promena.

Time se strategijskim planom rada uspešno izvodi rekonstrukcija: organizacijskog nivoa poslovanja, vlasničkog, kadrovske, upravljačkog kao i tehničko – tehnološkog nivoa cele kompanije.

U radu je prikazan pristup radikalnim promenama u okviru preduzeća koja su strategijski usmerena ka modernom poslovanju i zauzimanju visokog mesta na konkurentskom tržištu. Primenjeni redizajn postojećeg stanja poslovanja, odnosno reinženjering poslovnih procesa kao savremena metoda unapređenja kvaliteta omogućava preduzećima ostvarivanja poslovne izvrsnosti - TQM.

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Pri implementiranju koncepta reinženjeringa poslovnih procesa u kompanijama, menadžment danas treba da ima u vidu da je kupac najvažniji i da savremena tehnološka revolucija uslovljava da potrebe kupaca postanu divergentne.

Činjenice poslovnog preduzetništva kod nas i u svetu govore, da danas kupac zahteva da ima sofisticiran, specifičan, funkcionalan i atraktivan proizvod niskih cena i visokog kvaliteta koji može da ispuni sve njegove želje i zahteve kvalitetnog života. To govori da je tehničko tehnološki efekat proizvoda veoma značajan, odnosno proizvod po konstrukciji treba da bude jednostavan, estetski lepo dizajniran, da se lako eksploatiše i održava, i da je svetske klase kvaliteta.

Ključne reči: strategija, proizvodni procesi, krizni menadžment, reinženjering

Summary

Successful operation of business systems in the life cycle of growth and development, incorporates a number of factors in the production process. The strategy determines the efficiency of the process conditions: the time in which the work is performed and demands of the external environment - competitive market. Globally, a number of companies in the EU, want to increase the current production volume, quality and export to new markets and to make strategic partnerships with international companies or companies in their industry.

Acceptance of changes to improve production processes, leads strategic management to improved business performance, leading to the exit from the resulting "crisis" business. The strategic role of entrepreneurial management in terms of "crisis" business is very important. The fact is that business systems grow, evolve and adapt to changes in the environment.

If this adjustment is not performing adequately, if management does not participate in the creation of flexible and accepting of change, it leads the overall operations in a crisis situation. The crisis is not a problem. The problem is the inadequate response to the crisis that results of which may have no liquidity and can lead to the company's failure.

Adequate response to the occurrence of initial, threatening factors of effective business processes for business success, makes it possible to lead the revitalization of professionalism - reengineering the company, returning it to the path of success.

The implementation of quality and necessary principle of additional operations in companies in particular, in developing countries, which belong to our country, involves the implementation of modern methods of successful business in which two important factors of the process appear: benefits and risks. The applied concept of business process reengineering - BPR, can have a major impact in terms of new changes.

This strategic work plan successfully performs reconstruction: the organizational level of business ownership, control and technical - technological level of the company.

This paper presents a method of radical changes within the companies that are strategically focused on modern business and capturing high places in a competitive market.

Implemented redesign of the existing state of affairs, and business process reengineering is a modern method of improving quality to companies achieving business excellence – TQM.

In implementing the concept of reengineering of business processes in the company, management today should bear in mind that the customer is the most important along with modern technological revolution, which leads to the state in which customers' needs become more divergent.

The facts of the business enterprise at home and abroad say that today, the customer is required to have a sophisticated, unique, functional and appealing product low price and high quality that can fulfill all his wishes and requirements of a quality life.

This suggests that the effect of technical technological products is very important, and the product design should be simple, aesthetically beautifully designed to be easily operated and maintained, and that the world class quality.

Keywords: strategy, production processes, crisis management, reengineering

MENADŽMENT KVALITETOM I PREDUZETNIČKI BIZNIS

QUALITY MANAGEMENT AND ENTREPRENEURIAL BUSINESS

Vlada Živanović¹, Nada Živanović², Marija Živanović³

Rezime

Efikasni menadžment kvalitetom je pravi primer preduzetničke prakse koja se zasniva na koncepciji esencijalnog znanja potrebnog svakom pojedincu koji misli da razvija započeti biznis, preduzetništvo ili strategiju menadžmenta novog poslovanja, fokusiranog na različitost entiteta. Svaki novi poslovni poduhvat predstavlja inovativni biznis koji može biti uspešan ukoliko se fokusira na kvalitet ideja i kvalitet marketing plana značajnog za prodaju proizvoda i usluga.

Današnji razvoj malog biznisa i preduzetništva kod nas i u svetu, predstavlja ključnu determinantu poboljšanja stanja privrednog i ekonomskog ambijenta. Koncepcija razvoja menadžmenta kvaliteta u procesu započinjanja malog biznisa uključuje sve subjekte (interne i eksterne), koji žele da svoj poslovni i razvojni plan ostvare sa najboljim performansama kvaliteta tj. da dovedu to stanje do rezultata koji su adekvatni poslovnoj izvrsnosti - (TQM).

Odluka svakog preduzetnika da brzo započne novi biznis, i da taj biznis dalje razvija i unapređuje u kontinuitetu, rešava mnoga značajna pitanja za status subjekta kako interno, tako i eksterno.

Naime, tako se ostvaruje ambijent za brzo zapošljavanje, integrisani razvoj organizacija uključenih u mali biznis u kontinuitetu, razvoj privrednog regiona i razvoj društva u celini.

Kako da se ostvari efikasan i kvalitetan strateški uspeh, je pitanje na koje se odgovor može dati ukoliko se stvari posmatraju sa aspekta menadžment kvalitetom poslovanja u preduzetništvu. To govori, da je potrebno da se preduzetništvo i menadžment fokusiraju u celini na: formu i sadržinu menadžment poslovne strategije.

Imajući u vidu činjenicu, da je kvalitet i preduzetništvo značajna sfera strategije i politike menadžmenta malog biznisa ne samo na zapadu već i kod nas, **u radu** se daju tri razloga (šanse) zbog kojih preduzeća treba i mogu da se uključe na konkurentska tržišta.

Prvo, najčešća situacija je i dan danas rast tržišta. Naročito treba da se ima u vidu, kada postoji potreba za osnivanjem novih preduzeća.

Drugo, spoznaja menadžmenta za postojanje šanse da će novo preduzeće moći da se tretira kao uspešno, zbog adekvatne opsluženosti tržišta, zbog efikasnosti menadžmenta postojećih koncerna (velikih preduzeća), i to naročito u zemljama u razvoju kojima pripada i naša zemlja.

Treće, uvođenje potpuno novog proizvoda na tržište.

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Šanse leže u razvijanju prodajnih prognoza koncipirani kvalitetnim marketing planom kao ključnom osnovom u planiranju bilo kog posla.

Sa tzv. "procenom prodaje u ruci" svi troškovi poslovanja mogu biti zasnovani na proceni saznanja:

- 1) Kako je proizvod ili usluga ostvaren, misleći na organizacioni plan osoblja, i
- 2) Kako je prodaja ostvarena misleći na marketing plan.

Takođe, za očekivani uspeh preduzetničkog biznisa potrebno je sprovesti sistematizaciju realizacije procesa, zasnovanu na prihodima i troškovima generisanim na proceni prodaje.

Sušтина je, koncipiranje dobre osnove kao povolj

no tle za pripremu i stvaranje efikasnog finansijskog plana.

Ključne reči: kvalitet, menadžment, preduzetništvo, mali biznis, strategija, marketing plan, organizacije

Summary

Effective quality management is an example of entrepreneurial practice that is based on the concept of essential knowledge necessary for every individual who thinks to develop already start business, entrepreneurship or management of a new business strategy, focusing on the diversity of entities.

Any new business venture is an innovative business that can be successful if it focuses on the quality of ideas, while the quality of marketing plan is important for the sale of products and services.

Today's small business development and entrepreneurship in the country and the world is a key determinant of improving economic conditions and economic environment.

The concept of development of quality management in the process of starting a small business involves all stakeholders (internal and external), who want to make their business development plan and achieve the best quality performance ie. to bring this situation to the results that are appropriate to business excellence - (TQM).

The decision of each entrepreneur to quickly start a new business, and to continue to develop and improve it, solve many important issues for the status of the subject both internally and externally.

In fact, that is how the environment for rapid employment is realized, along with integrated development organizations involved in small business continuously developing economic and social development of the region as a whole.

How to achieve efficient and high quality strategic success, the question to which the answer can be given if items are viewed from the aspect of quality management in business entrepreneurship.

This fact shows that it is necessary that entrepreneurship and management focus entirely on: form and content management business strategy.

Given the fact that the quality of entrepreneurship is an important field of strategy and policy management of small business, not only in the western countries but also in our country, the paper gives three reasons (opportunities) for which companies should and can be involved in a competitive market.

First, the most common situation today is the market growth. In particular, it should be kept in mind, when there is a need for the establishment of new enterprises.

Second, knowledge management for the existence of chances that the new company can be treated as successfully because of adequate serve market, due to the efficiency of the existing management concerning (large companies), particularly in developing countries, which belong to our country.

Third, the implementation of a completely new product on the market.

The chances lie in developing sales forecast quality designed marketing plan as a crucial basis for the planning of any business.

With so called "estimate of sales in the hand" all operating costs can be based on the assessment findings:

- 1) What product or service is achieved, referring to the organizational plan staff, and
- 2) What is the sales generated referring to the marketing plan.

Also, the expected success of entrepreneurial business should be conducted by systematization implementation process, based on the income and expenses generated to estimate sales.

The point is to design a solid foundation as a favorable ground for the preparation and creation of an effective financial plan.

Keywords: quality, management, entrepreneurship, small business, strategy, marketing plan, organization

EKO MENADŽERI U FUNKCIJI ODRŽIVOG RAZVOJA

ENVIRONMENTAL MANAGERS IN SUSTAINABLE DEVELOPMENT

Ivana Živković¹, Danijela Janjić², Aleksandar Vasiljević³

Rezime

Promene koje su prouzrokovane čovekovim delovanjem dešavaju se toliko brzo da priroda ne može sama da se obnovi i oporavi. Obrazovanje i buđenje svesti o alarmantnoj situaciji, jedini je put ka pripremanju ljudi za život i rad u skladu sa održivim razvojem. Održivi razvoj zasnovan je na etičkom pristupu, a njegov glavni cilj je, jednom rečju preživljavanje - opstanak. Ekološki ili ekomenadžer, zasigurno je zanimanje budućnosti. Menadžer ima zadatak da balansira ekonomske, socijalne i ekološke zahteve sa tehničko – tehnološkim promenama u proizvodnji radi održivog razvoja i budućnosti ljudi na planeti Zemlji, za sadašnje i buduće generacije. Zadatak svih Univerziteta, Fakulteta i obrazovnih ustanova jeste da buduće menadžere nauče i učine ih sposobnim za obavljanje ovakve funkcije, koja svakako snosi veliku odgovornost po pitanju kvaliteta života ljudi u budućnosti.

Ključne reči: Eko menadžer, održivi razvoj, kvalitet životne sredine, ekonomski razvoj, humani kapital, intelektualni resursi, zanimanje budućnosti

Summary

The changes caused by man's actions are happening so quickly that nature is not able to restore and recover. Education and awareness of the alarming situation is the only way to prepare people for life and work in accordance with sustainable development. Sustainable development is based on an ethical approach, and its main purpose is, in a word - survival. Environmental or ecological manager, is surely a profession of the future. The manager has the task of balancing economic, social and environmental requirements of the technical - technological changes in production for sustainable development and the future of people on Earth, for present and future generations. The task of the universities, faculties and educational institutions is to teach future managers and make them capable of performing these functions, which certainly means great responsibility for the quality of people's lives in the future.

Keywords: Ecological manager, sustainable development, environmental quality, eco development, human capital, intellectual resources, future occupation

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ADAPTIBILNOST MENADŽMENTA TURISTIČKE DESTINACIJE U ODNOSU NA AKTUELNE TRŽIŠNE TRENDOVE

ADAPTABILITY OF TOURIST DESTINATION MANAGEMENT IN RELATION TO CURRENT MARKET TRENDS

Ivo Županović¹

Rezime

Aktuelna kompetitivnost u turističkoj industriji zahtijeva i određene inovacije u destinacijskom menadžmentu, u svim fazama destinacijskog razvoja. To se prvenstveno odnosi na prihvatanje koncepta održivog razvoja turističke destinacije, odnosno stvaranja sinergije između ekološke, ekonomske i sociološke komponente, kao i insistiranja na carrying capacity konceptu, odnosno konceptu maksimalne nosivosti turističke destinacije u smislu ukupnog kvantuma turističkih konzumenata koje destinacija može da prihvati u receptivnom smislu, ali i u smislu pritiska na komunalnu infrastrukturu. Pritom posebno treba obratiti pažnju da destinacija, a na osnovu parametara maksimalne nosivosti, ne dođe u fazu saturacije, a potom i u fazu degeneracije. S obzirom na brojnost i raznolikost interesnih grupa na turističkoj destinaciji, uspostavljanje saradnje i partnerstava među njima predstavlja ključni faktor uspjeha svake destinacije. Ovaj novi stil poslovanja zahtijeva timski pristup - funkcionalni klusterski pristup. Takođe, kao odgovor na globalna turistička kretanja, turističke destinacije teže integriranju i stvaranju prostornog klastera, koji će objedinjavanjem turističkih proizvoda zainteresovanih destinacija pospješiti konkurentnost istih. Formiranje koncepta klastera neminovno inicira i stvaranje novih menadžment organizacija na nivou pomenutih destinacijskih formi, odnosno dovodi do koncipiranja destinacijskih menadžment organizacija (DMO). Prisutne su i nove tendencije i u marketing menadžmentu turističke destinacije, prvenstveno u pogledu adekvatne upotrebe informacionih tehnologija, stvaranjem koncepta e-destinacija, digitalizacijom smještajnih kapaciteta ali i formiranjem logističkih baza podataka, u okviru kojih su integrisane sve relevantne informacije za potencijalne investitore na destinaciji.

Ključne reči: turistička destinacija, održivi razvoj, klasteri, destinacijske menadžment organizacije, e-destinacije, investicioni logistički sistemi

Summary

The current competitiveness in the tourism industry requires a certain innovation in destination management in all phases of destination development. It primarily refers to the acceptance of the concept of sustainable tourism destination, and the creation of synergies between environmental, economic and social components, and insisting on the concept of carrying capacity, in terms of the

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total quantum of tourist consumers which destination can accept in the receptive sense, but also in terms of pressure on the utilities infrastructure. Particular attention should be paid to the fact that destination, based on the parameters of maximum carrying capacity, do not come to the stage of saturation, and afterwards in the stage of degeneration. Baring in mind the number and diversity of stakeholders on the tourist destination level, establishment of cooperation and partnership among them is a key success factor in any destination. This new style of business requires a team approach i.e. functional-cluster approach. Also, as a response to global tourism trends, tourist destinations strive to integrate and create spatial clusters, which will by merging the interested destination and tourist products enhance the competitiveness of the above mentioned. The cluster formation concept necessarily initiates the creation of new management organization at the level of the aforementioned forms of destination, that leads to conceiving destination management organizations (DMO). There are also new trends in marketing management of a tourist destination, primarily in terms of appropriate use of information technology by creating the concept of e-destination, digitization of accommodation capacities but also with formation of logistics databases, in which are integrated all relevant information to potential investors at the destination.

Keywords: tourist destination, sustainable development, clusters, destination management organization, e-destinations, investment support systems

PRAVNA ZAŠTITA BREND

LEGAL PROTECTION OF THE BRAND

Nebojša Gijić¹, Zoran Jerotijević², Aleksandar Matić³

Rezime

Aktivan odnos prema robnoj marki i kreiranje njenog identiteta na stranom tržištu predstavlja dobar način da kompanija zauzme svoje mesto među jakom konkurencijom. Uz relativno mali trošak, autorsko pravo ili pravo industrijske svojine treba zaštititi. U suprotnom, postoji mogućnost da konkurencija nastupi sa istim proizvodom ili nazivom, i ubere plodove mukotrpnog rada i ulaganja. Zaštitu treba potražiti u državnom Zavodu za zaštitu intelektualne svojine. Svaka zemlja danas ima zavod za registraciju u smislu pravne zaštite maraka. Danas, kad prevladavaju globalizacijski procesi, marke se najčešće štite istovremeno u više zemalja. Potrebno je ukazati na značaj samog razvoja ali i angažovanja i stvaranja kako nekih novih trgovačkih marki / robnog žiga tako i očuvanja već postojećih, koji u današnjem vremenu, u vremenu povećanje konkurencije predstavljaju jedan od osnovnih uslova za ostvarivanje konkurentne prednosti, sama konkurentna prednost nam ujedno i predstavlja jednu od dominantnih pretpostavki uspešnog poslovanja, uveliko nam u ovome pomaže mnogobrojna legislativa.

U aktuelnoj ekonomiji znanja, domaći subjekti će se sve više suočavati sa trgovačkim žigom i kao ekonomskim i pravnim institutom. Ova činjenica obavezuje nas, na ovladavanje znanjima i informacijama koje se bave pravnim i ekonomskim aspektima trgovačkih žigova. Za žig kažemo da je robna marka – simbol ili ime pod kojim se proizvodi ili usluge javljaju identifikuju i razlikuju od sličnih proizvoda i usluga na tržištu. Trgovački žig postaje brend, onda kada se dobro pozicionira u svesti potrošača i kada obezbeđuje visoku lojalnost potrošača.

Ključne reči: marka, žig, pravo, zaštita, vlasništvo, registracija

Summary

Active attitude towards the brand and create its identity on the international market is a good way that the company takes its place among strong competition. With a relatively small cost, copyright or industrial property rights must be protected. Otherwise, there is a possibility that competition

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occurs with the same product or title, and collect the fruits of hard work and investment. Protection should be sought in the State Department for protection intellectual property. Each country now has the Office for registration in terms of legal protection for marks. Today, when the prevailing globalization processes, the brand is usually protected simultaneously in several countries. It is necessary to point out the importance of the development as well as engagement and to create some new commercial brand / trademark and preservation of existing, which in this day and age, the time increasing competition represent one of the basic conditions for the realization of competitive advantages, itself a competitive advantage to us at the same time and represents one of the dominant assumptions of successful business, this greatly helps us in numerous legislation .

In the current knowledge economy, domestic entities will increasingly face the trademarked as economic and legal concept. This fact obliges us to master the knowledge and information dealing with the legal and economic aspects trade marks. To mark to say that the brand - a symbol or name under which the products or services occur and identify different from similar products and services on the market. Commercial seal becomes a brand, then when is well positioned in the minds of consumers when ensures high consumer loyalty .

Keywords: brand, mark, right, protection, ownership, registration